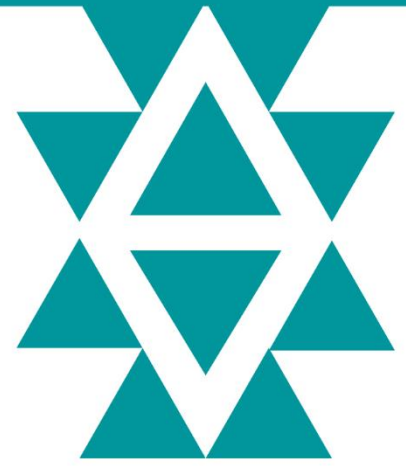


**NIMIIPUU  
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# **2024 NCDF Housing Study & Needs Assessment**

**November 2024**



**For the Nimiipuu Community  
Development Fund (NCDF)**



**POINTS**  
CONSULTING

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# 1. Introduction

The Nez Perce Tribe – through the Nimiipuu Community Development Fund (NCDF), based out of Lapwai, Idaho – contracted with Points Consulting (PC) in April 2024 to provide a Housing Needs Assessment. The purpose of the Assessment is to help community leaders and the communities within the Nez Perce Reservation (NPR) better understand current housing conditions and available lands for future development.

A balanced housing ecosystem requires an equilibrium where housing supply meets community demand. Key factors in measuring this balance include current housing unit levels, buildable lands, employment rates, and income levels. To ensure future market stability, PC presents population and housing forecasts to project demand. This section outlines the scope of work, provides a regional contextual overview, and defines data collection and geographic study areas. In the following sections, both quantitative and qualitative data are examined to effectively measure the housing market in the area.

## Scope of Work

The scope of work includes the following:



The report is organized as follows:

- **Chapter 1 – Introduction**
- **Chapter 2 – Executive Summary:** Key highlights from the assessment
- **Chapter 3 – Population and Housing Forecasts:** Population and Housing needs projections
- **Chapter 4 – Housing Supply Assessment:** Overview for both owners and renters, evaluation of new production, building types, and prices
- **Chapter 5 – Affordability Gaps:** Assessment of cost-burdens and challenges to ownership
- **Chapter 6 – Housing Demand Assessment:** Demographic trends, underserved populations, and economic drivers that all affect housing demand
- **Chapter 7 – Community Engagement Summary:** Summary of overarching themes from Points Consulting’s community engagement efforts
- **Chapter 8 – Buildable Land Inventory**

## Data Collection and Geographic Area

The Nez Perce (an autonym for Nimiipuu, meaning "we, the people") have been deeply rooted in the Pacific Northwest for millennia. Located east of Lewiston, Idaho, and following the Clearwater River, the Nez Perce Tribe has occupied this region for at least 11,500 years.

The area, widely considered “North Central Idaho” by the state of Idaho, encompasses four counties:

- Clearwater County
- Idaho County
- Lewis County
- Nez Perce County

Historically, the Nimiipuu people's traditional territory extended across a vast landscape, including parts of present-day Idaho, Oregon and Washington. The Nimiipuu would often travel through areas now incorporated into present-day Montana and Wyoming to hunt, fish and trade. Their lifestyle was characterized by diverse economic activities and extensive travel.

Tribal leadership was intricate and purposeful, with specialized leaders responsible for critical aspects of community life, including fishing, hunting, warfare and religious practices. Decisions were collectively guided by Tribal councils, ensuring collaborative governance. These traditional ways remain a critical and vibrant aspect of Nez Perce life and Tribal culture today.

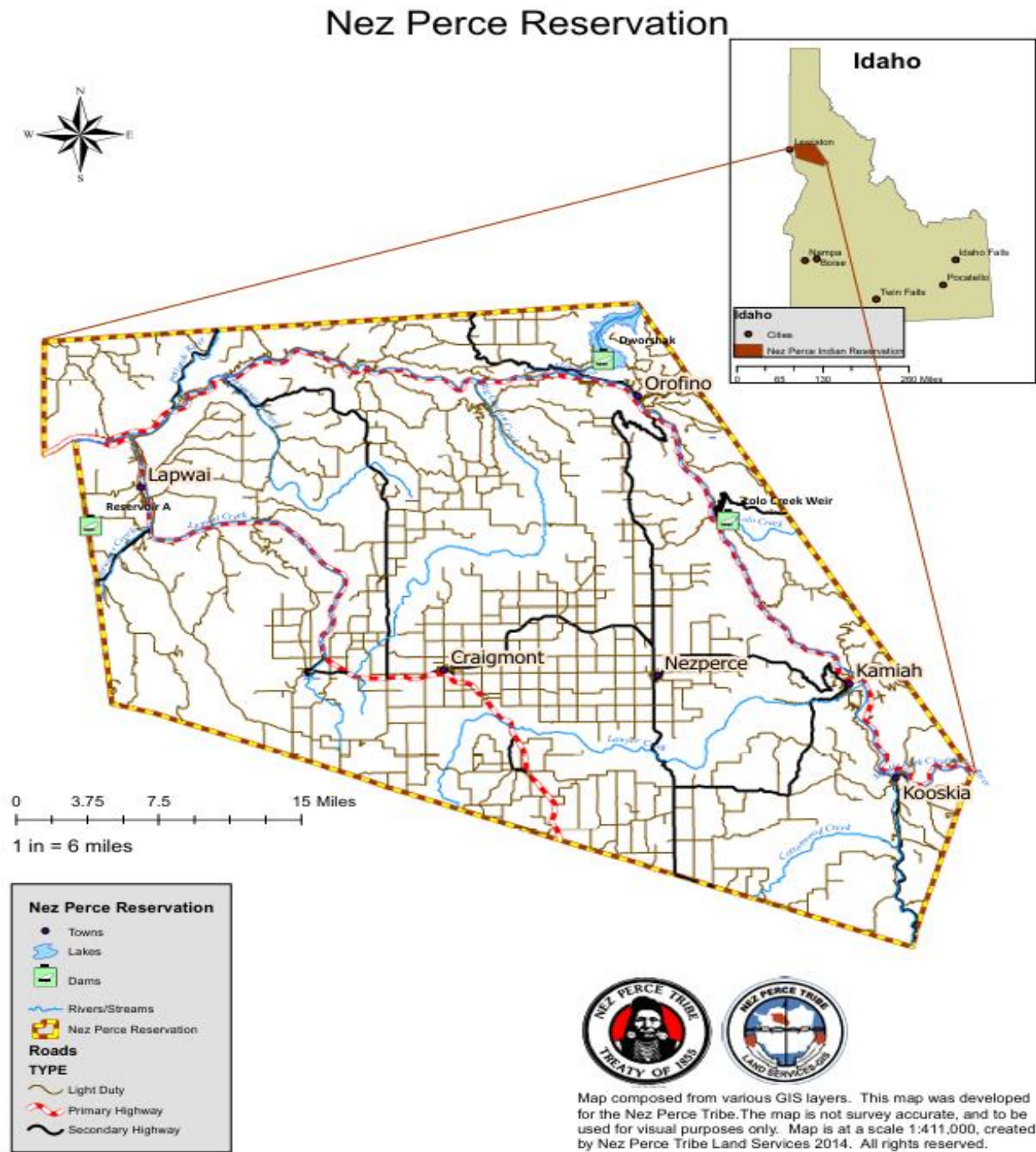
In an 1855 treaty, the Tribe leaders negotiated retention of approximately 7.5 million acres, which became the NPR. Upon the discovery of gold, theft of Tribal lands took place and instead of protecting the Tribe from further encroachment, the federal government forced the Tribe into a second treaty in 1863. This treaty shrunk the Reservation to approximately 750,000 acres. A final treaty in 1868 dealt with timber trespass issues.

The federal government imposed the Allotment Act, which “checkerboarded” Reservations. This Act assigned parcels to individual members of tribes, then declared the remaining land as open for non-Indian settlement. An 1893 agreement ultimately reflected this new process. These Acts and Agreements have resulted in the complex jurisdictional landscape present on the Nez Perce Tribe today. As evident throughout this report, the seemingly random allotments of Tribal Trust lands have made providing housing for the Nimiipuu people challenging. There are also complications with distributing land for types of use within the Tribe.

The total land area is estimated at around 1,195 square miles. Lapwai, Idaho is the center of the Tribal government in the area and contains the highest population of Native Americans (71.9%) in the region, despite being smaller than other NPR towns. The largest community within the NPR is Orofino, and the largest county is Nez Perce County. Nez Perce County also encompasses Lewiston, Idaho, a city that is not a part of the Reservation.

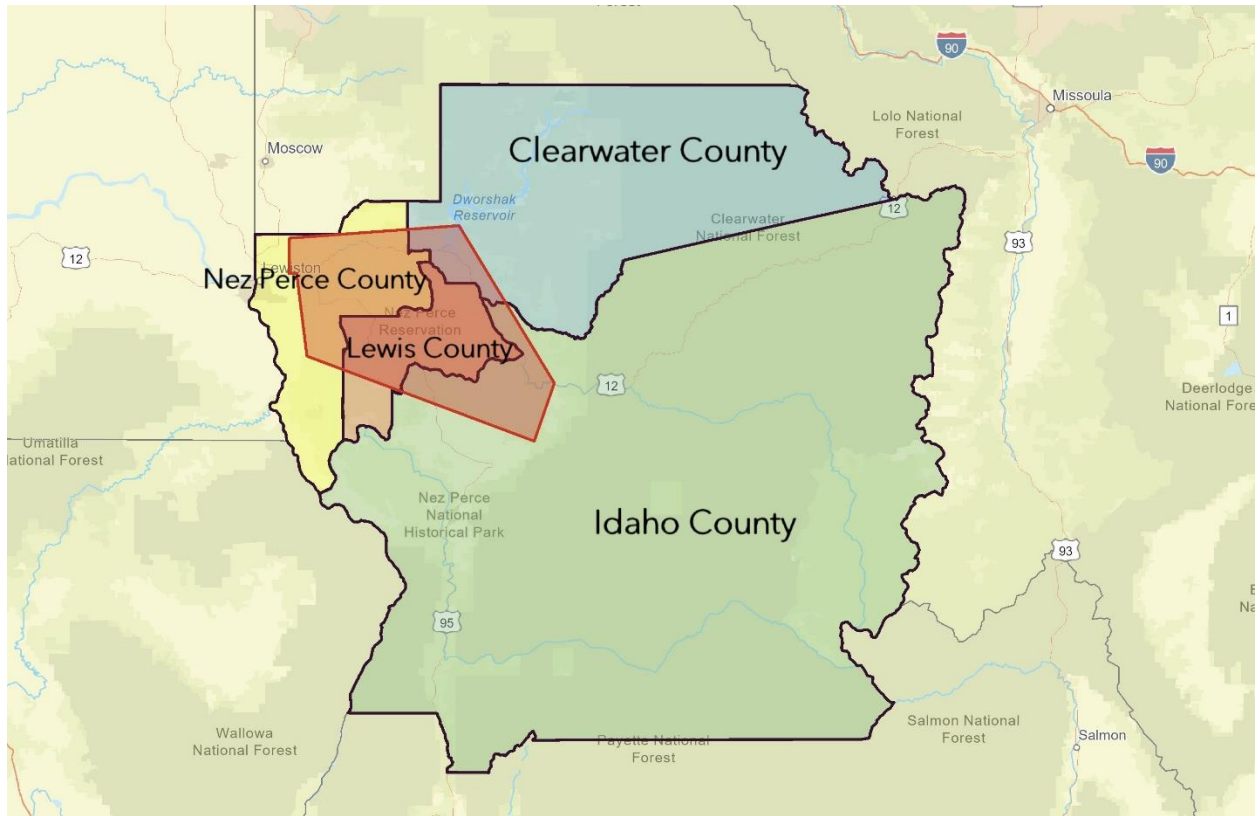
For this report, PC prioritized data and information directly from the Nez Perce Tribe and NCDF. Where information from the Tribe was not available, PC supplemented with external data. In such cases, the geographic area used for data is the NPR as defined by the Census, as well as cities within the four counties mentioned earlier. Figure 1.1 shows a map of the Nez Perce Reservation along with other geographic features within Reservation boundaries. Figure 1.2 displays county boundaries in relation to the boundary of the NPR.

Figure 1.1: Nez Perce Reservation



Source: The Nez Perce Tribe; Nez Perce GIS, 2024

Figure 1.2: County Map of the Nez Perce Reservation

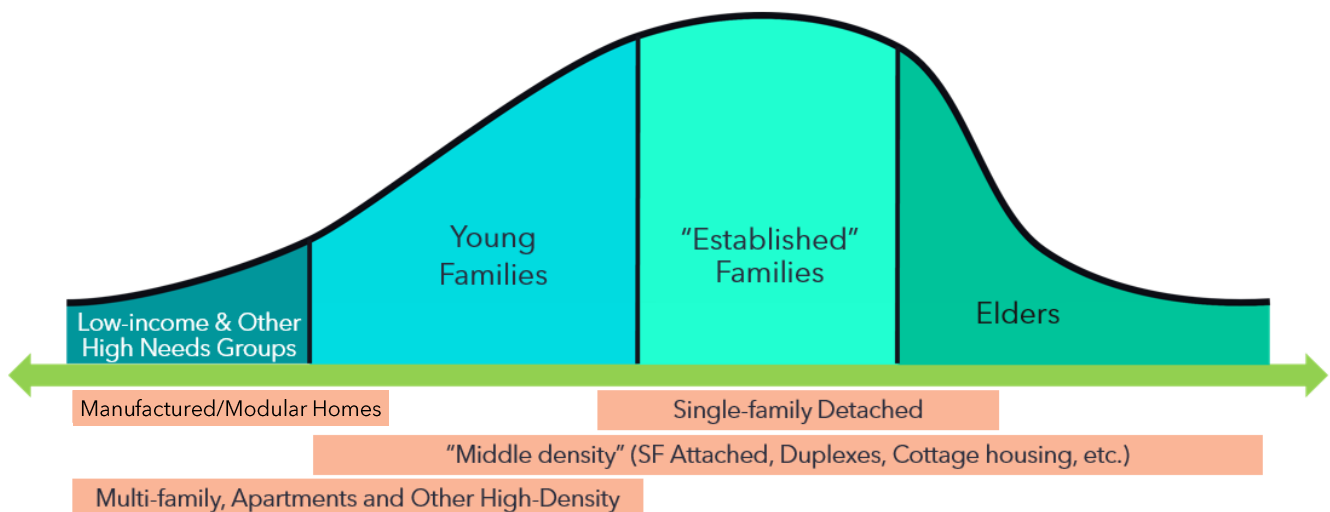


Source: Points Consulting using Esri Business Analyst, 2024

## Ideal Native Housing Ecosystem

The Ideal Native Housing Ecosystem Model (Figure 1.3) is a useful tool to describe a healthy housing ecosystem on a Native American Reservation. In a functional system, a person will progress through stages of life while simultaneously progressing through various types of housing that suit their current needs. As stages of life change, so do housing needs. Low-income and other high needs groups often need more attainable forms of housing that bring less of a burden, meaning that they share similarities with young people. Established families have reached their peak earning years and need the largest spaces they can afford to provide the appropriate space for their families. Finally, Elders often need a downsized home for ease of use and in some cases require assisted living. One of the primary goals of this Housing Needs Assessment is to determine which parts of the ecosystem are missing from the Nez Perce Reservation.

Figure 1.3: Ideal Native Housing Ecosystem



## 2. Executive Summary

### Socioeconomic Trends

Headquartered in the city of Lapwai, the Nez Perce Reservation (NPR) spans approximately 770,000 acres.<sup>1</sup> The Nimiipuu Community Development Fund (NCDF) strives to create an environment where housing opportunities for Tribal and affiliated non-Tribal community members are safe and affordable. The demographics of the NPR are diverse, with small rural communities interspersed throughout the Reservation.

Lapwai, just south of Lewiston, has experienced the highest population increase in the area compared to other Reservation towns such as Kamiah and Orofino. In fact, Orofino's population has declined in recent years. The entire population of the Reservation has gradually increased, starting in 2010 at 18,677 and most recently reaching 18,721 in 2023. While the surrounding state of Idaho has experienced remarkable population growth since 2017, the Reservation has slowly but steadily increased its population through natural population increase (more births than deaths) and small amounts of net in-migration. With this in mind, the Points Consulting (PC) team projects a conservative forecast would yield another 389 residents by 2044, if all things remain the same. The PC team also forecasted an optimistic scenario factoring in the results from potential economic growth. This forecast is located in Chapter 3.

The Reservation's population is aging, with 17% of the population in the 65- to 74-year-old age cohort. For reference, the same cohort represents 10% of Idaho's population and 11.8% of the U.S. population. In fact, three of the counties that comprise the Reservation, along with the Reservation itself, all have over 10% more of their population over 55 than the United States and Idaho. The exception to this age trend is Nez Perce County, which is strongly influenced by Lewiston, Idaho, a city near the Reservation.

Reservation households are larger but earn less when compared to the rest of Idaho and the United States. The NPR's median household income is \$54K, compared to the U.S. median household income of \$75K, and Idaho's \$70K. The Reservation's lower-end earners (<\$15K) comprise a small percentage (only 8%). The percentage of higher-end earners (\$150K+) is equally as small at 8%, compared to the national average of 19%. In Lapwai, 24% of earners are below \$35K, which reflects the high poverty rate in the area (20%).

Poverty in the area varies from city to city, with the highest rate in Culdesac (29%) and the lowest in Orofino (8%). Overall, low-income households make up 29% of all households in the area. Small families and elderly families are the largest demographics encompassing low-income households. In general, the Reservation's households are worse off compared to Idaho and the nation; however, the Reservation also has a lower cost of living (COL) than the United States. In some communities, such as Craigmont, the COL drops to 19% lower than the national average. In Lapwai, the COL is only 6% lower than the national average. Specifically, Lapwai residents have access to cheaper groceries, housing, utilities and

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<sup>1</sup> <https://nezperce.org/about/>.



transportation than many across the nation. However, healthcare in Lapwai is generally more expensive than the U.S. average.

Employment, a metric closely tied to poverty rates and income levels, has varied significantly across different areas of the Reservation. Since 2010, employment in Clearwater County has decreased by 4%. In contrast, other parts of the Reservation experienced employment growth, with Lewis County reaching a peak of 15%. However, this growth is overshadowed by a 17% increase in the state and a 36% increase across the United States.

The number of business establishments providing employment in the area declined until 2020, when all four counties experienced a surge in new establishments. Despite the reduction in employment opportunities, wages have grown steadily since 2010, indicating workers are earning higher hourly wages and salaries.

The economic future of the Reservation remains uncertain. With an aging population, low median incomes, and slow growth in both population and employment, the Reservation could benefit from an economic revitalization driven by a younger demographic bringing new families and businesses. Housing in the area may play a critical role in determining the NPR's long-term success.

## **Housing Trends**

In a state where home prices have surged over the past decade, the towns in the area (and Idaho as a whole) have become less affordable for homebuyers than perhaps at any other time in history. From 2010 to 2024, Idaho and many locations in the area have experienced home value growth that outpaces the national average.

While housing remains more affordable in the area compared to the rest of Idaho, the median home value of \$392,000 in Lapwai surpasses the U.S. median of \$355,000. This is particularly significant given the high percentage of low-income earners in the region. These inflated home values may also indicate an undersupply of housing, as there is an inverse relationship between supply and demand. Lower supply tends to drive prices higher, and vice versa. Only 66% of occupied housing units in Lapwai are owner-occupied, with the rest being rented. Owner-occupancy rates for the entire Reservation, however, stand at 77%, reflecting more affordable housing options in some areas.

The housing cost issue is further highlighted by data from four towns: Kamiah, Orofino, Lapwai, and Culdesac. In these areas, 50% of households are unable to afford a mortgage for an average-priced home, effectively excluding them from the home-buying market. The situation is particularly dire in Kamiah, where 64% of households cannot afford a mortgage.

Despite the high cost of homeownership, renters and homeowners in the area are less cost-burdened compared to the national average. For instance, 61% of renters in Lapwai are not cost-burdened, compared to only 47% nationally. Among the four towns, Culdesac and Orofino report the highest percentages of cost-burdened renters, at 44% and 43%, respectively.

Being cost-burdened as a homeowner poses unique risks, particularly the potential loss of one's home to foreclosure – a significant financial setback. In Lapwai, 4% of households are

classified as severely cost-burdened, while 9% are moderately cost-burdened. Across the Reservation, 20% of households in Kamiah, 31% in Orofino, and 33% in Culdesac are considered somewhat cost burdened.

The rental market around the Reservation has experienced price increases similar to those in the housing market. From 2010 to 2023 in Lewiston, single-family rental prices rose by over 50% across all room-size configurations, with 1-bedroom rentals seeing the sharpest increase at 72%. Apartment rental prices have followed a similar trajectory. These increases are driven by various factors, including inflation, rising costs, and heightened demand in Lewiston, mirroring the broader housing price trends in Idaho.

Since 2020, the short-term rental market has surged in popularity in Idaho, reflecting the state's emergence as a vacation destination. While this trend supports the tourism industry, it may also contribute to housing challenges by displacing local renters in favor of high-priced short-term rental properties.

New housing production in the area has been stagnant. Nez Perce County led the area in new housing activity, issuing 95 permits in 2023, likely driven by increased development in Lewiston rather than Lapwai. In comparison, Clearwater and Lewis Counties each issued over 25 permits in 2023, though these figures are significantly lower than Nez Perce County's production.

As in Nez Perce County, it appears housing production in Clearwater and Lewis Counties is concentrated outside the towns within the NPR. None of the Reservation towns surpassed 10 permits in 2023. Lapwai, Kamiah, and Culdesac recorded zero permits, while Craigmont issued just two, and Orofino issued eight. This stagnation in housing development aligns with the Reservation's near non-existent population growth, which likely diminishes demand for new housing.

### **Housing Needs Forecast**

PC's housing forecast for the Reservation presents three different forecasts and two different development scenarios associated with each. First, a Reservation Housing Forecast predicts the housing needs of the entire Reservation's population, including the areas that are predominantly non-Native. The remaining two forecasts are designed for American Indian/Alaskan Native (AIAN) residents: one covering the entire Reservation and another specific to Lapwai, where AIAN members are primarily concentrated.

Each forecast presents two distinct scenarios: Status Quo and Optimistic. The Status Quo Scenario assumes that the same growth pattern continues for the next 20 years with little to no changes. The Optimistic Scenario assumes that an increase in housing could drive population growth and economic change, which would, in turn, further boost the demand for housing units to accommodate the growing population.

For the entire NPR population, following the Status Quo, PC projects a need for only 141 new housing units between 2024 and 2044. However, in an Optimistic Scenario, that projection increases dramatically to 1,612 housing units. This large gap stems from the stagnation of the Reservation's current population growth, which could be mitigated by an increase in housing development.

Housing production in the area has mirrored the stagnation in population growth. The Optimistic Scenario envisions a scenario where both population and housing production rise in tandem, foster a stronger economic landscape.

To better align the forecast with the goals of NCDF, the PC team developed two housing forecasts for AIAN residents. For all AIAN residents of the Reservation, the Status Quo Scenario projects the need for 273 new units, while the Optimistic Scenario anticipates the construction of 657 new units. In Lapwai specifically, the Status Quo Scenario calls for 86 new units, and the Optimistic Scenario projects 281 new units.

These housing targets are achievable but will require the disciplined use of resources, including effective land use planning, contractor recruitment, sustainable funding practices, and workforce development for trade workers. Additionally, NCDF must consider other community amenities and services that could attract more members to the Reservation. New housing alone will not suffice to encourage more Tribal members to return or relocate.

### **Community Engagement**

PC conducted a series of in-depth interviews and a community survey to assess sentiments about the current housing landscape. These efforts allowed the team to hear from residents, developers, and regional leaders, providing a broad array of perspectives and opinions on the most pressing issues and potential next steps.

Recurring themes from PC's stakeholder interviews included: general frustration with the lack of housing developments in the community, a need for affordable housing for Elders, a desire to attract younger members back to the Reservation, and challenges in reaching consensus on the use of Tribal Trust lands.

In addition to the interviews, PC conducted an electronic and paper survey of Reservation residents from May 24 to August 6, 2024. A total of 448 completed responses were collected from the 493 surveys returned. The survey was open to all members of the Nez Perce Tribe and others involved in the Tribal community. It was widely promoted through various channels, including flyers, emails, and social media. The response rate among Tribal members was 12%, while the response rate among non-Tribal members was 3%. The PC team believes the survey provides an accurate representation of community sentiments.

Key themes from the survey revealed diverse opinions on the future of the Reservation and its housing needs. One of the most common sentiments regarding housing was simple: there isn't enough. Specifically, 90% of respondents expressed a desire to see more housing built in the area. Additionally, most respondents believe that housing is too expensive, with 71% describing it as "too expensive" or "somewhat affordable." Over 300 respondents indicated that there isn't enough housing. Among the 147 residents hoping to move soon (to somewhere in the area), 51% reported difficulty finding a house within their budget.

### 3. Forecasts & Recommendations

While forecasts are estimates of potential future outcomes, establishing a baseline is essential for project short- and long-term housing demand. The Points Consulting (PC) team developed a custom population and housing forecast for the period from 2022-2044, incorporating current socioeconomic and housing characteristics alongside observations from the Nez Perce Reservation's (NPR) distinct communities. Although the models are grounded in standard economic techniques, they are tailored to account for the unique conditions and opportunities of the Reservation area.

This section includes population and housing forecasts under two scenarios: a Status Quo growth scenario, reflecting growth trends from the past five years, and an Optimistic growth scenario, which builds on those trends while factoring in additional qualitative influences. A detailed methodology section is also provided to explain the approaches used in developing these forecasts.

The NPR spans a large area with diverse demographics. To address this complexity, the PC team constructed separate population and housing forecasts for the entire Reservation and for Native American residents specifically. As most Native Americans in the area reside in Lapwai (a key area for potential new housing) an additional forecast for Lapwai has also been included.

#### Population Forecast

The population and housing forecasts for the NPR are based on extrapolated historic population growth trends. The Status Quo forecast assumes no significant changes in local industries, housing availability, or other factors that might indirectly influence population growth over time. Research indicates that increasing housing supply can encourage in-migration, meaning that new housing development could drive a positive population trend closer to the Optimistic Scenario rather than the slower growth projected under the Status Quo model.<sup>2</sup> As such, this population forecast represents PC's current best estimate.

The 20-year forecast covers the period from 2024 to 2044. Under the Status Quo scenario, the Reservation's population is projected to increase by a cumulative 2.1%, while the Optimistic Growth scenario anticipates a more substantial 12.6% increase over the same timeframe (see Table 3.1).

**Table 3.1: Reservation Population Summary Table**

Population Scenario	2022	2033	2044	New Residents	22-Yr CAGR	Cumulative Growth Rate
Status Quo	18,594	18,881	18,983	389	0.1%	2.1%
Optimistic Growth	18,594	20,089	20,945	2,351	0.5%	12.6%

Source: Points Consulting, 2024

<sup>2</sup> C. Mulder, "The Relationship between Population and Housing," paper presented at the UNECE Committee on Housing and Land Management, September 2008, accessed September 2024, <https://www.studocu.com/row/document/makerere-university/land-law-l2211/key-note-population-and-housing/37982728>.

Table 3.2 presents the population forecast for individuals within the NPR who identify as American Indian or Alaskan Native. Before 2022, the Tribal population grew at a more consistent year-over-year rate compared to the overall Reservation population, leading to a higher cumulative growth forecast over the next 20 years. The Tribal population is projected to increase by 47.4% under the Status Quo Scenario and 61.2% under the Optimistic Scenario. This growth is especially feasible if the Tribe proceeds with its planned enrollment initiatives through 2025. An increase in Tribal enrollment would likely result in greater demand for Tribal housing options.

**Table 3.2: AIAN Population on the Nez Perce Reservation Summary Table**

Population Scenario	2022	2033	2044	New Residents	22-Yr CAGR	Cumulative Growth Rate
Status Quo	2,157	2,882	3,180	1,023	1.8%	47.4%
Optimistic Growth	2,157	3,038	3,477	1,320	2.2%	61.2%

Source: Points Consulting, 2024

Further details on the development of these forecasts can be found in the [Forecast Methodology](#) section.

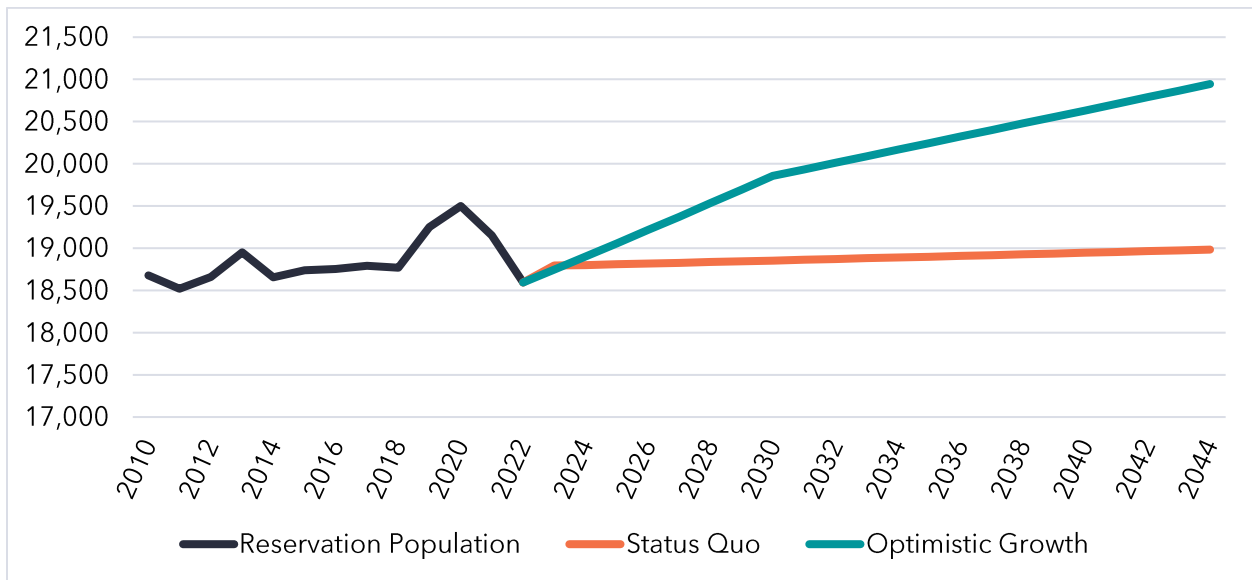
The Reservation has experienced fluctuating population counts over the past 14 years, with the Census’s most recent estimate dropping to 18,594 in 2022. While this figure may be inaccurate, the PC team accounted for potential errors in the American Community Survey (ACS), which is often impacted by low sample sizes, by adjusting the Optimistic forecast to mitigate and overcorrect for such inaccuracies.

Despite these adjustments, it remains evident that population growth in the area has been relatively stagnant from 2010 to 2022. Between 2010 and 2018, the population increased by only 93 residents before spiking in 2019 and subsequently returning to previous levels by 2022. This fluctuation may partially reflect pandemic-related migration trends, as some residents of crowded cities relocated to rural areas seeking greater seclusion. Regardless of the cause, the Status Quo scenario is based on the historically stagnant population trend.

Another potential explanation for the low population growth in the area is the limited housing supply, which may have constrained growth. Potential residents might choose to live in Lewiston instead, where they can access city amenities and a growing housing market. Expanding the housing supply could encourage population growth. Specifically, additional housing is essential to support the NCDF’s goal of attracting Tribal members who have moved away from the Reservation.

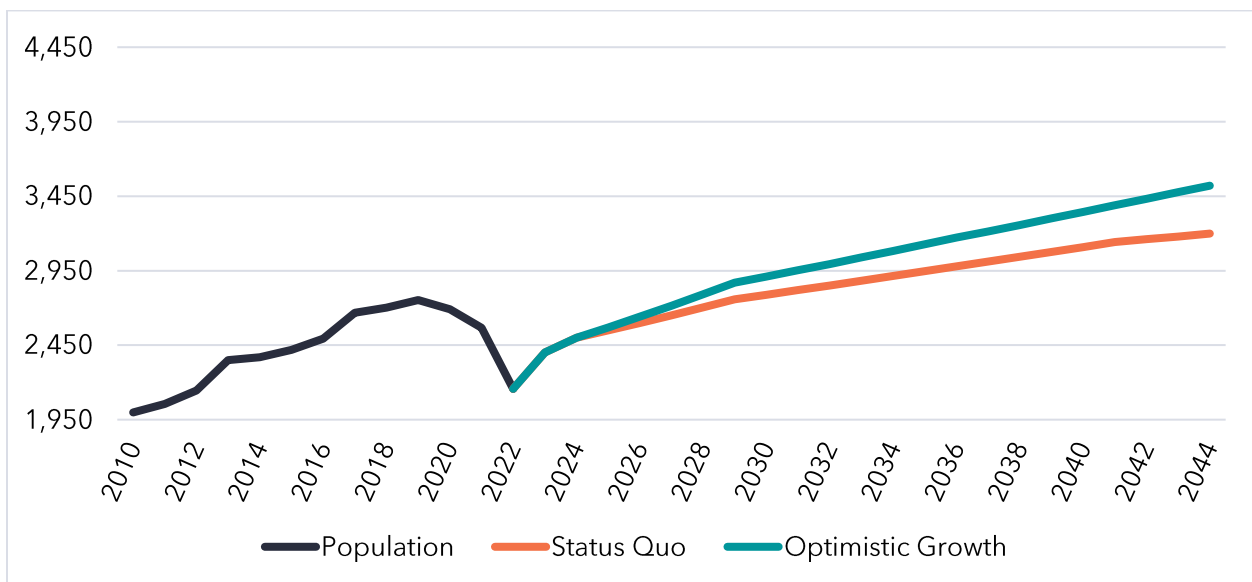
Under the Optimistic Scenario, the forecast assumes greater housing expansion, along with the growth of services and economic opportunities for both Tribal and non-Tribal members within the NPR (Figures 3.1 and 3.2). The Tribal population forecast shares a similar issue with the overall Reservation forecast, namely a significant dip in population in 2022. Despite this, the forecast model accurately reflects the growth of the American Indian/Native American (AIAN) population in the area over the past 14 years. Both the Status Quo and Optimistic forecasts predict a continued upward trend in the AIAN population.

Figure 3.1: Nez Perce Reservation Population Forecast



Source: Points Consulting, 2024

Figure 3.2: American Indian/Alaska Native Alone Population on the Nez Perce Reservation Forecast

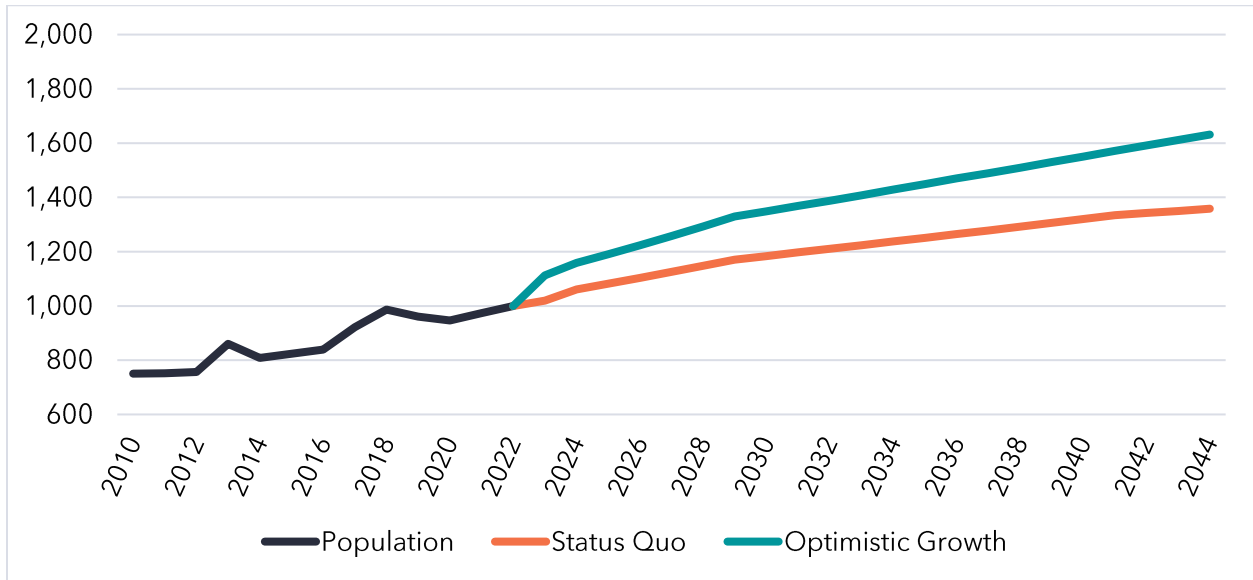


Source: Points Consulting, 2024

The final forecast, shown in Figure 3.3, projects the AIAN population in Lapwai, the Tribal Headquarters, over the next 20 years. In this model, the Optimistic Scenario shows more pronounced growth, while the Status Quo model predicts steady, gradual increases. The AIAN population in Lapwai has grown relatively steadily over the past 14 years, so if current conditions remain unchanged, it is expected to continue this trend, reaching 359 new AIAN residents by 2044. However, with increased housing and economic development on Tribal Trust land, PC projects that the AIAN population could grow by 632 residents, nearly double the growth forecasted under the Status Quo scenario.

Uncertainty arises in the forecasts when predicting future trends for the AIAN population. A "discount" must be applied to expectations regarding how many members may choose to relocate to the area, particularly in light of survey responses. Personal circumstances for respondents could change, or survey questions may have been misinterpreted, leading to some inaccuracies in the data. Therefore, it is important to account for this "discount" in the forecasts.

**Figure 3.3: American Indian/Alaska Native Alone Population in Lapwai Forecast**



Source: Points Consulting, 2024

## Housing Forecast

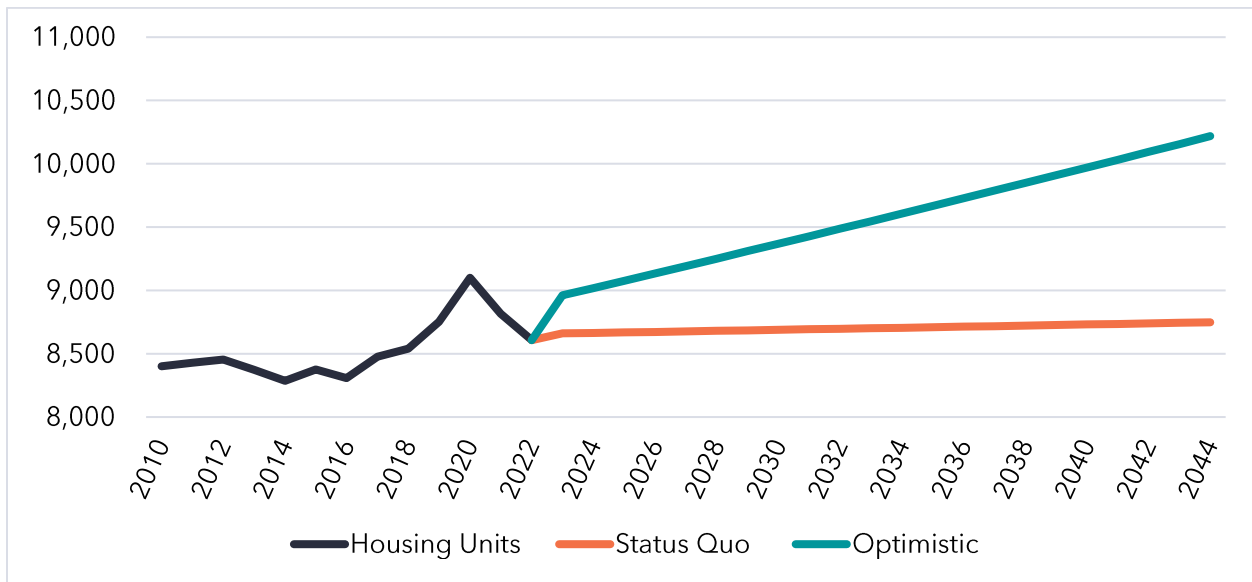
The housing forecast model used to develop Figure 3.4 is based on the following assumptions:

1. The Reservation will have sufficient land to develop to accommodate future units
2. The necessary infrastructure will be in place to support future units

The Housing Forecast Scenarios (Status Quo and Optimistic Growth) are based on the needs outlined in the previously discussed Population Forecast scenarios, as well as the historical average number of people per household. In the Status Quo Housing Forecast for the NPR, there is a need for 141 new housing units. In the Optimistic Growth Scenario, the need rises to 1,612 new units. The large discrepancy between these two forecasts is due to the variation in the Status Quo and Optimistic Population Forecasts for the Reservation, which primarily reflect the difference between stagnation (historical trends) and growth (driven by new housing and economic development). More details on the methodology behind the housing forecasts are provided in the forecast methodology section.

It is important to note that with an influx of population, the number of people per household will change depending on the demographics of those migrating. However, different density scenarios could be explored, especially considering the Tribe's authority to designate zoning on Tribal Trust land as they see fit.

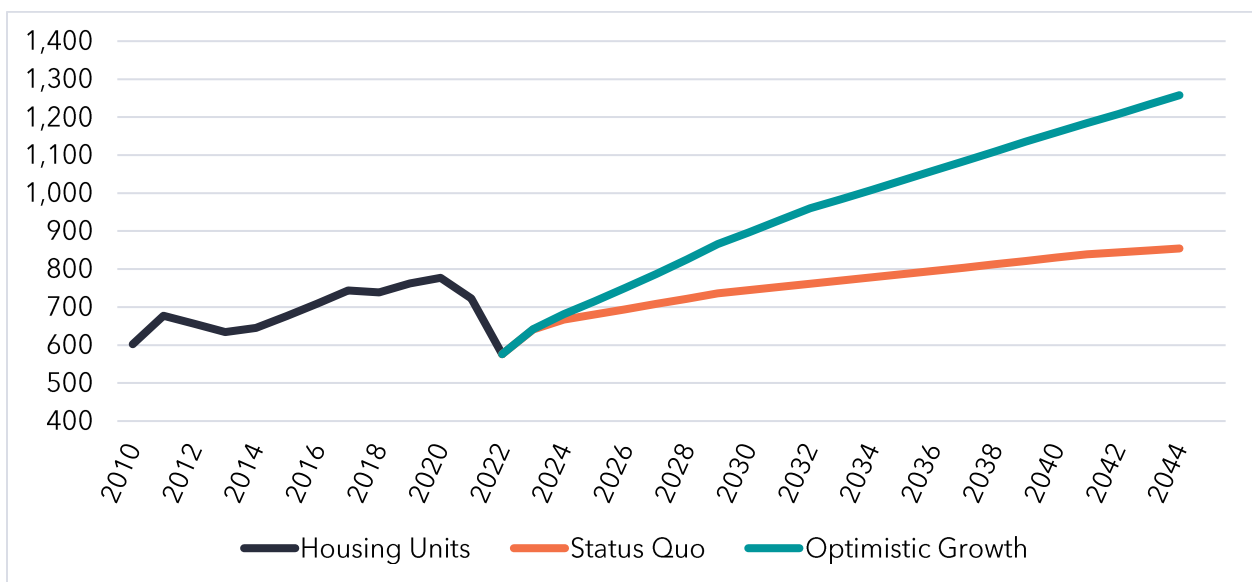
**Figure 3.4: Nez Perce Reservation Housing Forecast**



Source: Points Consulting, 2024

Housing for AIAN members in the area primarily comes from Tribal Trust and Fee Simple Tribal lands. PC assumes that the NCDF intends to build housing on Tribal Trust lands, which limits the available land for development. Additionally, the NCDF’s goal is to provide housing for Tribal members specifically, rather than the entire Reservation population. For this reason, PC has developed a forecast tailored to the housing needs of the AIAN population, in line with the potential population growth projected in the Population Forecast (Figure 3.5).

**Figure 3.5: American Indian/Alaska Native Housing on the Nez Perce Reservation Forecast**



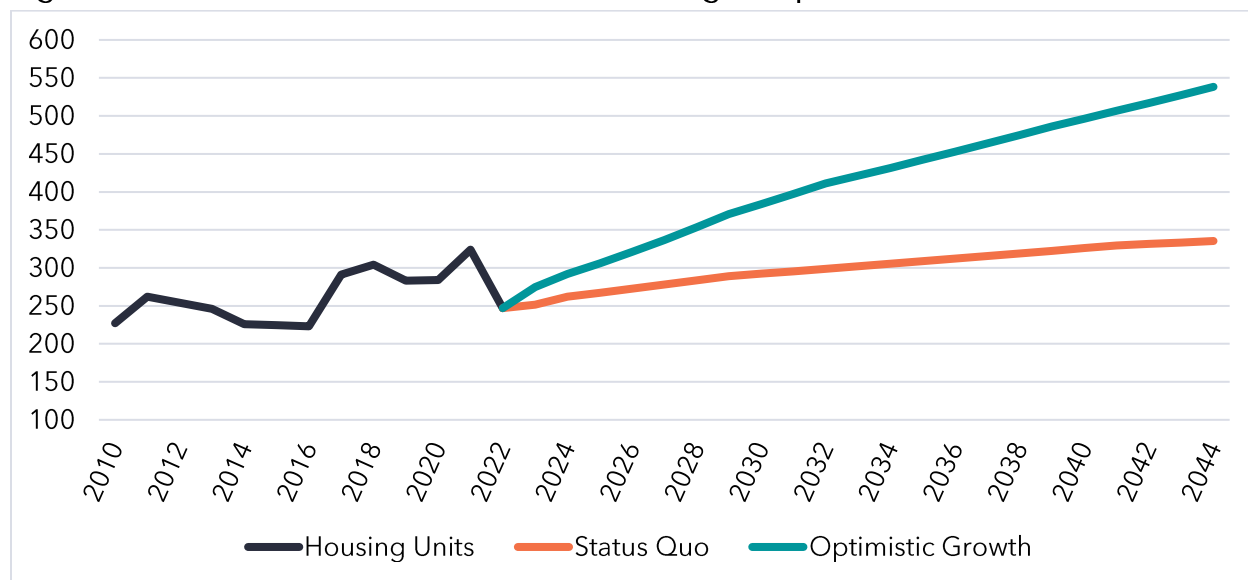
Source: Points Consulting, 2024



Under the Status Quo growth scenario, it is expected that 273 new housing units will be required to accommodate the steadily growing AIAN population. In the Optimistic Scenario, this number increases to 657 new units.

If the growth for AIAN housing were to occur in the City of Lapwai, near the center of the Tribal Headquarters, 86 new units would be needed to support the Status Quo Population Scenario (Figure 3.6). For the Optimistic Scenario, this number increases to 281 new units, especially if Tribal Enrollment widens as projected by the NCDF. These forecasts are further detailed in Tables 3.3 - 3.4.

**Figure 3.6: American Indian/Alaska Native Housing in Lapwai Forecast**



Source: Points Consulting, 2024

**Table 3.3: Housing Units on the Nez Perce Reservation Summary Table**

Housing Units	2022	2033	2044	New Units	22-Yr CAGR	Cumulative Growth Rate
Status Quo	8,607	8,701	8,748	141	0.07%	1.6%
Optimistic	8,607	9,547	10,219	1,612	0.78%	18.7%

Source: Points Consulting, 2024

**Table 3.4: Housing Units for AIAN Households on the Nez Perce Reservation Summary Table**

Housing Units	2022	2033	2044	New Units	22-Yr CAGR	Cumulative Growth Rate
Status Quo	576	770	849	273	1.78%	47.4%
Optimistic	576	984	1,233	657	3.52%	114.0%

Source: Points Consulting, 2024

While an increase in housing units alone is a positive trend for the Nez Perce Tribe, the Tribe must also consider the types of housing needed to accommodate its targeted housing groups. Tables 3.5 and 3.6 present PC’s recommendations for the types of housing units the Reservation should prioritize.

There is an important distinction between Lapwai and the rest of the Reservation in terms of demographics and the overall goals of the NCDF. The project aims to expand housing options for Native Americans, with a primary focus on the Lapwai area. While growth in housing options in other areas of the Reservation is not discouraged, Lapwai will remain the center of focus for the NCDF. As a result, growth in Lapwai may differ from other areas in terms of the types of housing units being implemented. Growth in the rest of the Reservation will likely prioritize single-family homes over higher-density options.

As noted later in this chapter, PC recommends that Tribal leadership focus on single-family and middle-density housing. These housing types are ideal for young families, maturing families, seniors, and low-income households. Young families, seniors, and some low-income groups are likely to prefer middle-density options such as townhomes and duplexes, while maturing families would benefit from the additional space offered by single-family homes during their prime earning years. High-density developments are also projected to increase slightly. This is largely due to the common practice of using Low-Income Housing Tax Credit (LIHTC) funding, which typically supports apartment-style living. However, manufactured housing should not be a focus for the Tribe. Manufactured or mobile homes have a natural lifespan of around 50 years, unless they are consistently maintained. The Tribe would be better off investing in long-term housing solutions that can serve multiple generations.

The following tables present PC's projections for housing units by type in 2044. These forecasts account for current vacancy rates, which are approximately 13% in Lapwai and across the Reservation. By 2044, PC hopes vacancy rates could be reduced to around 8%. Both the Status Quo and Optimistic Forecasts present the projected number of occupied units by type.

In the Status Quo Scenario, 31 new occupied single-family homes are projected to be built in Lapwai, representing an 11.4% increase. Single-family attached housing is also expected to increase by approximately eight units during the same period. This is because Native American populations often prefer to stay close as a family unit, with many households containing more than four people. An increase in single-family attached housing provides flexibility for various uses, such as allowing young adults to stay close to home or accommodating senior citizens who may require additional care. The largest increase is expected in middle-density housing, which will rise from six units to 28 units by 2044. This growth is likely to result from one or two developments of townhomes and duplexes, similar to the example outlined in Recommendation 1.3.

The NPR as a whole is not expected to experience as dramatic an increase in housing as Lapwai, due to development efforts being less focused on the surrounding areas of the Reservation. However, increases in all unit types, except for manufactured housing, are still anticipated, guided by the same principles driving development in Lapwai.

**Table 3.5: Status Quo Housing Unit Needs for the Nez Perce Reservation**

Category	2022		2044 Status Quo		Change		% Change	
	Lapwai	NPR	Lapwai	NPR	Lapwai	NPR	Lapwai	NPR
Housing Units	333	7,267	385	8,048	52	781	15.6%	10.7%
SFH Detached	269	5,385	300	5,866	31	481	11.4%	8.9%
SFH Attached	4	36	12	72	8	36	199.9%	98.2%
Middle Density	6	167	28	491	22	324	366.6%	193.8%
High Density	11	109	15	140	4	31	36.3%	28.4%
Mobile Homes or Manufactured Housing	43	1,570	30	1,479	(13)	(91)	(30.2%)	(5.8%)

Source: Points Consulting, 2024

The more aggressive Optimistic forecast projects a 64.6% increase in single-family homes and a 677.6% increase in middle-density homes in Lapwai. These increases are less pronounced across the broader Reservation, primarily due to the significantly larger existing number of housing units compared to Lapwai.

**Table 3.6: Optimistic Housing Units Needs for Nez Perce Reservation**

Category	2022		2044 Optimistic		Change		% Change	
	Lapwai	NPR	Lapwai	NPR	Lapwai	NPR	Lapwai	NPR
Housing Units	333	7,267	565	9,401	232	2,134	69.6%	29.4%
SFH Detached	269	5,385	443	6,901	174	1,516	64.6%	28.2%
SFH Attached	4	36	18	84	14	48	340.1%	131.5%
Middle Density	6	167	47	617	41	450	677.6%	269.2%
High Density	11	109	27	273	16	164	141.6%	150.1%
Mobile Homes or Manufactured Housing	43	1,570	31	1,523	(12)	(47)	(27.7%)	(3.0%)

Source: Points Consulting, 2024

## Forecast Methodology

The Tribal Population forecast was built using a machine learning forecast model called ARIMA, which stands for Autoregressive Integrated Moving Average. The values given to the model include population estimates for the entire NPR, the number of AIAN identifying populations within Reservation boundaries, and the number of AIAN identifying populations in Lapwai. The numbers given were from 2010 to 2024 for the entire Reservation, however, AIAN estimates weren't available for 2023 and 2024, so the forecasts were truncated to 2022 and beyond. The upper estimate provided by the ARIMA forecast was used as the Optimistic Forecast, and the middle output was used as the Status Quo Forecast. The large historical variability in the NPR population caused difficulties for the ARIMA model. The PC team chose the models that best fit the potential for growth in the area.

The Reservation and AIAN Housing Forecasts are based on the Population Forecasts presented and average persons per household (PPHH estimates). Specifically, the Population Forecasts were divided by the PPHH values to determine housing unit values. PPHH data was gathered from the Census Bureau for the entire Reservation, and also by AIAN identifying

households, which helped create two distinct housing models: one general model for the entire region, and one specific model for AIAN households.

Based on PPHH estimates from 2010 to 2022 for each of the populations, two distinct trends were established that represent the need for housing. First, a Status Quo trend was established that maintained 2.17 PPHH for the entire forecast period. This was combined with the Status Quo Population forecast, which remained relatively flat. The Optimistic trend follows the previous 12-year trend for PPHH, which decreased from 2.22 down to 2.16. A downward trend of -0.2% continued through 2044, followed by the same procedure as the Status Quo Forecast. Thus, the Optimistic Forecast was created.

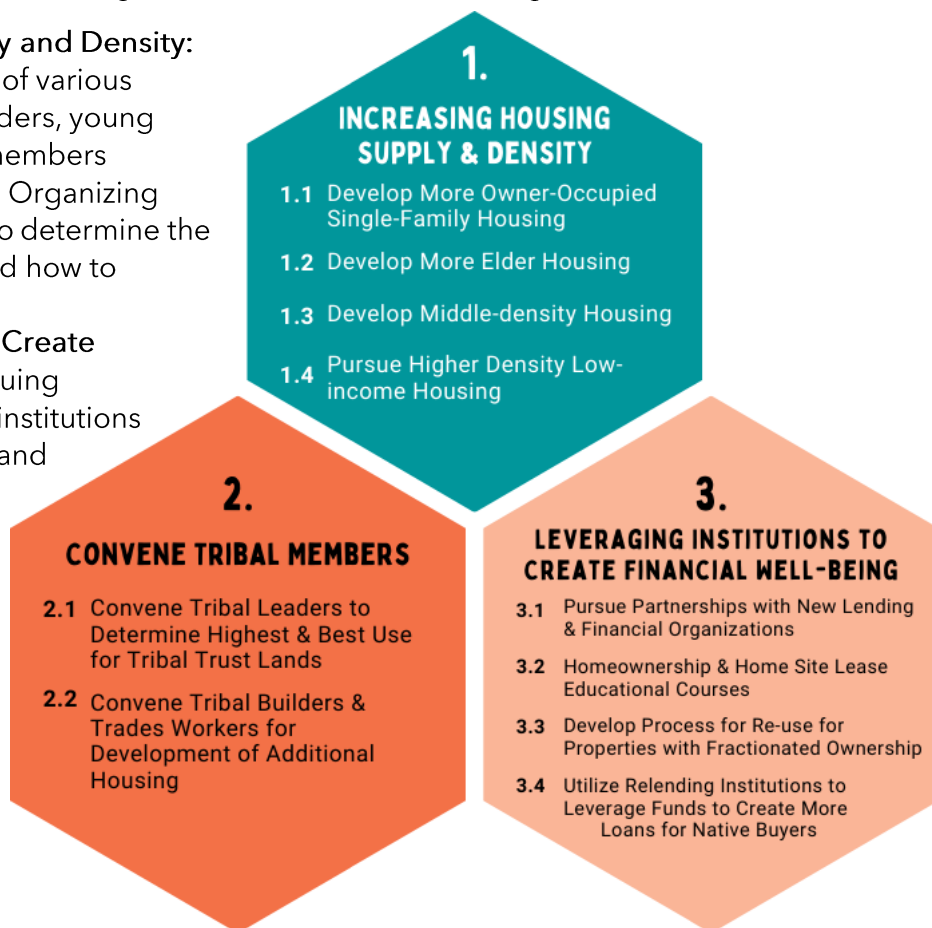
For simplicity, the forecast was built by feeding population trends to a forecasting model. The output from this model informed the population forecast. Average persons-per-household data was gathered from the Census for both the entire Reservation population and AIAN households. The population forecast, PPHH data, and PPHH trends were used to assemble the housing needs forecast for regular and Tribal Housing.

## Recommendations

The PC team identified the following recommendations as the most effective strategies for increasing both housing availability and affordability within the NPR. PC compiled a list of practical steps that the (NCDF) leadership and staff can take to improve the housing landscape. These recommendations are organized into three distinct categories:

1. **Increasing Housing Supply and Density:**  
Pursuing the development of various housing types to benefit Elders, young families, and low-income members
2. **Convene Tribal Members:** Organizing Tribal community leaders to determine the best use for Tribal lands and how to develop those lands
3. **Leveraging Institutions to Create Financial Well-being:** Pursuing partnerships with financial institutions to aid the lending process and financial literacy education

The NPR is a diverse area, both socially and economically. Various housing challenges arise across the Reservation, including stagnant population growth, sluggish economic development, a state-wide difficult housing market, and overall low-income levels that struggle to keep up with rising housing prices across



Idaho. The diversity of the Reservation means that some recommendations may be more applicable to areas with high populations of Native Americans, while others will benefit the entire Reservation.

## 1. Increasing Housing Supply & Density

### 1.1 Develop More Owner-Occupied Single-Family Housing

The NPR community feels strongly that there is a current lack of housing in the area. When asked, "Would you like to see more housing within the Nez Perce Reservation?", 89% of respondents said "Yes." This trend contrasts with most non-Tribal communities, which typically prefer less housing and slower population growth. Approximately one-third of respondents indicated they hope to move within the next five years, with 66% of those survey-takers wishing to relocate onto the Reservation from non-Tribal lands.

In terms of priorities, Tribal members seemed more focused on "homes for purchase" than on low-income Tribal housing rentals, Elder housing, or other options. Over 300 respondents expressed a desire for more single-family homes, making this the most requested housing type in the survey. [Chapter 4](#) notes that only 40 homes have been built in the area since 2020, with just one of these in Lapwai. This highlights a significant gap between the demand for single-family homes and the available supply, especially in Lapwai, where many survey-takers reside.

The discrepancy between perceived housing needs and the reality of housing development underscore why many community members feel the Tribe is not doing enough to address the housing shortage. In the survey, 32% of respondents stated that the Tribe is doing "nothing/not enough" to meet their housing needs when asked, "What is the Tribe currently doing well to help the housing needs of its members?" Additionally, 25% of respondents answered, "not sure," indicating that over half of the community perceives the Tribe's current housing initiatives as inadequate or absent, regardless of any tangible progress being made.

From the survey data, several conclusions can be drawn. The most important is that purchasable single-family homes are the community's top priority. This finding is reinforced by the fact that Lapwai has the lowest ratio of owner-occupied to renter-occupied housing when compared to other NPR communities (Figure 4.1). Tribal leadership could enhance both community satisfaction and their own reputation by prioritizing single-family housing development.

From an economic perspective, single-family housing could bring numerous benefits to NPR communities. Homeownership helps stabilize communities and boosts economic outcomes for generations.<sup>34</sup> Expanding housing opportunities may strengthen the workforce, increase

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<sup>3</sup> Morgan Dean, "Homeownership on Tribal Lands: Restoration and Resiliency for Tribal Economies and Citizens," *Enterprise Community Partners*, accessed December 3, 2024, <https://www.enterprisecommunity.org/blog/homeownership-tribal-lands-restoration-and-resiliency-tribal-economies-and-citizens>.

<sup>4</sup> Federal Reserve Bank of San Francisco, "Homeownership and the Stability of Middle Neighborhoods," *Community Development Investment Review*, accessed December 3, 2024, <https://www.frbsf.org/research-and-insights/publications/community-development-investment-review/2016/08/homeownership-and-the-stability-of-middle-neighborhoods/>.

local economic activity, and discourage generational outmigration, which has been a historical trend.

Although single-family housing is generally more expensive than mid-density housing or apartments, it could attract higher-earning residents to the Reservation. These could include new community members or returning Tribal members seeking to resettle in Reservation communities with their families. Furthermore, affordable single-family homes for purchase could positively impact other economic and demographic factors, such as education, social engagement, healthcare, and financial stability.<sup>5</sup>

The primary target market for single-family homes would be mature households, typically led by individuals aged 35–65. Many of these households are multigenerational and often include children, grandchildren, and grandparents under one roof. The larger household size common in Reservation communities is an important factor to consider when planning housing development.

**[CONFIDENTIAL – Paragraph removed for public distribution.]**

A 2017 report examined the challenges faced by American Indians and Alaska Natives residing on reservations and other tribal regions, including demographic, social, economic, and housing conditions.<sup>6</sup> It highlighted how



*Homes being built by the Choctaw Nation in Durant, OK, provided by Southern Plains Office of Native American Programs staff, 2017 report *Housing Needs of American Indians and Alaska Natives in Tribal Areas**

tribes have successfully developed affordable homes for low-income families using the Native American Housing Assistance and Self-Determination Act (NAHASDA) as a framework. The report cites the Choctaw Nation as an example of how available funding can be effectively leveraged to quickly develop single-family homes.

## **1.2 Develop More Elder Housing**

For survey participants, another important topic was Elder housing. While Elder housing didn't rank among the most important topics for housing needs, the community still believes that Elder housing is a large issue in Reservation communities. Notably, the NCDF Steering Committee (in a survey administered separately at the onset of the Housing Needs

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<sup>5</sup> Habitat for Humanity, "Research Series: Outcomes Associated with Homeownership," accessed December 3, 2024, <https://www.habitat.org/our-work/impact/research-series-outcomes-associated-with-homeownership>.

<sup>6</sup> U.S. Department of Housing and Urban Development, *Housing Needs of American Indians and Alaska Natives in Tribal Areas: A Report From the Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs* (Washington, DC: U.S. Department of Housing and Urban Development, 2017), accessed December 2024, <https://www.huduser.gov/portal/sites/default/files/pdf/HNAIHousingNeeds.pdf>.

Assessment) did not share this belief. In the NCDF survey, Elder housing ranked as the *least* important aspect of bolstering the housing supply.

Though demographic data on Tribal members is sparse, it is clear from interviews and public survey data that there is a demand within the NPR for Elder housing. Beyond a desire for more housing, and specifically housing for young adults, interest in Elder housing is among the highest priorities for Tribal members. Demand is likely driven in part by increased longevity and life expectancy within the community. Figure 6.7 in [Chapter 6](#) shows that 17% of the population in Reservation communities is in the 65- to 74-year-old cohort. In Idaho, only 10% of the population is within this age range.

The target market for Elder housing would be singles or couples in the 65+ age range. Those in low-income and middle-income categories would be the highest priority. To ensure accessibility and safety, these units should be near Tribal Headquarters and Nimiipuu Health.

Housing sizes for seniors can vary widely. Smaller units are adequate for singles while larger units are suitable for Elders who are more self-sufficient and who regularly entertain guests. The Tribe should consider developing a mix of unit sizes to accommodate the needs of varied audiences. Independent living units could be developed with a mix of densities, including a multi-story, multi-family model, or in a “cottage” style development with some level of attachment to other units, and some shared courtyard space.

Another potential candidate for Elder housing would be duplexes, which are slightly easier to maintain and more manageable for an aging population. One example of duplex development is Osage Nation’s 2021 purchase of land on Fairfax’s South Side. The Nation built 10 duplexes, or 20 units, specifically allotted for seniors. This was accomplished through internal funding, annual HUD distributions and securing funds (\$8M) from sponsored bill ONCA 21-55, or the American Rescue Plan Act. This funded the project’s designs, engineering, and construction costs. The Osage Nation chose to hire a private builder to allow for an expedited process. The development resulted in 20 new homes, each with over 1,200 square feet of livable space.<sup>7</sup>



*A duplex from the Osage Nation Elder Housing development*

### **1.3 Develop Middle-density Housing**

Data indicate that housing in Reservation communities primarily consists of single-family or mobile/manufactured homes. Middle housing options, such as duplexes, triplexes, and

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<sup>7</sup> Benny Polacca, "Osage Nation Cuts Ribbon on New Fairfax Senior Housing Complex," *Osage News*, accessed October 2024, <https://www.osagenews.org/news/osage-nation-cuts-ribbon-on-new-fairfax-senior-housing-complex/>.

townhomes, are generally unavailable as viable options for Reservation residents. Middle-density homes provide cost-effective housing for both younger and older consumers who are outside their prime earning years. These homes serve as a “step up” from low-income rentals, offering more space and independence while remaining affordable.

Middle-density options are often rented rather than purchased. In the Community Survey The second most requested style of housing after single-family homes was “rentable” properties (61%), particularly in the form of duplexes and triplexes, followed by multi-family homes and apartments. This aligns with the sentiment expressed by both the NCDF and the community that the Tribe needs housing options to encourage younger generations to remain in Reservation communities or consider moving back. Younger generations often feel that housing is too expensive. Providing affordable rental properties could incentivize many youthful Tribal members to return. Given that 56% of survey respondents indicated that housing in the area is “too expensive,” building middle-density rental properties would likely address the needs of certain demographics.

Other tribes have developed such units and set pricing at a level that covers costs while remaining affordable (often using HUD Fair Market Value thresholds set by each county). In Nez Perce County fair market rents are estimated at \$921 for a one-bedroom unit and \$1,208 for a two-bedroom unit in 2025. Though these estimates are likely inflated due to the proximity of the metropolitan area of Lewiston, they still provide a methodology for Tribal rental pricing. For comparison, fair market rents in Clearwater County are lower, at \$738 and \$968 for one- and two-bedroom units, respectively.<sup>8</sup>

Duplexes, triplexes, and townhomes, typically attached to adjacent units with shared walls, offer benefits similar to single-family homes. These benefits include privacy, close proximity to parking, architectural distinction, and some private outdoor space. From a cost-efficiency standpoint, these units are among the most affordable to build on a per-unit basis and can be compactly located within the Tribe’s limited available building space. Lots near the downtown areas of Lapwai, Kamiah, and Orofino could be developed in this way.

Constructing multi-story middle-density housing in Reservation communities would have the dual benefit of maximizing land use while also discouraging long-term occupancy in such units. As households grow and mature, their need for more space (both for occupants and accumulated belongings) naturally encourages them to move to larger homes. Additionally, aging residents may find multi-story housing less practical due to difficulty navigating stairs.

Middle-density housing is compatible with owner-occupancy, renter-occupancy, or a blend of both models. Townhomes, duplex halves, and triplex thirds can be individually owned, enabling homeowners to build equity and eventually live mortgage-free. Under a renter-occupancy model, the Tribe could regulate rent levels to ensure housing remains affordable. A blended model could address both needs simultaneously, introducing liquidity to the local

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<sup>8</sup> HUDUser, “FY 2025 Fair Market Rent Documentation System,” *FY 2025 Fair Market Rent Documentation System – Calculation for Clearwater County, ID*, accessed December 2024, <https://www.huduser.gov/portal/datasets/fmr.html>.



housing market. Younger households could move into newly developed units, while more established households transition to homes with greater space and privacy.

One example of this approach is found in Tucson, Arizona, where the Pascua Yaqui Tribe recently completed the development of 27 new affordable townhomes (Pascua Yaqui #8) as part of a larger master-planned project. The development also includes 50 single-family homes. This project was supported by a 2021 Low Income Housing Tax Credit (LIHTC) award from the



*The Pascua Yaqui #8 LIHTC Development Renderings*

Arizona Department of Housing, generating over \$8.3 million in private investor equity.<sup>9</sup> Additionally, the development incorporates several green building techniques to reduce energy consumption and costs.

#### **1.4 Pursue Higher Density Low-income Housing**

PC's final housing recommendation is to pursue higher-density, low-income housing for Tribal members who are economically disadvantaged and struggle to pay rent. The U.S. Department of Housing and Urban Development's preferred tool for such developments is the LIHTC program, which incentivizes private developers with tax credits in exchange for reserving a certain fraction of rent-restricted units for lower-income households. Afterward, development owners and renters can seek further rent assistance through one of the programs found in the "Loan and Funding Options" section of Chapter 5 of this report.

According to the Community Survey, Tribal members do not find housing in Reservation communities affordable. Over 50% of respondents reported having difficulty finding suitable housing within their budget, and 55% stated that housing was too expensive. Statistically, home values have risen dramatically in the United States in recent years. This problem has been exacerbated in Idaho. Lapwai and the surrounding Reservation are not immune to this trend, experiencing cumulative annual growth rates of up to 15% over the past five years. While housing in the area is generally cheaper than in surrounding Idaho areas, the income levels of residents are not high enough to keep up with rising prices. Further demonstrating the need for low-income housing, low-income households make up 29% of all households in the area and 17% of all rentals (per HUD definitions). Poverty rates are also higher than state and national averages.

The NCDF will be well-positioned to compete for LIHTC funding. This opportunity could also provide further trade-building opportunities for Tribal members (see recommendation 2.2), which would help boost economic development through partnerships. Developments similar

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<sup>9</sup> Red Lake Nation News, "Pascua Yaqui Tribe to Build 27 Townhomes with Eighth LIHTC Development," *Red Lake Nation News*, December 2021, <https://www.redlakenationnews.com/story/2021/12/30/news/pascua-yaqui-tribe-to-build-27-townhomes-with-eighth-lihtc-development/103103.html>.

to this recommendation can already be found within the NPR itself. Sundown Heights 1 and 2, as well as Nez Perce Housing 1, are located in Lapwai and have all benefited from the LIHTC program. These LIHTC homes are often used in combination with HUD Section 184 loans to help ease the burden of homeownership for economically disadvantaged residents.

The expansion of low-income housing in Lapwai, Orofino, and/or Kamiah would benefit the Reservation, given the current economic status of its citizens. Although the NCDF is also advocating for more market-rate rentals and housing, there is still a shortage of “stepping-stone” housing that can help prevent homelessness.

Building low-income housing also provides a unique opportunity to increase the supply of Elder housing. Besides the Nez Perce Tribe’s own initiatives, other projects across the nation have helped provide housing for low-income families and seniors. One example is the North Fork Rancheria Indian Housing Authority’s \$16.4 million development in 2021. This project utilized LIHTC to generate \$10.6 million in investor equity from RBC Community Investments.<sup>10</sup> Additional funding came from a \$5 million Indian Housing Block Grant (IHGB) Competitive Grant Program award, another tool the Nez Perce Tribe can use for low-income housing. The one- to four-bedroom homes are expected to include general upgrades to infrastructure and will serve low-income families and senior citizens.



*Rendering of the new North Fork Rancheria Indian Housing Authority project, completed with LIHTCs and IHGB Grants*

## 2. Convene Tribal Members

### 2.1 Convene Tribal Leaders to Determine Highest and Best Use for Tribal Trust Lands

**[CONFIDENTIAL – Paragraph removed for public distribution.]**

The Tribe should develop tentative plans for each parcel, categorized by uses such as cultural preservation, agriculture, residential development, and commercial/industrial development. Flexibility can also be achieved by including an “undetermined” category for parcels where no clear consensus exists. Establishing a “de facto” zoning code will help guide the Tribe’s future development and reduce confusion about Tribal Trust land usage. While not intended to create legally binding regulations, this approach can promote the health, safety, and general welfare of the Tribe by segmenting land and preserving critical landmarks and agricultural areas.<sup>11</sup>

<sup>10</sup> North Fork Rancheria of Mono Indians, “North Fork Rancheria Indian Housing Authority to Build 26 New Housing Units for Community,” *North Fork Rancheria of Mono Indians of California*, accessed October 2024, <https://northforkrancheria-nsn.gov/north-fork-rancheria-indian-housing-authority-to-build-26-new-housing-units-for-community/>.

<sup>11</sup> Neal Hefferren, “A Practical Guide to Understanding Zoning Laws,” *Property Metrics*, accessed October 2024, <https://propertymetrics.com/blog/zoning-laws/>.

If any residential development is to occur, answering the question of “Where?” is a critical first step. Reaching a consensus on this issue will also help the Tribe determine whether sufficient land is available to meet growth demands over the next 20 years. While the tendency might be to focus first on the “type” of housing needed (e.g., Elder housing vs. family housing), this should be considered only after determining basic use categories.

This effort should begin with input from the following departments:

- Nez Perce Tribal Housing Authority
- Engineering
- Planning
- Tribal Enterprises and Economic Development

Once each parcel has been designated, the findings should be submitted to the Nez Perce Tribal Executive Committee for approval.

## **2.2 Convene Tribal Builders and Trades Workers for Development of Additional Housing**

Developing additional housing can simultaneously address housing shortages and workforce challenges by creating jobs for Tribal members in Tribal communities. This dual focus (boosting both housing and employment) will contribute to the overall economic well-being of the Reservation in two phases: first, through the development process, and then by providing new housing for residents. While it is not necessary for every subcontractor to be a Tribal member, prioritizing Tribal members with trade skills may reveal previously unrecognized partnership and economic development opportunities.

Developing more housing can simultaneously solve housing issues and workforce issues by providing jobs in the area for Tribal members. Boosting housing and employment at the same time will help improve overall economic well-being of the Reservation in two parts, first development, then new housing for residents. It is not necessary that every subcontractor is a Tribal member, but starting by convening the substantial number of members with trades skills may reveal partnership and economic development opportunities that were previously unknown.

The NCDF, in collaboration with the Tribal Employment Rights Office (TERO) and local resources like the Small Business Development Center, can support aspiring companies by helping them navigate the steps necessary to establish operations, secure insurance, and meet other business requirements. Though enforcing a “Tribal preference” policy may be helpful, cultivating a community of Tribal business owners who willingly hire Tribal workers will likely have a more lasting impact. Opportunities should not be limited to Tribal Trust lands but could also extend to fee simple lands on the Reservation's periphery.

The Tribe has already cultivated a successful partnership between the TERO Youth Apprenticeship Program and the Baker Technical Institute. This collaboration offers a five-week construction trades academy that equips youth and young adults with certifications for careers in the construction industry.<sup>12</sup> PC recommends heavily marketing this program and

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<sup>12</sup> Nez Perce Tribe, “Nez Perce Tribe Launches Innovative TERO Youth Apprenticeship Program,” *Nez Perce Tribe*, accessed October 2024, <https://nezperce.org/uncategorized/nez-perce-tribe-launches-innovative-tero-youth-apprenticeship-program/>.

seeking additional partnerships. Potential partners include the University of Idaho, Washington State University, and Lewis-Clark State College. Their training programs could align with the NCDF's workforce development goals, providing skilled workers for housing projects. Additionally, North Idaho College and other community colleges offer trade programs tailored to certification and training for prospective tradespeople. Partnering with these institutions could provide students with valuable hands-on experience while supporting the Tribe's workforce and housing development efforts.

During interviews with community members of the Tribe and the NCDF Steering Committee, PC learned that private developers face fewer barriers to initiating projects than Tribal entities. For this reason, the NCDF is encouraged to adopt appropriate land designations (Recommendation 2.1) to allow private developers and partners to build housing. Leveraging the LIHTC program to generate funding for these projects could further advance housing development goals.

### 3. Leveraging Institutions to Create Financial Well-being

#### 3.1 Pursue Partnerships with New Lending and Financial Organizations

Historically, housing options for Tribes and Native members have been limited by land-use policies administered by the Bureau of Indian Affairs (BIA). Most Tribal leaders are familiar only with the Section 184 program administered by Housing and Urban Development (HUD). However, in recent years, policymakers and financial institutions have introduced more pathways to address past inequities, with numerous federal organizations and private banks offering new programs. These include recent innovations such as Freddie Mac's HeritageOne mortgage product and USDA Rural 502 loans.<sup>13</sup> Each program requires specific steps to activate, such as obtaining memoranda of understanding (MOUs) with federal agencies or identifying partnering banks and credit unions. The Enterprise Fund provides a useful list of programs, detailing their various advantages and disadvantages.<sup>14</sup>

While none of these loan packages are perfect, they address a variety of niche cases, including new homeowners, veterans, rural residents, and fee simple lands near the Reservation. Exploring loan packages could not only enable more Tribal members to achieve homeownership but will also position NCDF (or the Tribe) as a borrower for large-scale projects.

One tribe successfully leveraging these opportunities is the Confederated Tribes of the Umatilla Indian Reservation (CTUIR). Using the NCFS Land Lease Loan program and funding from Oregon Housing and Community Services, the CTUIR is developing 21 owner-occupied homes in the Nixyaawii Neighborhood.<sup>15</sup> The Tribe carries the loan through the

<sup>13</sup> Freddie Mac, "HeritageOne™ Mortgage," *Freddie Mac*, accessed October 2024, <https://sf.freddiemac.com/working-with-us/origination-underwriting/mortgage-products/heritageonesm-mortgage>.

<sup>14</sup> This list is not currently available on the Enterprise Fund website but has been recently updated and shared with Points Consulting. The following link directs to their Native American Mortgage Options Matrix (as of January 2024): [Updated Native American Mortgage Loan Matrix January 2024v6.docx](#)

<sup>15</sup> Nixyaawii Neighborhood. "About" and "Frequently Asked Questions." Accessed December 2024. <https://nixyaawii.com/about/>, [https://www.nixyaawii-cdfi.org/\\_files/ugd/9578ef\\_20d007b477104954acbe26b6ae6c5437.pdf](https://www.nixyaawii-cdfi.org/_files/ugd/9578ef_20d007b477104954acbe26b6ae6c5437.pdf).

development, construction, and listing phases, then creates a new loan upon the sale of each home. Additionally, the Tribe offers 99-year leases on the newly constructed homes and undeveloped Tribal land lots, enabling members to build and own their homes.



Nixyaawii Neighborhood house, <https://nixyaawii.com/about/>.

While more pathways are now available, the Section 184 program remains highly recommended, as it provides preferred rates and terms for members of federally recognized Tribes. Furthermore, the Tribe itself can act as a borrower, which offers a pathway to facilitate home construction without relying entirely on Tribal funds.<sup>16</sup>

### 3.2 Homeownership and Home Site Lease Educational Courses

The journey to homeownership can be daunting for anyone, particularly for Native households, who face the challenges of a fractured and historically inequitable lending system. Educational programs designed to teach Tribal members the fundamentals of homeownership, especially on Tribal Trust lands, could help alleviate doubts and provide a clear path forward for prospective home buyers. While such courses would be especially beneficial for younger generations, they should be accessible to all age groups.

Currently, the Nez Perce Tribal Housing Authority (NPTHA) offers classes on a variety of housing related topics, including:<sup>17</sup>

- Home buyer education
- Money basics
- Renter rights and responsibilities
- Do-it-yourself maintenance
- Homeowner maintenance
- Post-purchase issues for home buyers

**NEZ PERCE TRIBAL HOUSING AUTHORITY**  
**2024 HBE & FINANCIAL EDUCATION CLASS**

**MONEY BASICS**  
A fresh start to take control of your money and learn the basics and benefits of checking and savings accounts, credit and improving your credit report, and understanding loan rates, terms and fees, predatory lenders and supporting the local economy. Get motivated to track, assess, and save.

**POST-PURCHASE CLASS (NEW)**  
Homeowners needing to modify budgets, savings, rehab improvements, maintenance, how to avoid foreclosure, and rethinking refinancing.

NPTHA 2024 Q2 Newsletter advertising housing education courses, <https://nezperce.org/government/housing/>.

Expanding these courses and marketing them broadly to Tribal members will strengthen the Tribe's educational efforts. If not already doing so, NCDF could explain the benefits of owning a home on Tribal Trust lands as well as fee simple land. The courses should also address key issues such as savings,

<sup>16</sup> U.S. Department of Housing and Urban Development, "Section 184 Indian Housing Loan Guarantee Program," accessed December 2024, <https://www.hud.gov/section184>.

<sup>17</sup> Nez Perce Tribal Housing Authority, "Housing Programs," accessed December 2024, <https://nezperce.org/government/housing/>.

credit scores, and income. The Idaho Housing and Finance Association (IHFA) offers additional resources on topics like budgeting, transactions, homeownership readiness, the closing process, and purchasing costs.<sup>18</sup> Moreover, IHFA conditionally provides down payment and loan assistance for individuals who complete its homebuyer education program.<sup>19</sup>

If NCDF begins issuing its own housing loans, it could further offer discount points on mortgages to individuals who complete a comprehensive homebuyer education curriculum.

Marketing these courses is vital, and NPTHA has already taken steps to do so. Regular newsletters, flyers, and home fair events increase attendance and awareness of upcoming classes. Continuing these efforts and expanding outreach wherever possible will ensure that every Tribal member exploring housing opportunities knows where to find information and support.

### **3.3 Develop Process for Re-use for Properties with Fractionated Ownership**

There are pros and cons to fractional ownership of property. It does allow multiple buyers to purchase a property they otherwise couldn't afford, ideally distributing maintenance costs and responsibilities. However, in fractional ownership situations it is often unclear which owner is responsible for maintaining the property and preventing blight. Properties can steadily lose value, eventually becoming difficult, or even impossible, to sell. Some even eventually become condemned.

Hiring a title company is one strategy to prevent this. A title company can clarify legal issues and stipulations surrounding "sticky" properties with unclear or complex ownership. They can help pave the way for new homeowners to purchase properties that might otherwise be too risky or complicated to acquire.

Working with a Tribal-owned organization that understands the unique aspects and laws regarding Tribal Trust land would be an ideal approach and protect the Tribe's decision making powers. If a blighted property still holds some value, the Tribe could consider purchasing it before it falls further into disrepair. Once the transaction is completed and the title cleared, the property can be auctioned off.

In conjunction with recommendation 3.2, promoting a clear understanding of the risks and considerations of fractional ownership among Tribal members will help prevent unforeseen issues in the future.

### **3.4 Utilize Relending Institutions to Leverage Funds to Create More Loans for Native Buyers**

Many grants and programs providing mortgage lending capital to CDFIs are available. These funds can, in turn, be used for direct loans to Tribal members to buy, build, rehabilitate, improve, or relocate a primary residence.

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<sup>18</sup> IHFA, "Homebuyer Education Courses," accessed December 2024, <https://www.finallyhome.org/en/homebuyer-education/>.

<sup>19</sup> IHFA, "Down Payment and Loan Assistance Requirements," accessed December 2024, <https://www.idahohousing.com/homebuyers/down-payment-closing-cost-assistance/>.

Lakota Funds, the first Native CDFI established to serve the Pine Ridge Reservation in South Dakota, uses this approach to offer mortgage and down payment assistance to its members in collaboration with the South Dakota Native Homeownership Coalition.<sup>20</sup> Collectively, these organizations (and their associates) have deployed over \$23 million in loans to Tribal members, resulting in 183 new homeowners and 70 homes renovated.<sup>21</sup>



*South Dakota Native Homeownership Coalition stats.*

While the NPR already uses Low-Income Tax Credit Housing and USDA Housing Loans to some extent, there are additional options available. Many are tribal-specific loans created to help communities like the Nez Perce. These are further detailed in the 'Loan and Funding Options' section of [Chapter 5](#) in this report and referenced in recommendation 3.1. In summary, the options include:

- USDA Rural Housing 502 Guaranteed Home Loan
- USDA Rural Housing Service 502 Direct Loan
- VA Native American Veteran Direct Loan Program
- HUD Section 184 Indian Home Loan
- Freddie Mac HeritageOne
- Fannie Mae HomeReady
- Government block grant funding (e.g., NAHASDA bond financing initiative, and IHBG program)

Each of these sources has its own specific requirements, but by managing the loan allocation process for Tribal members, NCDF can simplify the process. This would eliminate the need for members to independently research and seek out loans. Additionally, if NCDF manages the loans directly, the Tribe would have more flexibility to customize loans to meet the unique needs of individual members.



## HOMEOWNERSHIP SUPPORT

Investing in a home is a powerful way to build your family's assets for generations to come. For over 10 years, Lakota Funds has helped tribal members prepare to take steps toward home ownership.

Working with our partners at the Lakota Federal Credit Union, our team creates one-stop opportunities for community members to tap into a full range of homeownership services, from financial education to home loans.

- **Homebuyer education:** Lakota Funds offers homebuyer classes twice each month in two different communities on the reservation.
- **Down payment assistance:** We connect community members with support through the South Dakota Native Homeownership Coalition.
- **Mortgage support services:** Working with the Lakota Federal Credit Union, we pair community members with resources to obtain a mortgage.

*Lakota Fund Homeownership Support program.*

<sup>20</sup> Lakota Funds, "Asset Development Programs," accessed December 6, 2024, <https://www.lakotafunds.org/asset-development>.

<sup>21</sup> South Dakota Native Homeownership Coalition, accessed December 2024, <https://www.sdnativehomeownershipcoalition.org/>.

## 4. Housing Supply Assessment

### Building Types and Tenure

The most common housing types on the Nez Perce Reservation (NPR) are detached, free-standing homes and manufactured (or mobile) homes. Detached homes account for 74.1% of the housing stock, while manufactured homes represent 21.6% (Table 4.1). As shown in Table 4.3, these percentages significantly exceed the national averages of 62.6% for detached housing and 5.3% for manufactured housing. The Reservation lags behind national averages in apartment-style living.



Home for sale on the NPR, 2024, zillow.com

While Clearwater and Idaho Counties have lower proportions of apartments, Nez Perce and Lewis Counties show higher proportions, with Nez Perce County approaching the national average – likely due to Lewiston. Notably, the Reservation surpasses Idaho’s average for both detached and manufactured housing.

Idaho has recently prioritized building more apartments to accommodate its growing population. However, the Reservation has not kept pace with this trend, offering only 270 housing units classified as "2 or more apartments." In Culdesac, 46% of occupied housing units are manufactured homes (Table 4.2). Similarly, Kamiah, Orofino, and Lapwai all have shares of manufactured housing that are over eight percentage points higher than the U.S. average. None of the Reservation communities have more than 7.5% of occupied housing in apartment units.

Table 4.1: Housing by Type: Nez Perce Reservation and Counties

Housing Type	Clearwater County		Idaho County		Lewis County		Nez Perce County		Nez Perce Reservation	
	#	%	#	%	#	%	#	%	#	%
Occupied Housing Units	3,511	--	6,603	--	1,566	--	17,124	--	7,267	--
1, Detached	2,497	71.1%	5,292	80.1%	1,220	77.9%	12,132	70.8%	5,388	74.1%
1, Attached	12	0.3%	136	2.1%	4	0.3%	703	4.1%	39	0.5%
2 Apartments	17	0.5%	42	0.6%	21	1.3%	683	4%	35	0.5%
3 or 4 Apartments	20	0.6%	85	1.3%	72	4.6%	533	3.1%	100	1.4%
5 to 9 Apartments	29	0.8%	15	0.2%	8	0.5%	443	2.6%	27	0.4%
10 or more Apartments	78	2.2%	42	0.6%	16	1%	997	5.8%	108	1.5%
Mobile Home or Other	858	24.4%	991	15%	225	14%	1,633	9.5%	1,570	21.6%

Source: U.S. Census Bureau ACS, 2022 5-Year Estimates, Tables S2504



**Table 4.2: Housing by Type: Nez Perce County Cities<sup>22</sup>**

Housing Type	Culdesac City		Kamiah City		Orofino City		Lapwai Zip Code	
	#	%	#	%	#	%	#	%
Occupied Housing Units	157	157	579	579	1,015	1,015	753	753
1, Detached	81	51.6%	391	67.5	814	80.2%	548	72.8%
1, Attached	1	0.6%	4	0.7%	2	0.2%	4	0.5%
2 Apartments	0	0.0%	18	3.1%	11	1.1%	0	0.0%
3 or 4 Apartments	0	0.0%	60	10.4%	5	0.5%	6	0.8%
5 to 9 Apartments	2	1.3%	5	0.9%	6	0.6%	0	0.0%
10 or more Apartments	1	0.6%	16	2.8%	52	5.1%	11	1.5%
Mobile Home or Other	72	46%	85	14.7%	125	12.3%	184	24.4%

Source: U.S. Census Bureau ACS, 2022 5-Year Estimates, Tables S2504

**Table 4.3: Housing by Type: Idaho and the United States**

Housing Type	United States		Idaho	
	#	%	#	%
Occupied Housing Units	125M	--	675,323	--
1, Detached	78.6M	62.5%	500,505	74.1%
1, Attached	7.88M	6.3%	24,272	3.6%
2 Apartments	4.14M	3.3%	14,486	2.1%
3 or 4 Apartments	5.33M	4.2%	30,136	4.5%
5 to 9 Apartments	5.66M	4.5%	16,742	2.5%
10 or more Apartments	17.4M	13.8%	38,683	5.7%
Mobile Home or Other	6.69M	5.3%	50,499	7.5%

Source: U.S. Census Bureau ACS, 2022 5-Year Estimates, Tables S2504

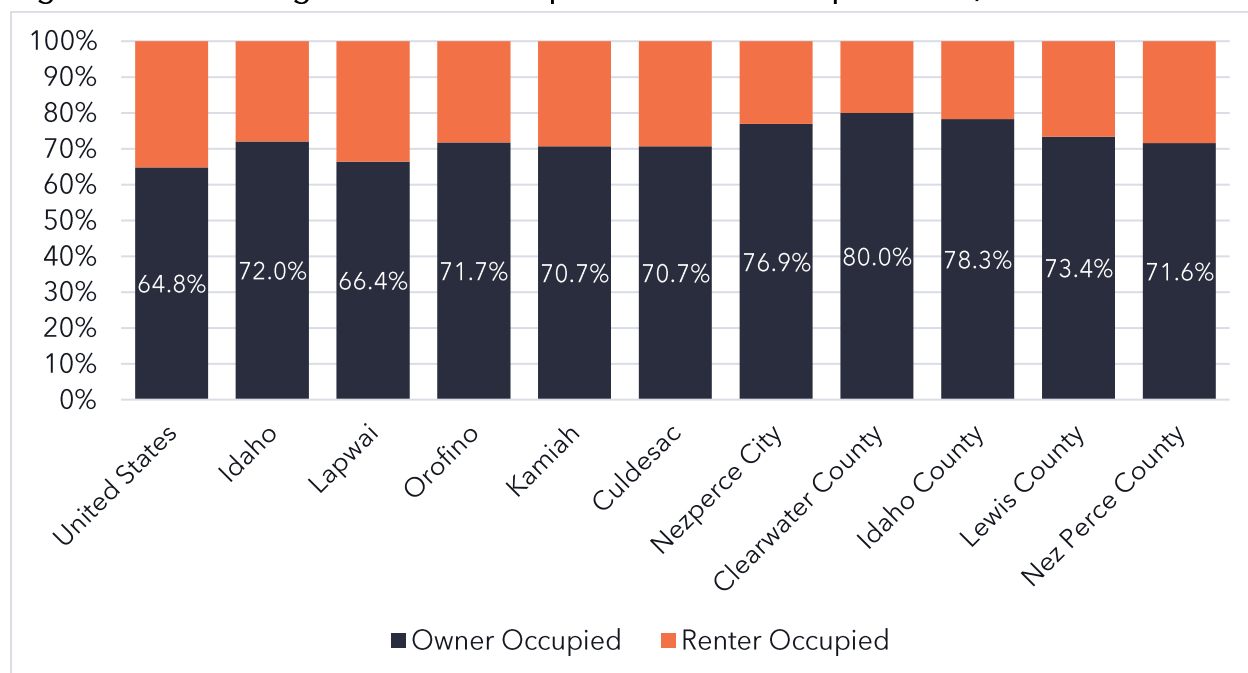
Every county and city part of the NPR exceeds the U.S. average for owner-occupied housing. In Lapwai, 66.4% of housing is owner-occupied, while Culdesac, Kamiah, and Orofino all exceed 70% (Figure 4.1). However, all four cities fall below the Idaho average of 72%, whereas the counties surpass it. This discrepancy may be partly due to residents relying on Tribal lending services. Additionally, the high ratio of owner-occupied units reflects the limited availability of apartment-style housing.



Mobile home in Lapwai, ID, earth.google.com

<sup>22</sup> Data for Lapwai are sourced from the Zip Code Area rather than the city itself due to limited Census Bureau data.

**Figure 4.1: Percentage of Owner Occupied to Renter-Occupied Units, 2022**



Source: U.S. Census Bureau ACS, 2022 5-Year Estimates, Table S2504

From the period of 2011-2015 to 2016-2020, changes in the number of occupants per room in the area and in various Idaho counties show local variations (Tables 4.4-4.8). This metric is useful for identifying overcrowding, a condition that can pose health and safety risks. Overcrowding is typically defined as having more than one household member per room, while “very overcrowded” refers to 1.5 or more persons per room.<sup>23</sup> The data analyzed here are derived from five-year rolling averages compiled annually by the Census Bureau and prepared by HUD.

Data suggest that while overcrowding is not a significant issue overall, Lapwai shows a slightly higher density of occupants relative to neighboring areas. Among the counties within the NPR, Lapwai had the highest number of occupants per room at 0.54, compared to the collective average of 0.52 for other counties. From 2015 to 2020, Lapwai saw a 1.4% decline in average occupants per room, while Clearwater and Nez Perce Counties experienced modest increases of 1.6% and 0.8%, respectively.

**Table 4.4: Residence by Occupants per Room: Lapwai**

Occupancy by Tenure	2011-2015	2016-2020	Change	% Change
Owner Occupied	0.51	0.54	0.03	5.2%
Renter Occupied	0.59	0.54	(0.05)	(8.6%)
Occupants per Room	0.55	0.54	(0.01)	(1.4%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

<sup>23</sup> HousingForward Virginia, *Sourcebook: Overcrowding*, accessed December 2024, <https://housingforwardva.org/toolkits/sourcebook/inventory-crowding/>.

**Table 4.5: Residence by Occupants per Room: Clearwater County**

Occupancy by Tenure	2011-2015	2016-2020	Change	% Change
Owner Occupied	0.50	0.50	0.00	(0.1%)
Renter Occupied	0.53	0.56	0.03	6.2%
Occupants per Room	0.51	0.52	0.01	1.6%

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

**Table 4.6: Residence by Occupants per Room: Idaho County**

Occupancy by Tenure	2011-2015	2016-2020	Change	% Change
Owner Occupied	0.52	0.52	0.00	(0.3%)
Renter Occupied	0.53	0.54	0.01	1.0%
Occupants per Room	0.52	0.52	0.00	0.0%

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

**Table 4.7: Residence by Occupants per Room: Lewis County**

Occupancy by Tenure	2011-2015	2016-2020	Change	% Change
Owner Occupied	0.52	0.51	(0.01)	(1.7%)
Renter Occupied	0.51	0.53	0.02	3.1%
Occupants per Room	0.52	0.52	0.00	(0.5%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

**Table 4.8: Residence by Occupants per Room: Nez Perce County**

Occupancy by Tenure	2011-2015	2016-2020	Change	% Change
Owner Occupied	0.51	0.52	0.00	0.8%
Renter Occupied	0.52	0.53	0.01	1.0%
Occupants per Room	0.51	0.52	0.00	0.8%

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

### Other Housing Insights

Decennial Census data, providing the most precise information on key density and overcrowding issues, highlight increased vacancy and declining households in the area from 2010 to 2020 (Tables 4.9-4.10 and Figures 4.2-4.3). While 2020 Census data faced criticism due to challenges posed by the COVID-19 pandemic and resulting imperfections in data collection, the Decennial Census remains the most comprehensive household count effort compared to other sources. While post-2020 American Community Survey (ACS) estimates provide updates, they rely on sample-based extrapolations rather than a full population count, making them less precise for detailed analyses.

**Table 4.9: Nez Perce Reservation Relevant Population and Housing Statistics, 2010**

	2010 Pop	Housing Units	Total Households	Average HH Size	Vacant Houses	Vacancy Rates	Median Age
United States	309M	132M	117M	2.64	15M	11.4%	37.2
Nez Perce County	39,265	17,438	16,241	2.41	1,197	6.9%	40.8
Nez Perce Reservation	18,437	8,499	7,555	2.44	944	11.1%	46.9

Idaho County	16,267	8,744	6,834	2.38	1,910	21.8%	48
Clearwater County	8,761	4,453	3,660	2.39	793	17.8%	49
Lewis County	3,821	1,880	1,657	2.30	223	11.9%	48
Orofino	3,142	1,285	1,167	2.69	118	9.2%	43.7
Kamiah	1,295	642	596	2.17	46	7.2%	45.7
Lapwai	1,137	397	369	3.08	28	7.1%	30.8
Craigmont	501	261	230	2.17	31	11.9%	49.4
Nezperce City	466	213	191	2.43	22	10.3%	48.2
Culdesac	380	176	156	2.43	20	11.4%	41

Source: U.S. Census Bureau Decennial Census, DP1

**Table 4.10: Nez Perce Reservation Relevant Population and Housing Statistics, 2020**

	2020 Pop	Housing Units	Total Households	Average HH Size	Vacant Houses	Vacancy Rates	Median Age
United States	331M	140M	127M	2.61	14M	9.7%	38.8
Nez Perce County	42,090	18,364	17,231	2.44	1,133	6.2%	40.9
Nez Perce Reservation	18,403	8,674	7,433	2.48	1,241	14.3%	49.2
Idaho County	16,541	8,872	7,006	2.36	1,866	21.0%	51.4
Clearwater County	8,734	4,552	3,634	2.40	918	20.2%	52.1
Lewis County	3,533	1,810	1,528	2.31	282	15.6%	48.8
Orofino	2,656	1,236	1,103	2.41	133	10.8%	45.7
Lapwai	1,169	375	344	3.40	31	8.3%	31.4
Kamiah	1,117	601	535	2.09	66	11.0%	50.1
Craigmont	458	237	195	2.35	42	17.7%	48.9
Nezperce City	458	226	209	2.19	17	7.5%	44.5
Culdesac	413	187	160	2.58	27	14.4%	41

Source: U.S. Census Bureau Decennial Census, DP1

As shown in Table 4.11, the NPR's average household size increased by 0.04, contrasting with a national decrease of 0.03 during the same period. Lapwai, Culdesac, and Craigmont showed household size growth, with Lapwai leading at 0.32. Culdesac and Lapwai experienced modest population increases of 33 and 32 residents, respectively. In contrast, Craigmont, Kamiah, and Orofino experienced population declines between 8% and 16%.

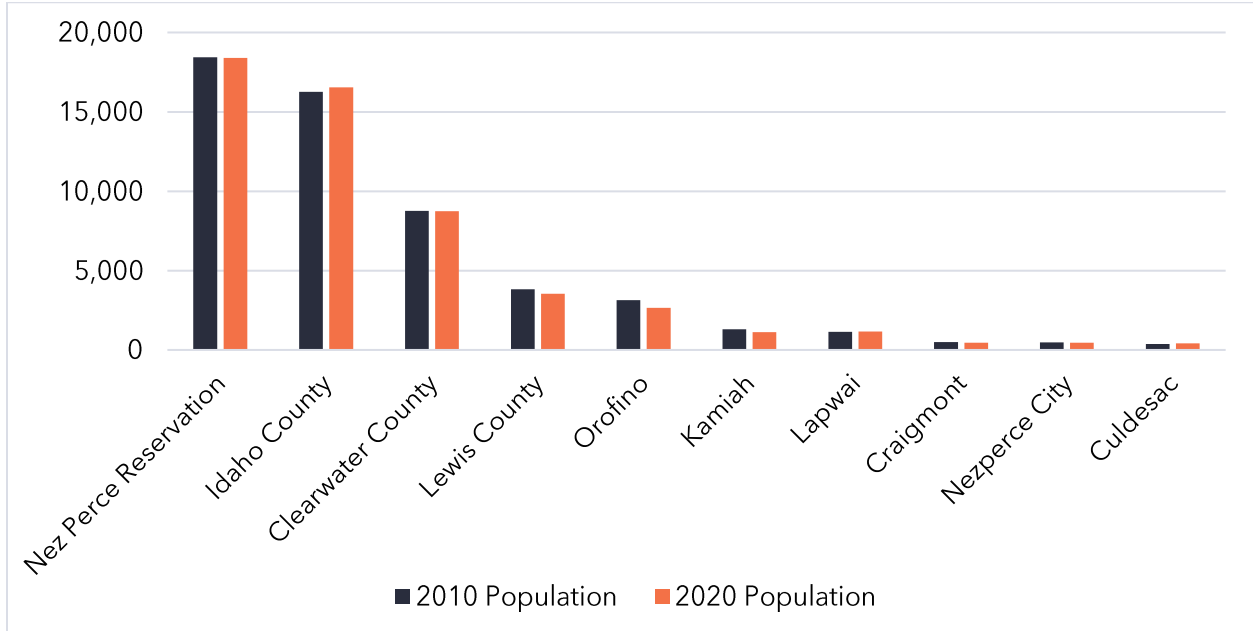
Despite the addition of 175 new housing units within the NPR, the number of occupied households declined by 122, resulting in a total of 297 vacant units across the Reservation. This pattern suggests population consolidation, where the same or fewer individuals are occupying a smaller number of homes. This may lead to overcrowding in some areas while other units remain vacant, potentially due to factors like generational property transfers/fragmented ownership, outmigration, or limited housing demand in specific locations.

Table 4.11: Change in Nez Perce Reservations' Relevant Statistics, 2010-2020

	10-20 Pop Change	Housing Units	Households	Average HH Size	Vacant Housing	Vacancy Rate	Median Age
US	23M	8.7M	10M	(0.03)	(1.3M)	(1.6%)	1.6
Clearwater County	(27)	99	(26)	0.01	125	2.4%	3.1
Idaho County	274	128	172	(0.02)	(44)	(0.8%)	3.4
Lewis County	(288)	(70)	(129)	0.01	59	3.7%	0.8
Nez Perce County	2,825	926	990	0.03	(64)	(0.7%)	0.1
Craigmont	(43)	(24)	(35)	0.17	11	5.8%	(0.5)
Culdesac	33	11	4	0.15	7	3.1%	0.0
Kamiah	(178)	(41)	(61)	(0.08)	20	3.8%	4.4
Lapwai	32	(22)	(25)	0.32	3	1.2%	0.6
Nezperce City	(8)	13	18	(0.25)	(5)	(2.8%)	(3.7)
Orofino	(486)	(49)	(64)	(0.28)	15	1.6%	2.0
Nez Perce Reservation	(34)	175	(122)	0.04	297	3.2%	2.3

Source: U.S. Census Bureau Decennial Census DP1

Figure 4.2: Total Population within the Nez Perce Reservation



Source: U.S. Census Bureau Decennial Census DP1

Figure 4.3: Total Housing Units within the Nez Perce Reservation

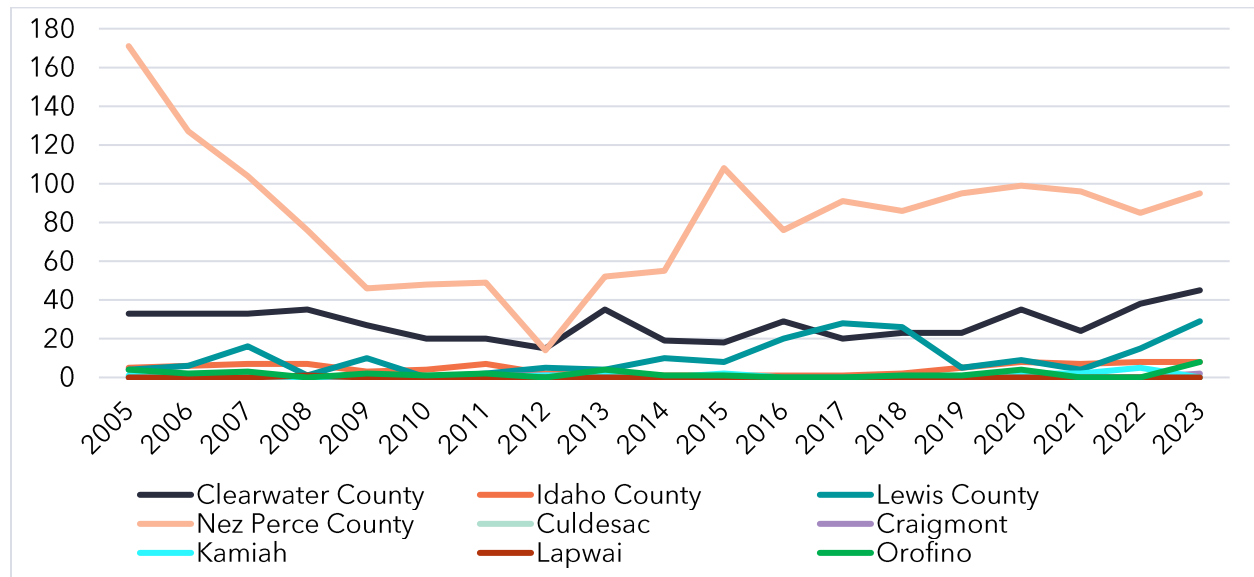


Source: U.S. Census Bureau Decennial Census DP1

### New Housing Production

Housing permit activity in the area has been cyclical post-Recession, particularly in Nez Perce, Clearwater, and Lewis Counties. While Nez Perce County saw a sharp decline in permits during the 2008 Recession, permits have gradually increased since 2012. After Nez Perce County, Lewis and Clearwater Counties together accounted for the majority of housing permits in 2023. Idaho County saw limited activity. Additionally, multi-family housing development remains sparse, with significant fluctuations in permitting across the region.

Figure 4.4: Total Housing Unit Permits on the Nez Perce Reservation

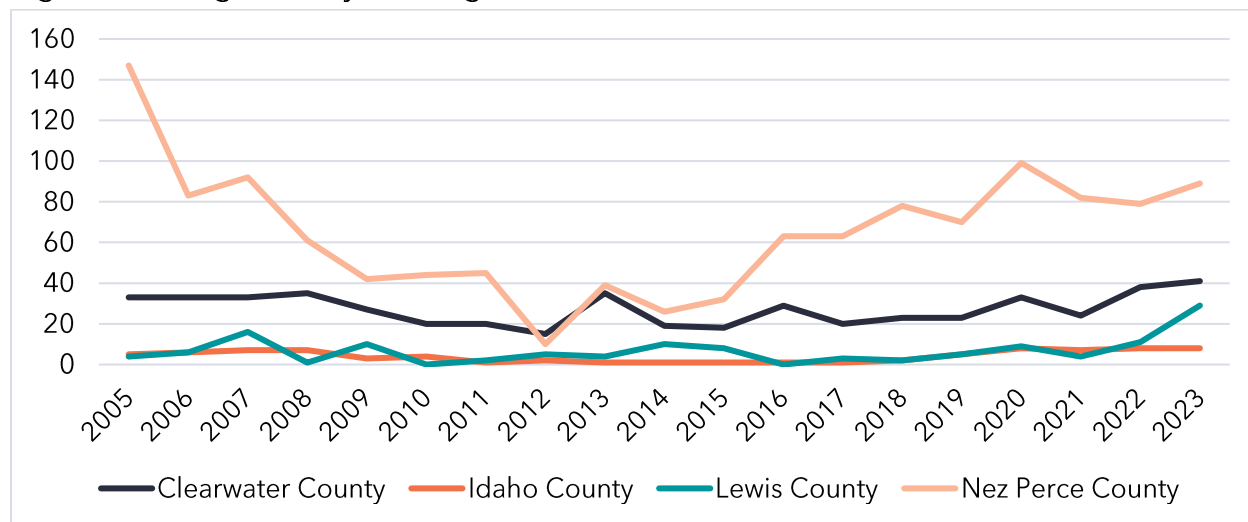


Source: U.S. Department of Housing and Urban Development, State of the Cities Data Systems, 2005-2023

Permits in Nez Perce County dropped to 14 permits in 2012 but peaked at 108 permits in 2015 (Figure 4.4). Clearwater County experienced notable post-Recession peaks in 2013 and 2020 (35 permits in each of those years) and 2024 (45 permits issued). Lewis County saw increased activity between 2015 and 2019 (83 total permits issued) and peaked again in 2023 at 29 permits.

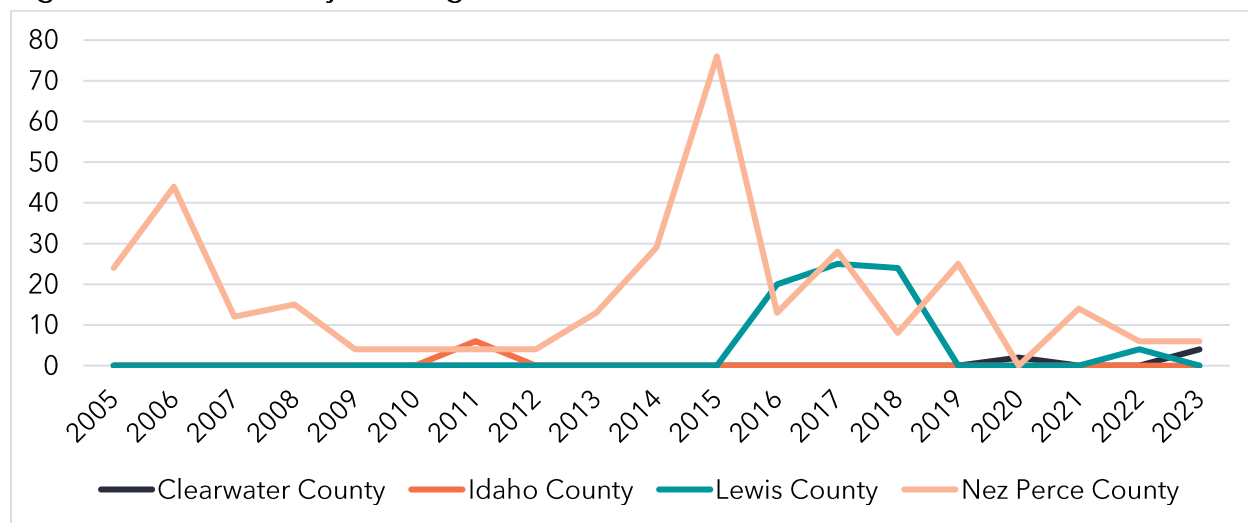
Since 2008, Clearwater, Nez Perce, Lewis and Idaho Counties have experienced peaks and decreases in total single-family housing (SFH) unit permits issued each year (Figure 4.5). The significant decrease in total permits in the years leading up to and after the Recession was largely driven by a decrease in SFH permits. Nez Perce County permits have generally increased since 2012, peaking at 99 permits issued in 2020. Clearwater County reached a high in 2023 at 41 SFH permits. Lewis and Idaho Counties held steady from 2008 to 2022, until Lewis County experienced a sharp uptick in 2023 with 29 SFH permits.

**Figure 4.5: Single-Family Housing Unit Permits on the Nez Perce Reservation**



Source: U.S. Department of Housing and Urban Development, State of Cities Data Systems, 2005-2023

**Figure 4.6: Multi-Family Housing Unit Permits in the Nez Perce Reservation**



Source: U.S. Department of Housing and Urban Development, State of the Cities Data Systems, 2005-2023

Data on multi-family housing (MFH) permits for the NPR is sparse and fluctuates significantly (Figure 4.6). After a decline during the 2008 Recession, Nez Perce County saw sharp increases in 2013 and 2015. No MFH permit data is available for Clearwater County until 2020. Idaho County issued only six permits in 2011 and did not grant any for the following 12 years. Overall, there is limited multi-family housing development in the region.

## Cost of Construction

When assessing the housing landscape, construction costs are a crucial consideration. Lewiston's average construction costs for single-family homes are slightly higher than other cities in Idaho but remain below the national average.

For this report the PC team was able to assemble cost comparisons per square foot estimates for the average single-story home, two-story home, and one-to-three story apartment building in the nearby areas using RSMMeans data (Table 4.12). Data for specific NPR communities is not available. The RSMMeans database, updated quarterly, includes essential building material costs and the City Cost Index (CCI), which tracks regional variations in construction expenses. The Historical Cost Index (HCI) uses these quarterly updates to adjust a historical benchmark, enabling comparisons, forecasting, and updates of construction costs across different locations in the United States.

Cost of construction for an average two-story home in Lewiston is 1.74% higher than in Coeur d'Alene (Table 4.12). However, apartment construction costs are slightly lower in Lewiston (by less than one percentage point). Cost of construction for a one- to three- story apartment in Lewiston is around 3.5% less than the national average.

**Table 4.12: Average Cost of Construction by Building Type for Nearby Areas, 2024**

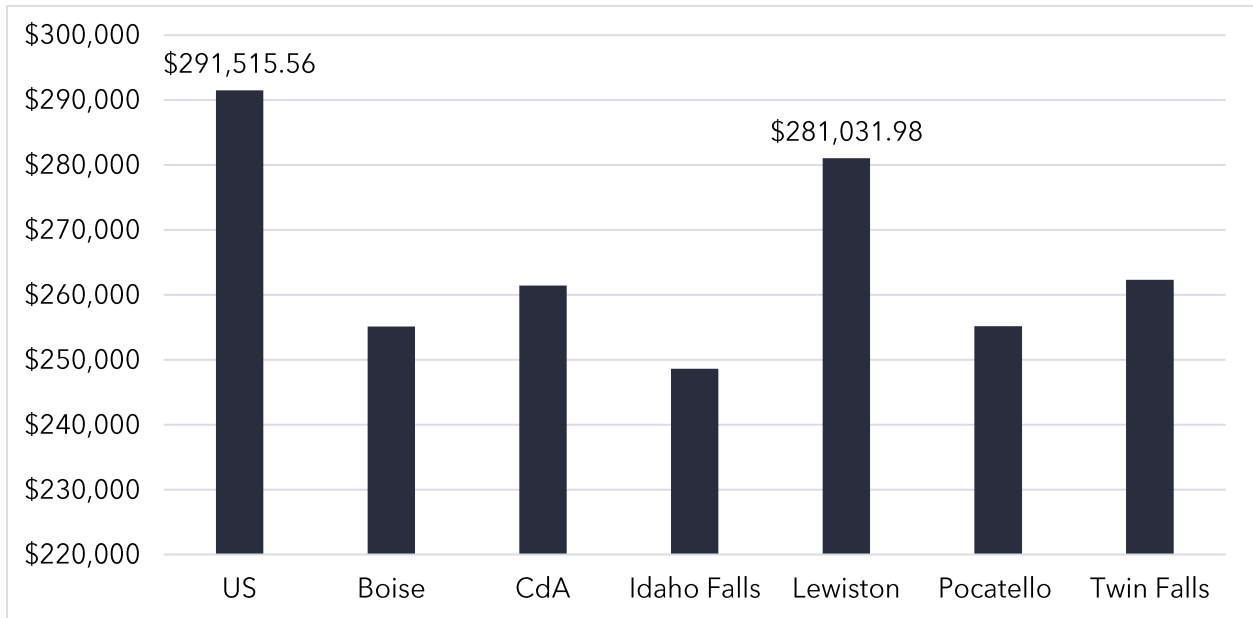
Region	Building Cost	Cost per S.F.
<b>United States</b>	-----	-----
Apartment 1-3 Story	\$5,637,212	\$250
Average 2 Story	\$295,744	\$147
Average 1 Story	\$240,568	\$150
<b>Coeur d' Alene</b>	-----	-----
Apartment 1-3 Story	\$5,457,030	\$242
Average 2 Story	\$278,385	\$139
Average 1 Story	\$226,393	\$141
<b>Lewiston</b>	-----	-----
Apartment 1-3 Story	\$5,443,741	\$241
Average 2 Story	\$283,281	\$141
Average 1 Story	\$230,400	\$144

Source: Points Consulting using RSMMeans Square Foot Estimator

In Figures 4.7 and 4.8, PC specifically assumes a 2,300 sq/ft. single story home with siding and frame built by non-union contractors.

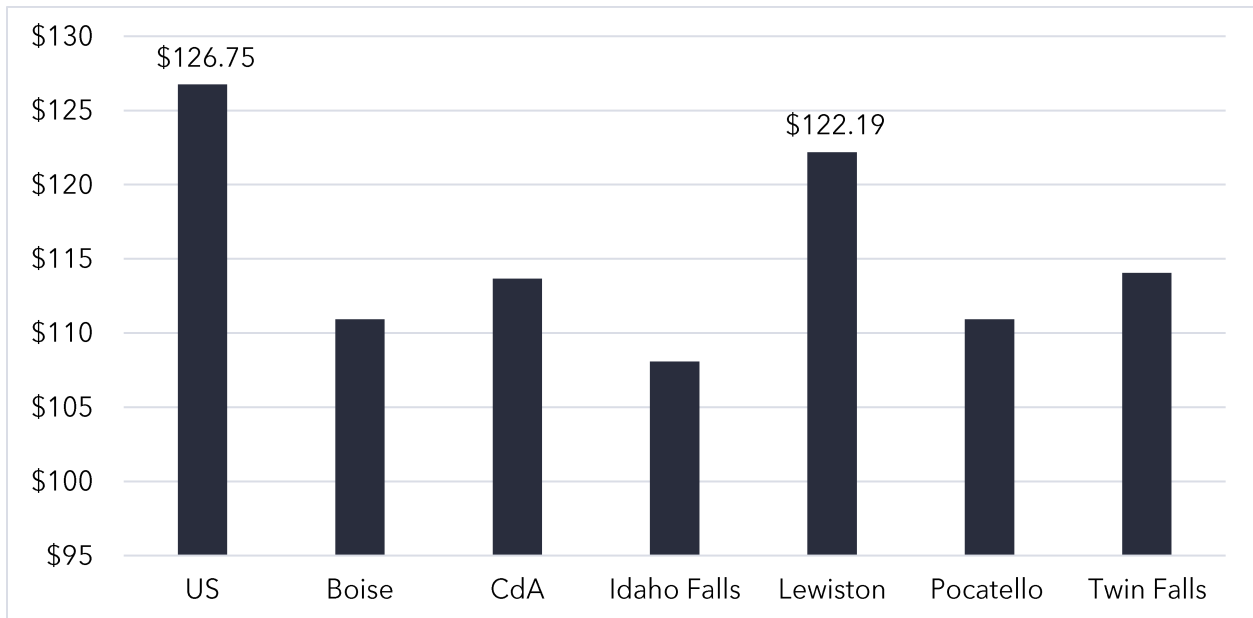


Figure 4.7: Average Building Costs for Neaby Areas, 2024



Source: Points Consulting using RSMeans Square Foot Estimator, 2024

Figure 4.8: Average Cost per Square Foot for Neaby Areas, 2024



Source: Points Consulting using RSMeans Square Foot Estimator, 2024

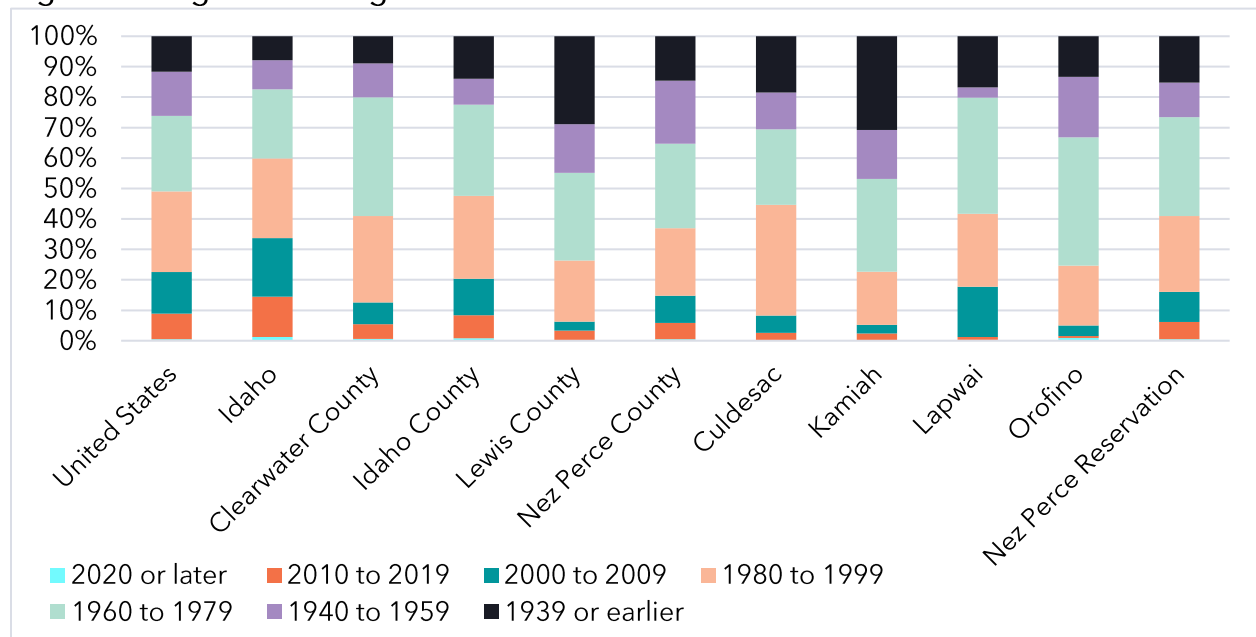
While average building cost in the United States for a single story home is \$291,515.56, in Lewiston it is 3.6% less (\$281,031.98). Cost of construction in Lewiston, however, is notably higher than in other cities of comparison (Figure 4.8).

## Housing Stock and Occupancy Rates

Housing production within the NPR has significantly declined since 1980, with only 37 homes built since 2020 (Figure 4.9). One of these homes was built in Lapwai, and nine were built in Orofino. This decline mirrors a broader regional decrease in new housing development. In Idaho, only 8,003 homes have been constructed statewide since 2020.

Most housing stock in the area dates back to 1960-1979, except in Culdesac, where the most construction happened between 1980 and 1999. In Lewis County, a striking 453 homes were built before 1939, a unique trend among Reservation areas. For reference, the largest number of homes in the United States and Idaho were built between 1980 and 1999. Between 1960 and 1979, 127 homes were built in Lapwai and 2,356 total were built in the broader NPR area during that same period.

Figure 4.9: Age of Housing Stock



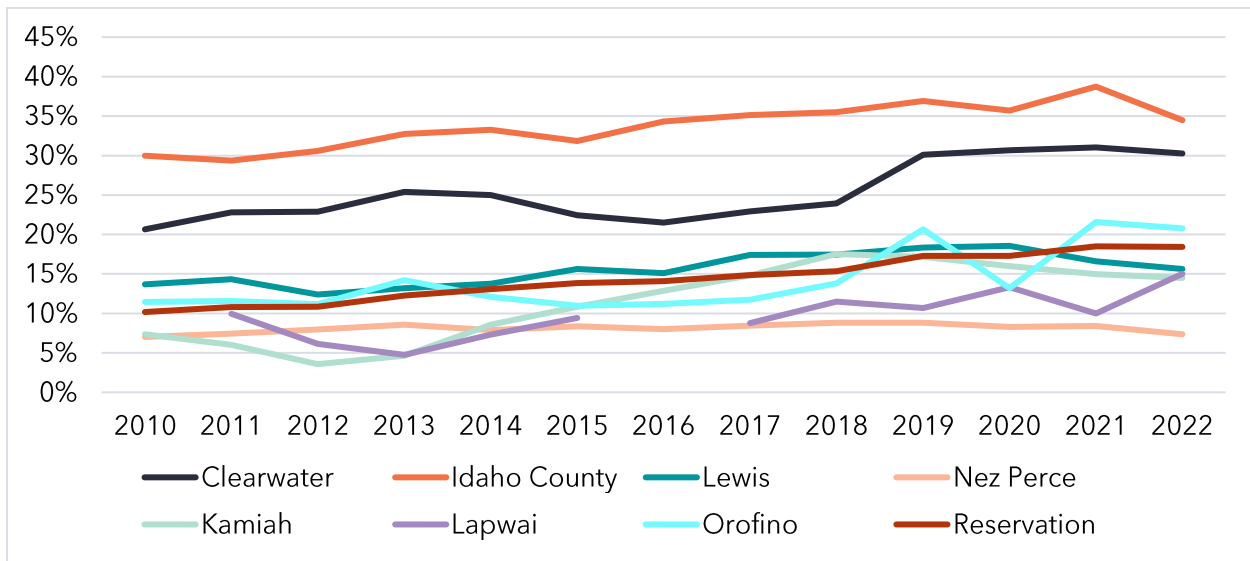
Source: U.S. Census Bureau ACS, 2022 5-Year Estimates, Table S2504

## Vacancy

Vacancy rates are a clear signal of consumer demand within the real estate market. Housing demand in the area has remained moderate over the past decade, with a gradual increase in vacancy rates from 10.2% in 2010 to 18.4% in 2022 (Figure 4.10). While Reservation towns typically have lower vacancy rates than surrounding counties, Orofino peaked at 21.6% in 2021. Nez Perce County has the strongest housing demand, likely driven by Lewiston. Clearwater and Idaho Counties show lower demand due to unincorporated areas. The inverse correlation between vacancy rates and rent highlights potential housing affordability challenges.<sup>24</sup>

<sup>24</sup> D. Herriges, "What Vacancy Rates Tell You About a Housing Shortage (And What They Don't)", Strong Towns, 2020, <https://www.strongtowns.org/journal/2020/8/30/what-vacancy-rates-tell-you-about-a-housing-shortage>.

Figure 4.10: Vacancy Rates in the Nez Perce Reservation

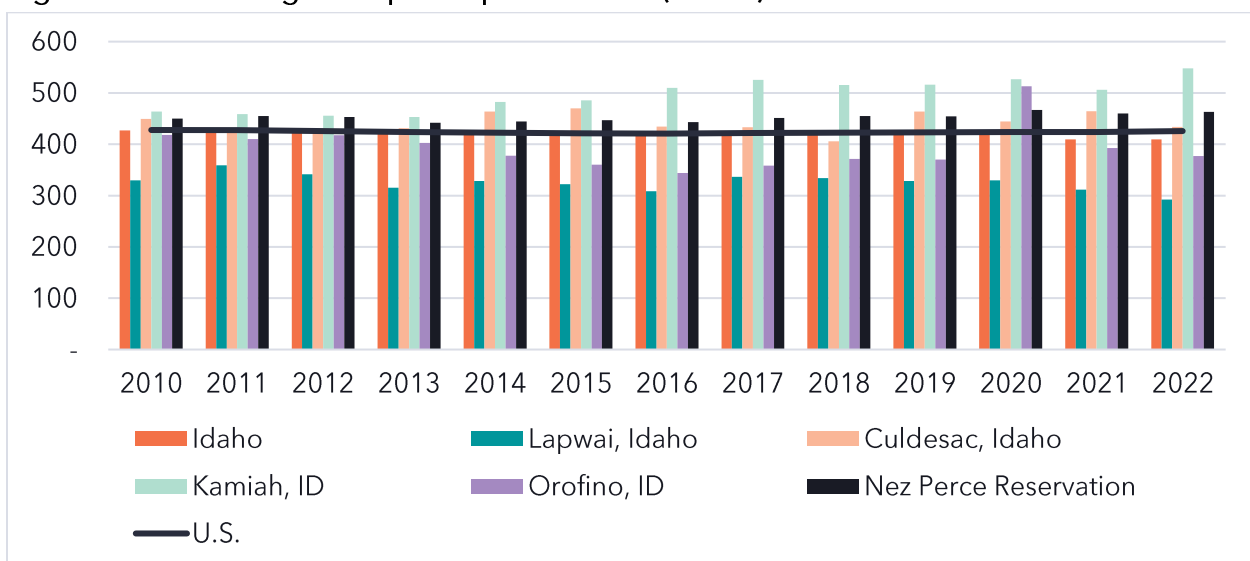


Source: U.S. Census Bureau, ACS 5-year Estimates, 2022, DP04

**Housing Units Per 1,000 Residents**

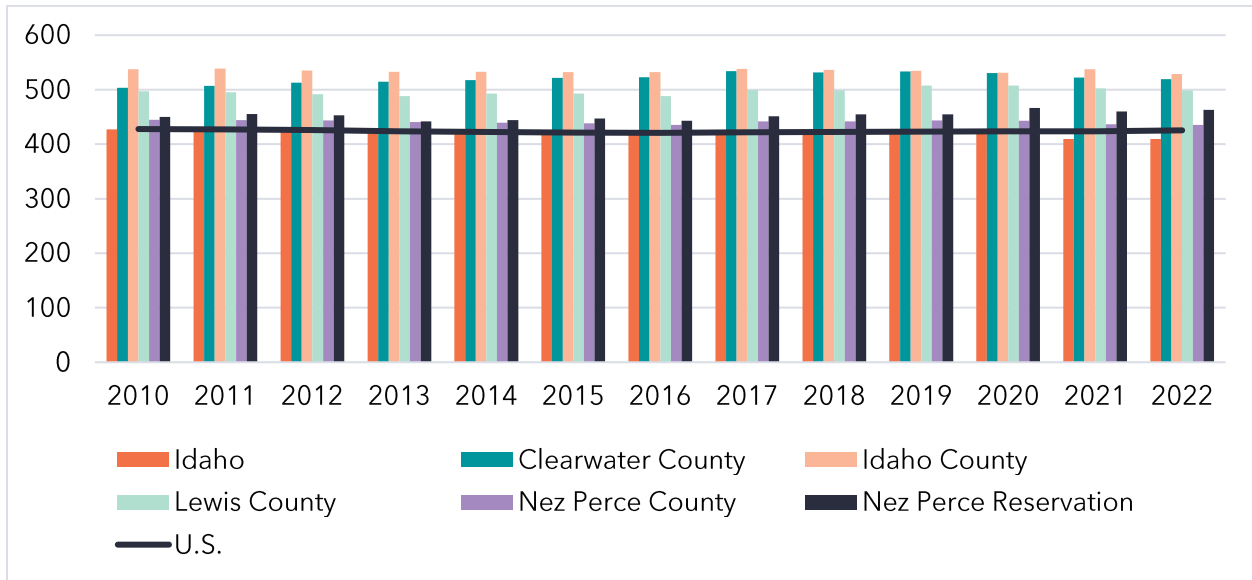
Another helpful metric when examining housing supply is housing units per 1,000 residents. This statistic shows the relationship between the size of a population, and the housing units available. Data in Figure 4.11 show that Lapwai's housing supply is not keeping pace with its population growth. Lapwai's housing dropped to a low of 292.37 housing units per 1,000 residents in 2022, the lowest on ratio across the NPR. In contrast, the Reservation overall has maintained a strong housing stock, surpassing U.S. and Idaho averages, with rates ranging from 441.85 to 462.89 units per 1,000 residents. High housing stock in Idaho and Clearwater Counties (both counties show over 500 houses per 1,000 residents) reflect their elevated vacancy rates (Figure 4.12).

Figure 4.11: Housing Units per Capita in Cities (x1000)



Source: U.S. Census Bureau ACS, 2015-2022 5-Year Estimates, Tables B25001, S0101, and DP03

Figure 4.12: Housing Units per Capita in Counties (x1000)

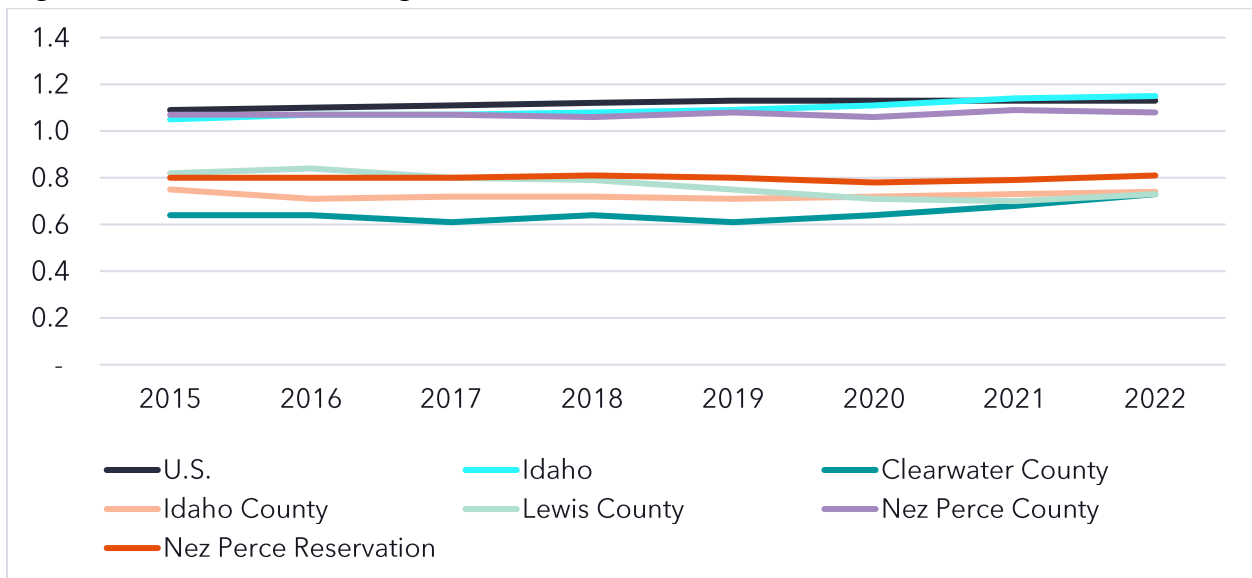


Source: U.S. Census Bureau ACS, 2015-2022 5-Year Estimates, Tables B25001, S0101, and DP03

### Jobs-to-housing Ratio

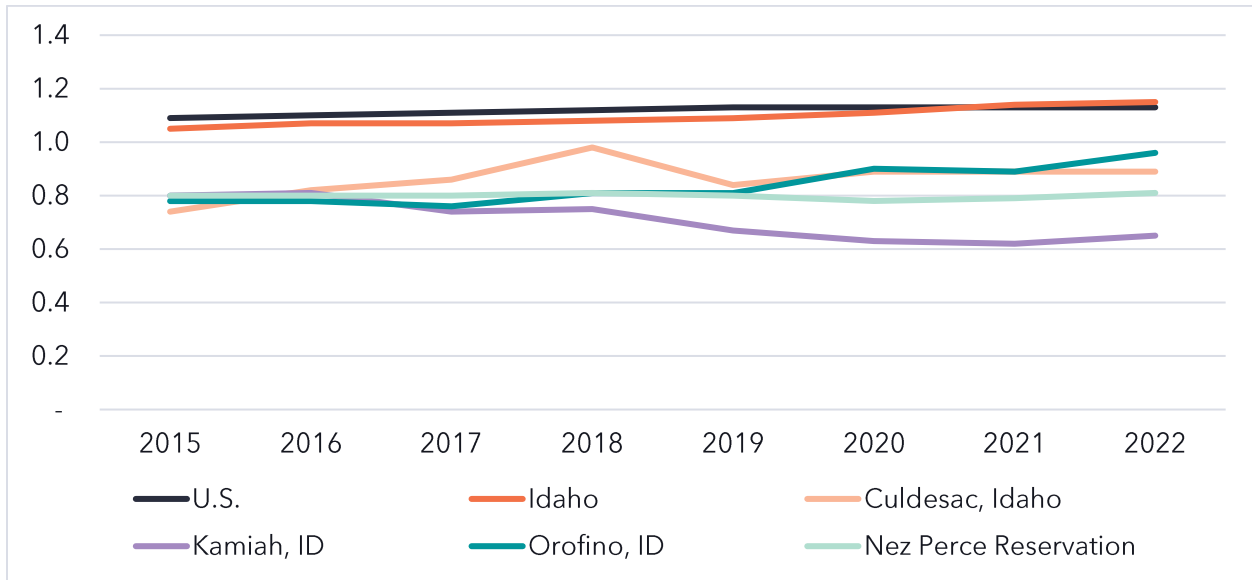
The job-to-housing ratio is a key indicator of economic health, reflecting the balance between available employment opportunities and housing supply. This ratio helps assess both job market strength and housing market stability. Out of all comparison areas in Figure 2 4.13-4.14, only Nez Perce County, Idaho, and the United States have a jobs-to-housing ratio above 1. In all other areas, the ratio is below 1, indicating a shortage of jobs relative to the housing supply. This imbalance can lead to decreased occupancy rates as residents may relocate in search of employment opportunities elsewhere.

Figure 4.13: Jobs-to-Housing Ratio, Counties 2015-2022



Source: U.S. Census Bureau ACS, 2015-2022 5-Year Estimates, Tables B25001, S0101, and DP03

**Figure 4.14: Jobs-to-Housing Ratio, Cities 2015-2022**

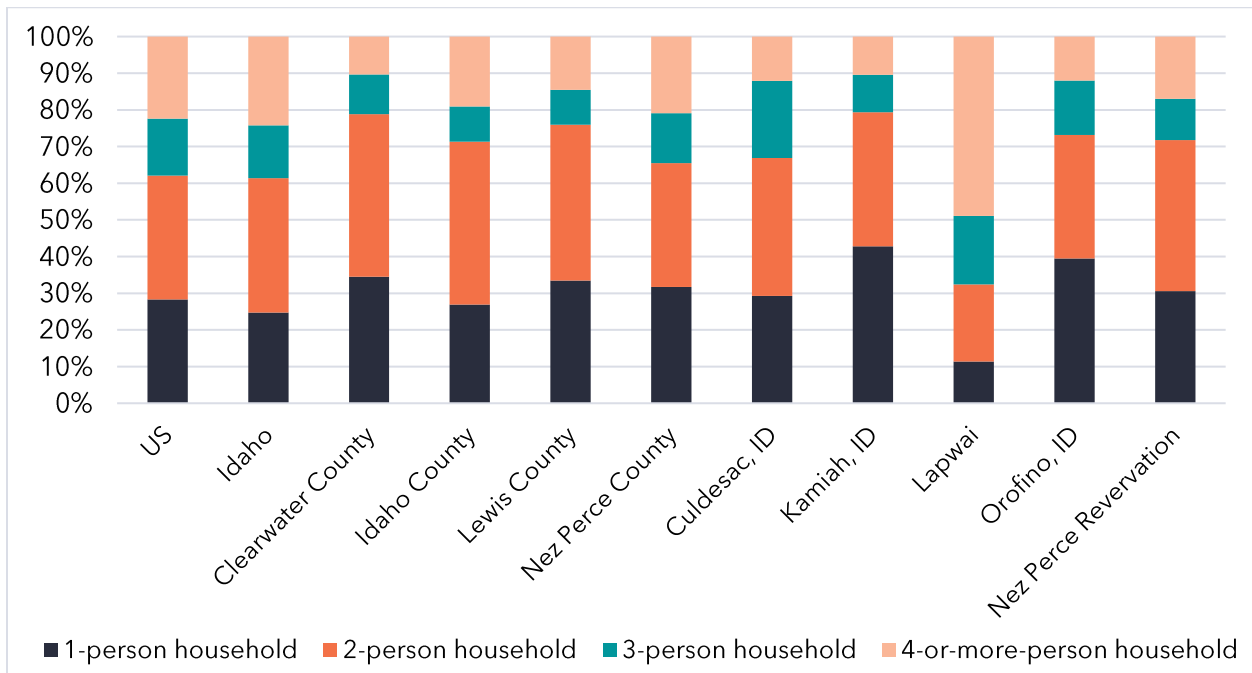


Source: U.S. Census Bureau ACS, 2015-2022 5-Year Estimates, Tables B25001, S0101, and DP03

**Household Size**

Household size is another helpful measurement of overcrowding and density issues. Lapwai has a notably higher proportion (49%) of households with four or more people (4.15). This percentage is significantly above both the state and national averages, and suggests potential overcrowding in Lapwai. Increasing the housing supply could accommodate the needs of larger households.

**Figure 4.15: Household Sizes 2022**



Source: U.S. Census Bureau ACS, 2022 5-Year Estimates, Table DP01

## Home Value Trends

Housing values are distributed unevenly, making mid-point estimates like averages and medians insufficient for capturing the full picture of housing markets. In 2024, the average market value for homes in Lapwai was \$392K, with higher average values observed in Nez Perce County (Table 4.13). Both Culdesac and Lapwai have median occupied housing values higher than the U.S. median, but none surpass Idaho’s median, reflecting regional disparities. Idaho has recently become one of the most unaffordable housing markets in the United States, surpassing California in 2024.<sup>25</sup>

At the county level (Table 4.14), none of the four counties part of the NPR exceed Idaho’s median home value, and only Nez Perce County is higher than the U.S. median. Housing values are concentrated between \$200K-\$500K in the four cities but range from \$500K-\$750K in the counties, highlighting variations across urban and rural areas. These patterns emphasize the need for more nuanced analyses beyond simple averages or medians to understand housing market dynamics and affordability challenges.

**Table 4.13: Owner Occupied Housing Units by Value and Median Home Value (Cities), 2024**

Home Value	Culdesac		Kamiah		Lapwai		Orofino	
	#	%	#	%	#	%	#	%
Total Occupied Units	128		342		251		833	
<\$50K	7	5.5%	10	2.9%	34	13.5%	34	4.1%
\$50K - \$99K	7	5.5%	13	3.8%	17	6.8%	58	7.0%
\$100K - \$149K	5	3.9%	25	7.3%	12	4.8%	49	5.9%
\$150K - \$199K	17	13.3%	35	10.2%	15	6.0%	55	6.6%
\$200K - \$249K	4	3.1%	64	18.7%	14	5.6%	158	19.0%
\$250K - \$299K	10	7.8%	37	10.8%	13	5.2%	103	12.4%
\$300K - \$399K	21	16.4%	104	30.4%	46	18.3%	112	13.4%
\$400K - \$499K	20	15.6%	26	7.6%	34	13.5%	74	8.9%
\$500K - \$749K	24	18.8%	4	1.2%	32	12.7%	132	15.8%
\$750K - \$999K	11	8.6%	12	3.5%	26	10.4%	47	5.6%
\$1M - \$1.5M	2	1.6%	1	0.3%	5	2.0%	11	1.3%
\$1.5M - \$1.9M	0	0.0%	0	0.0%	3	1.2%	0	0.0%
\$2M +	0	0.0%	11	3.2%	0	0.0%	0	0.0%
<b>Median Home Value</b>	<b>\$366,667</b>		<b>\$282,432</b>		<b>\$344,565</b>		<b>\$280,340</b>	
<b>Average Home Value</b>	<b>\$401,758</b>		<b>\$357,164</b>		<b>\$392,928</b>		<b>\$353,782</b>	

Source: Esri Business Analyst, Community Profile, 2024

<sup>25</sup> Federal Reserve Bank of Atlanta, *Home Ownership Affordability Monitor*, 2024, <https://www.atlantafed.org/center-for-housing-and-policy/data-and-tools/home-ownership-affordability-monitor>.

**Table 4.14: Owner Occupied Housing Units by Value and Median Home Value (Counties), 2024**

Home Value	Clearwater County		Idaho County		Lewis County		Nez Perce County		Idaho	US
	#	%	#	%	#	%	#	%	%	%
Total Occupied Units	3K		6K		1.1K		13.4K		537K	84M
<\$50K	312	10.4%	163	2.7%	40	3.5%	215	1.6%	3.8%	4.7%
\$50K - \$99K	210	7.0%	247	4.1%	94	8.2%	54	0.4%	2.2%	5.4%
\$100K - \$149K	165	5.5%	217	3.6%	90	7.8%	27	0.2%	2.7%	5.9%
\$150K - \$199K	246	8.2%	301	5.0%	118	10.3%	81	0.6%	3.5%	8.0%
\$200K - \$249K	378	12.6%	663	11.0%	189	16.4%	161	1.2%	4.6%	8.6%
\$250K - \$299K	240	8.0%	856	14.2%	145	12.6%	431	3.2%	5.1%	8.6%
\$300K - \$399K	468	15.6%	1301	21.6%	213	18.5%	2328	17.3%	16.1%	16.1%
\$400K - \$499K	297	9.9%	1072	17.8%	89	7.7%	4737	35.2%	20.7%	12.0%
\$500K - \$749K	360	12.0%	633	10.5%	98	8.5%	3337	24.8%	25.8%	16.6%
\$750K - \$999K	261	8.7%	301	5.0%	33	2.9%	1709	12.7%	9.7%	7.3%
\$1M - \$1.5M	63	2.1%	181	3.0%	16	1.4%	283	2.1%	3.6%	3.8%
\$1.5M - \$1.9M	0	0.0%	12	0.2%	0	0.0%	94	0.7%	1.1%	1.5%
\$2M +	0	0.0%	84	1.4%	24	2.1%	0	0.0%	1.2%	1.7%
Median Home Value	\$289,627		\$343,620		\$264,828		\$357,958		\$458K	\$355K
Average Home Value	\$356,346		\$417,535		\$348,913		\$537,624		\$521K	\$459K

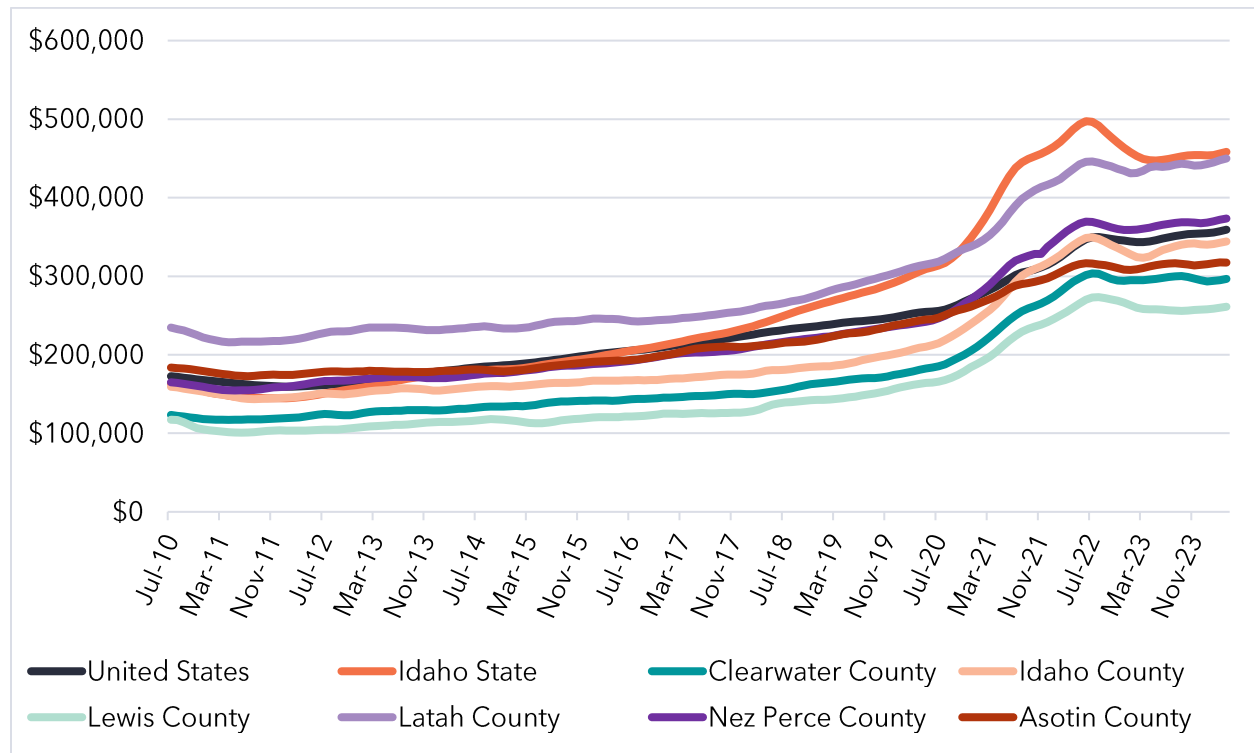
Source: Esri Business Analyst, Community Profile, 2024

### Single Family Home Value Trends

Migration-driven demand during the pandemic has significantly increased home values in Idaho. Since 2020, many areas have surpassed the national average. This surge, fueled by reduced housing availability and higher buyer competition, has created uneven pressures across Idaho. By October 2021, values in several counties and cities in Idaho exceeded national home values (Figures 4.16-4.17).<sup>26</sup> However, some counties, such as Clearwater, Idaho, and Lewis Counties, have since fallen back below the U.S. average. Despite this, cities like Lapwai and Culatesac (particularly on the West side of the Reservation where most Tribal members reside) continue to maintain higher-than-national home values, reflecting persistent supply constraints. It's also worth noting that adjacent housing pressures from counties surrounding the Reservation have likely forced home prices to rise.

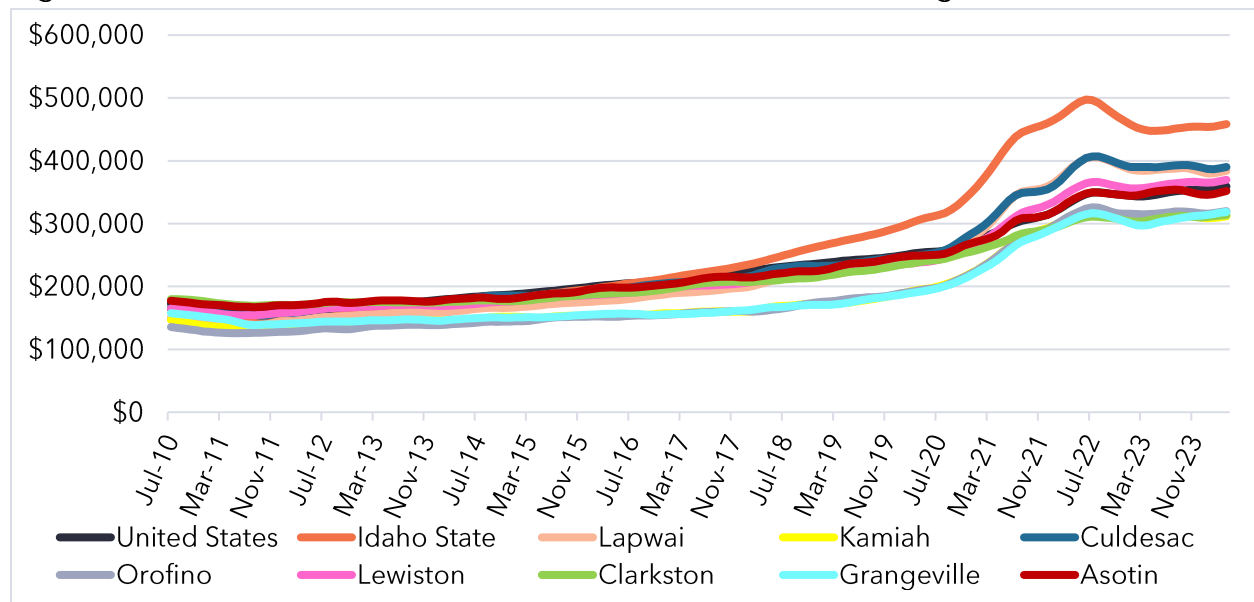
<sup>26</sup> Idaho Department of Labor, *Why Are Home Prices Across Idaho Cities Rising Faster than the National Average?* (2022), [https://www.labor.idaho.gov/wp-content/uploads/publications/Housing\\_Market\\_Analysis.pdf](https://www.labor.idaho.gov/wp-content/uploads/publications/Housing_Market_Analysis.pdf).

Figure 4.16: Zillow Home Value Growth 2010-2024, All Surrounding Counties



Source: Points Consulting Using ZVHI

Figure 4.17: Zillow Home Value Growth 2010-2024, All Surrounding Cities



Source: Points Consulting Using Zillow ZVHI

Idaho County has experienced the most substantial home value growth in the past year, surpassing the United States by nearly \$5,000 and Idaho by \$9,000. This highlights the rapid appreciation of housing in specific areas. Table 4.15 provides a detailed breakdown of these growth rates, revealing that while most regions have seen gains, Lapwai is the only town in



the broader NPR area showing a decline (\$702). This decline may reflect market changes, such as stagnant population growth. The housing market in Lapwai may be approaching equilibrium between supply and demand.

Despite this isolated decline, the Compound Annual Growth Rate (CAGR) for all areas of comparison from 2014 to 2024 has remained positive and often exceeds the national average. The CAGR, an annualized measure of growth over time, underscores the sustained and rapid appreciation of home values. Cities within the Reservation boundaries have experienced double-digit CAGRs over the past five years, although this growth has slowed in the last three years. This indicates that the sharpest increases occurred before and during the COVID-19 pandemic. This surge can partly be attributed to homeowners upgrading their residences during the pandemic, fueling substantial value increases.<sup>27</sup>

**Table 4.15: Home Value Growth, 2014-2024**

Region	ZHVI	Dollar Growth Past 12 Months	10-Year CAGR	5-Year CAGR	3-Year CAGR
United States	\$359,240	\$14,940	7.1%	8.3%	7.8%
Idaho	\$458,165	\$10,375	10.0%	11.0%	4.7%
Clearwater County	\$296,506	\$857	8.5%	12.2%	8.9%
Idaho County	\$344,407	\$19,225	8.2%	12.9%	9.2%
Lewis County	\$261,199	\$3,537	8.6%	12.5%	8.6%
Latah County	\$449,905	\$11,227	6.8%	9.5%	7.7%
Nez Perce County	\$373,441	\$11,507	8.1%	10.5%	7.9%
Asotin County	\$317,489	\$4,940	5.8%	7.0%	5.0%
Lapwai	\$384,058	(\$702)	9.1%	17.2%	7.3%
Kamiah	\$311,762	\$3,308	7.9%	12.4%	8.1%
Culdesac	\$390,204	\$175	8.2%	10.7%	7.4%
Orofino	\$319,920	\$4,872	8.5%	12.3%	9.1%
Lewiston	\$369,762	\$11,798	8.1%	10.6%	8.8%
Clarkston	\$313,614	\$8,158	5.9%	7.2%	5.5%
Grangeville	\$318,592	\$20,385	8.0%	13.0%	9.7%
Asotin	\$352,095	\$2,838	6.9%	8.5%	7.8%

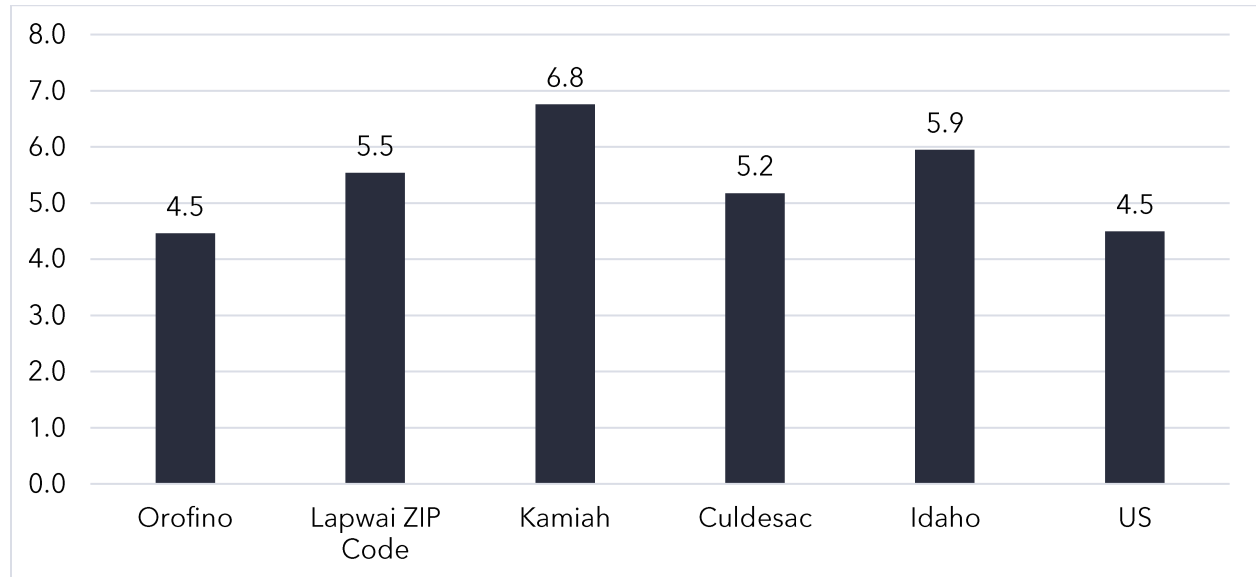
Source: Points Consulting Using Zillow ZHVI

Homes in the area are generally less affordable than the national average but more affordable than the Idaho State average. The ratio of median home value to median household income, a key measure of housing affordability, reveals significant disparities across regions. Figures 4.18 and 4.19 show that all areas within NPR boundaries, except Orofino, have a higher median home value-to-income ratio than the United States. This

<sup>27</sup> C. Martín, "Despite a Pandemic Remodeling Boom, Aging U.S. Homes Require Additional Investment," *Joint Center for Housing Studies of Harvard University*, 2023, <https://www.jchs.harvard.edu/blog/despite-pandemic-remodeling-boom-aging-us-homes-require-additional-investment>.

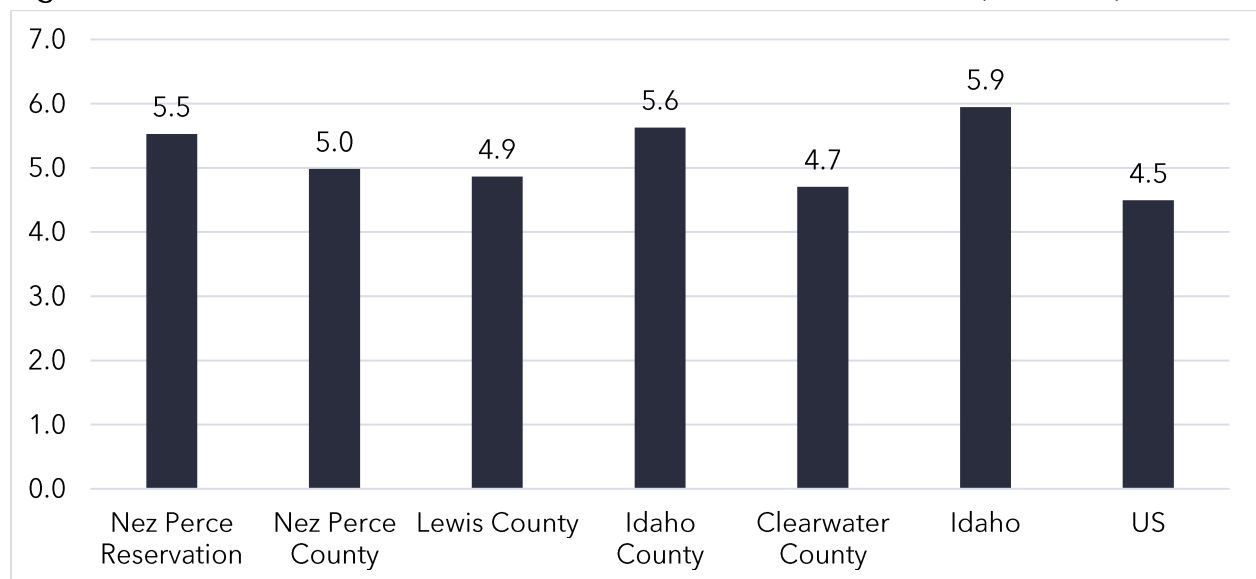
indicates that housing is less affordable, either due to lower median incomes or higher home prices. However, all counties of comparison, along with Orofino, Lapwai, and Culdesac, have ratios below Idaho's state average, suggesting that residents experience relatively lower housing costs compared to other parts of the state.

**Figure 4.18: Median Home Value to Median Household Income Ratio (Cities)**



Source: U.S. Census Bureau, 5-Year Estimates, 2022, S1901, and Points Consulting using Esri Business Analyst, Community Profile 2024

**Figure 4.19: Median Home Value to Median Household Income Ratio (Counties)**



Source: U.S. Census Bureau, 5-Year Estimates, 2022, S1901, and Points Consulting using Esri Business Analyst, Community Profile 2024

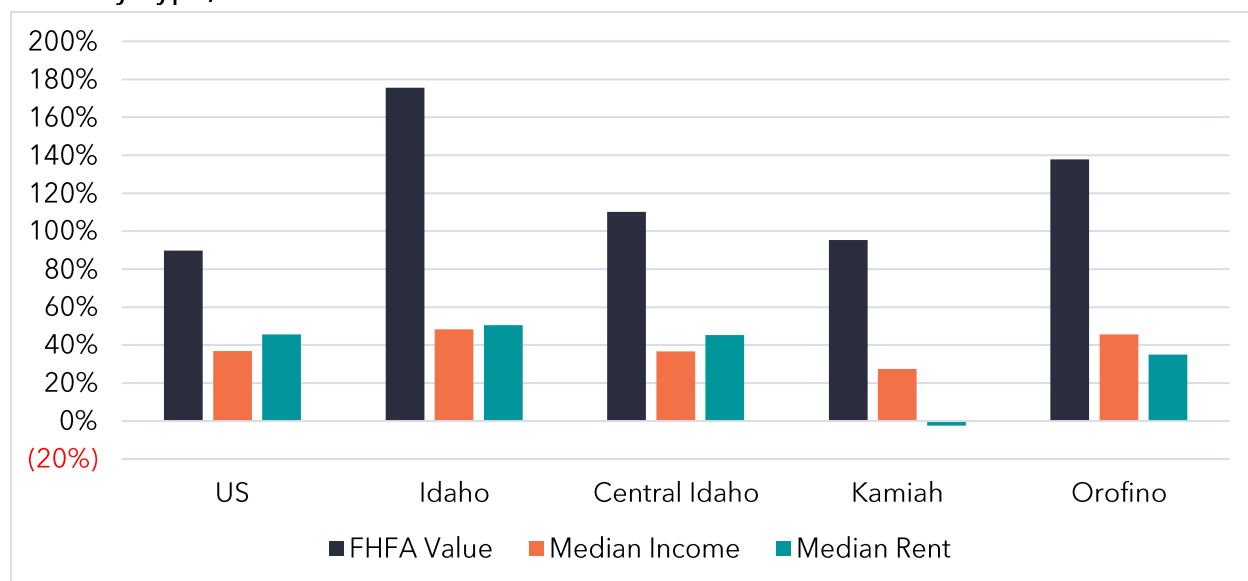
Home value growth has significantly outpaced income growth across different regions, with disparities between house price inflation and income increases reaching alarming levels. For example, in Idaho, there is a staggering 127.2 percentage-point gap between the FHFA

Home Price Index (FHFA HPI) and median income growth from 2013 to 2023. Similar trends are observed in Kamiah (67.9-point disparity) and Orofino (92.3-point disparity), highlighting a broader issue of housing affordability.

The Federal Housing Finance Agency (FHFA) Home Price Index (FHFA HPI) serves as a comprehensive measure of house price trends. It is derived from mortgage data securitized by Fannie Mae and Freddie Mac since the 1970s, capturing average same-house changes in sales prices or refinance values.<sup>28</sup> Figure 4.20 demonstrates diverse rates of change from 2013 to 2023 for median incomes, house prices, and rent, using data from the FHFA HPI and Esri Business Analyst.

In the area, income growth has fallen substantially behind home price inflation, a trend mirrored nationally and statewide. For example, in Central Idaho, which covers most of the Reservation through a 3-digit ZIP code area, the disparity between income growth and home value growth is 73.4 percentage points, still significantly higher than the national average of 52.8%. Unfortunately, data for areas such as Lapwai and other Reservation regions was unavailable from the FHFA.

**Figure 4.20: Percent Change in Median Income, Median Rent, and FHFA House Price Index by Type, 2013-2023**



Source: U.S. Census Bureau, FHFA Home Price Index, 2022-2023

The Multiple Listing Services (MLS) statistics offer additional insights into the current NPR housing market. Housing prices show significant variation, with Kooskia, Lenore, and Stites surpassing a median price of \$900,000 for listed and sold homes between 2022 and 2024 (Figure 4.21).<sup>29</sup> In contrast, the town of Nezperce has the lowest median prices, barely

<sup>28</sup>The FHFA HPI is different than the previously used Zillow Home Value Index (ZHVI) because the ZHVI considers the value of homes that aren't on the market, whereas the FHFA HPI tracks actual sales and refinance transactions.

<sup>29</sup> These statistics are more recent than provided Census Bureau statistics and may not reflect findings found earlier in this report.

exceeding \$600,000. Homes in Lapwai sell for a median price of \$759,000, reflecting considerable affordability challenges relative to income levels.

**Figure 4.21: Listed Median and Sold Residential Prices, 2022-2024**



Source: Paragon MLS Statistics

Figure 4.22 shows average prices as opposed to median prices, so outliers in sales price will affect the data shown. Compared to median listing prices, average sales price increases across the Reservation. This means that there are more outliers towards the upper end of sales prices than the lower end. Average sales prices approach \$1M throughout most of Reservation besides Craigmont, Lapwai, and Nez Perce. These towns remain close to their median listing and sales prices, meaning that most homes being sold are around the median.

**Figure 4.22: Average Residential Sales Price and Listing Price, 2022-2024**

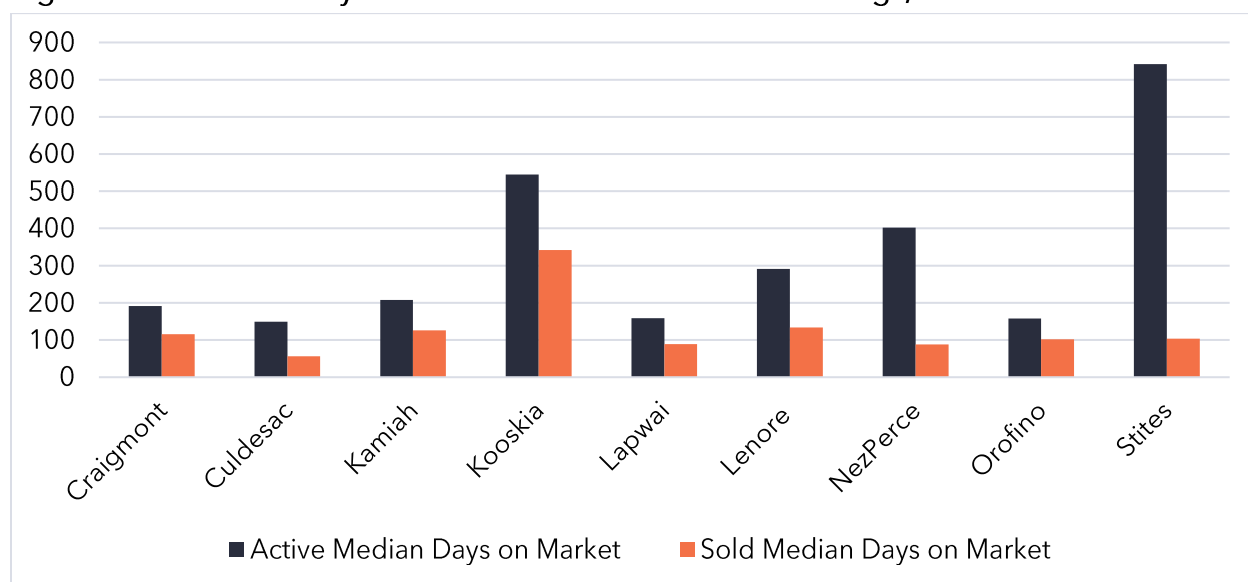


Source: Paragon MLS Statistics

Housing demand varies significantly across towns within the NPR, with some areas experiencing prolonged market times, indicating either low demand or overpricing. Kooskia and Stites stand out with the highest active listing median days on market (DOM), exceeding 100 days and 400 days, respectively (Figure 4.23). In contrast, towns like Lapwai, Orofino, and Culdesac exhibit much lower DOM, reflecting stronger demand.

Notably, Stites shows a significant gap between its active and sold DOM, suggesting that certain properties are particularly challenging to sell. Kooskia also shows an unusually high active listing DOM. Both towns may be experiencing low demand, or prices may be too high. Meanwhile, demand in Craigmont, Culdesac, Kamiah, Lapwai, and Orofino remains comparatively robust, with most active listings staying on the market for less than 200 days, except in Kamiah.

**Figure 4.23: Median Days on Market for Active and Sold Listings, 2022-2024**



Source: Paragon MLS Statistics

### Rental Rates

Rental costs in Nez Perce County have risen sharply across all housing types and room sizes, with single-family rentals and apartment rentals of all sizes experiencing increases of over 50% since 2012 (Figure 4.24-4.25). Rental price growth for single family rentals and apartments has particularly accelerated after 2018.<sup>30</sup>

Tracking rental markets is challenging due to limited data from federal agencies and lower incentives for private entities to report comprehensive rental statistics. Despite methodological differences, sources relying on MLS data and proprietary methods consistently highlight rising rental costs. Detailed RentRange data was available primarily for Lewiston in Nez Perce County, supplemented by less detailed U.S. Census Bureau data.

<sup>30</sup>Data for average rental prices covers calendar year periods in each year. Utilizing a box and whisker plot reveals the high point and low point for each year at the end of each “whisker.” The boxes on the chart show where 50% of the data for each year can be found in each year, as well.

**Table 4.16: Single-Family Rentals in Nez Perce County**

	2020 Inventory	Most Recent Inventory 2023	Inventory Change '20-'23	2020 Median Price	2023 Median Price	Median Price Change '20-'23
1 Bedroom	4	4	0	772	902	130
2 Bedroom	4	6	2	980	1,112	132
3 Bedroom	4	5	1	1419	1,673	254

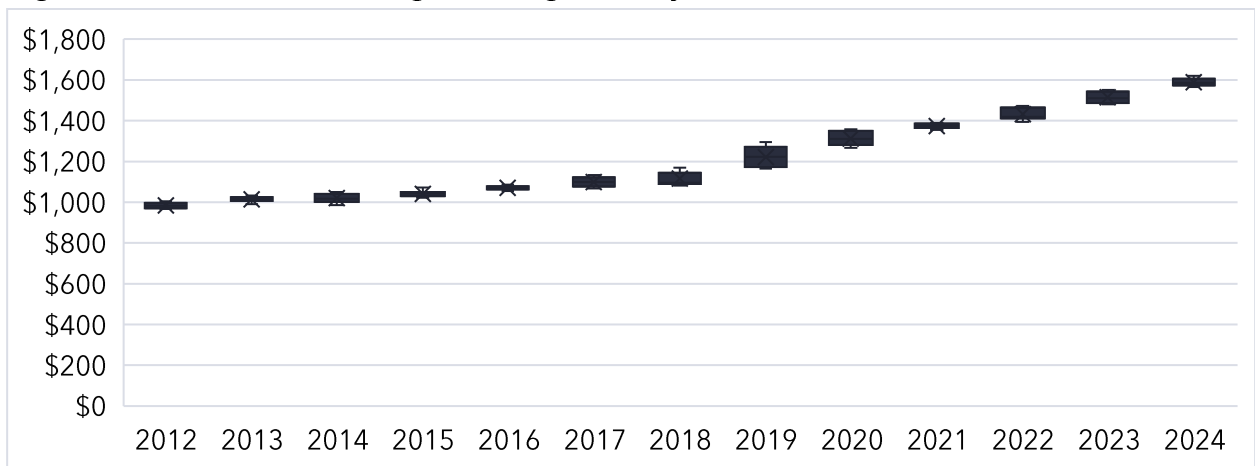
Source: Points Consulting using RentRange, U.S. Census Bureau

**Table 4.17: Apartment Rentals in Nez Perce County**

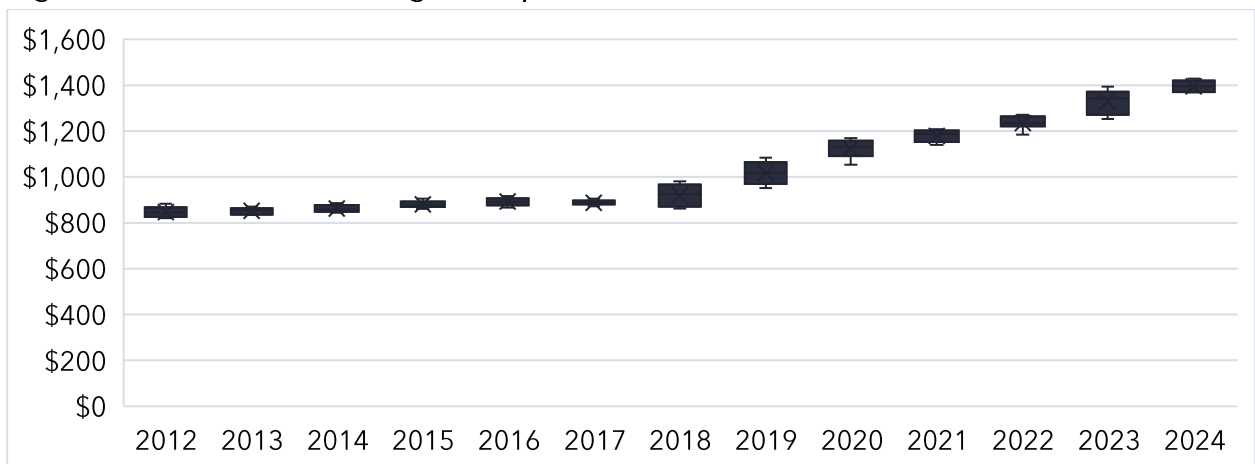
	2020 Inventory	Most Recent Inventory	Inventory Change '20-'23	2020 Median Price	2023 Median Price	Median Price Change '20-'23
1 Bedroom	4	7	3	712	859	147
2 Bedroom	4	8	4	929	1,131	202
3 Bedroom	4	6	2	1,304	1,518	214

Source: Points Consulting using RentRange, U.S. Census Bureau

**Figure 4.24: Rental Price Range for Single Family Rentals, All Unit Sizes\***



**Figure 4.25: Rental Price Range for Apartments, All Unit Sizes\***



\* Source: Points Consulting using RentRange

### Short Term Rentals

The short-term rental (STR) industry is increasingly influencing local housing markets on and near the Reservation, with listings in Lewiston and Orofino reaching all-time highs in May 2024 (98 and 33 units, respectively). This growth underscores the dual impact of STRs: they provide residents with additional income opportunities but may also drive up home prices by aligning single-family home values with commercial real estate expectations. Figures 4.26-4.29 show STR active listings and monthly revenue between January 2018 and April 2024 for Lewiston and Orofino AirDNA regions.<sup>31</sup>

Figure 4.26: STR Active Listings Over Time in Orofino\*

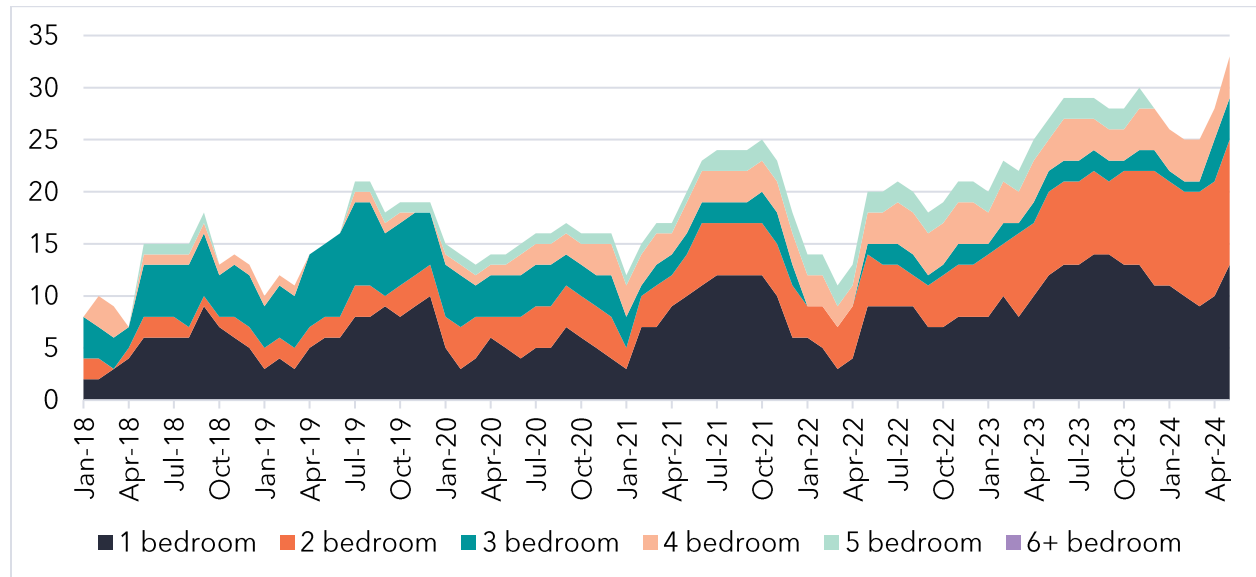
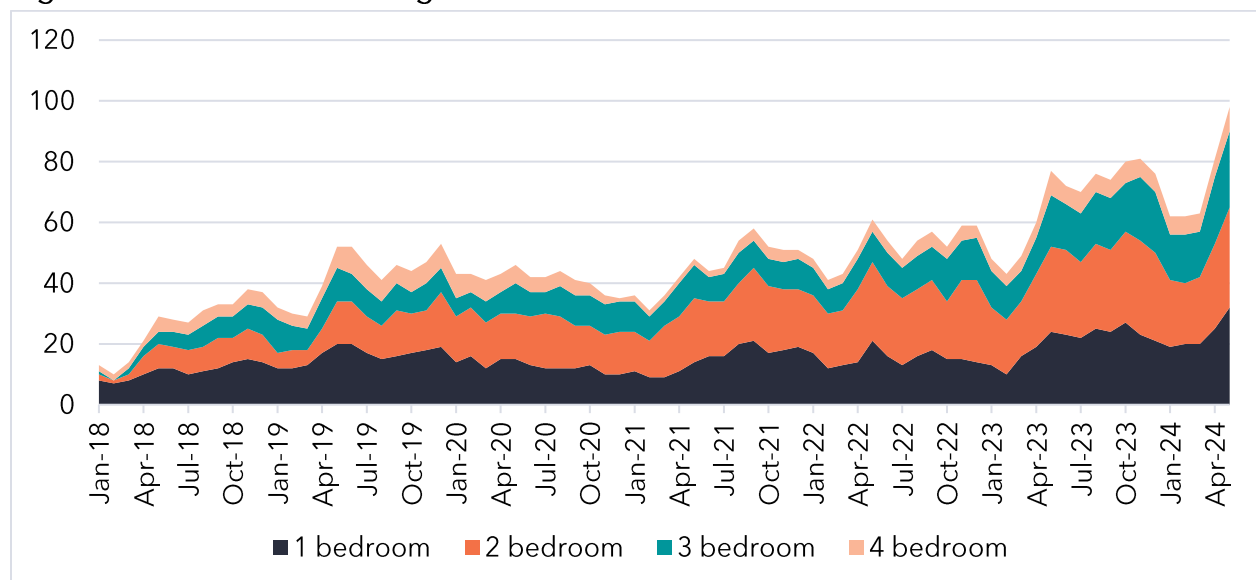


Figure 4.27: STR Active Listings Over Time in Lewiston\*

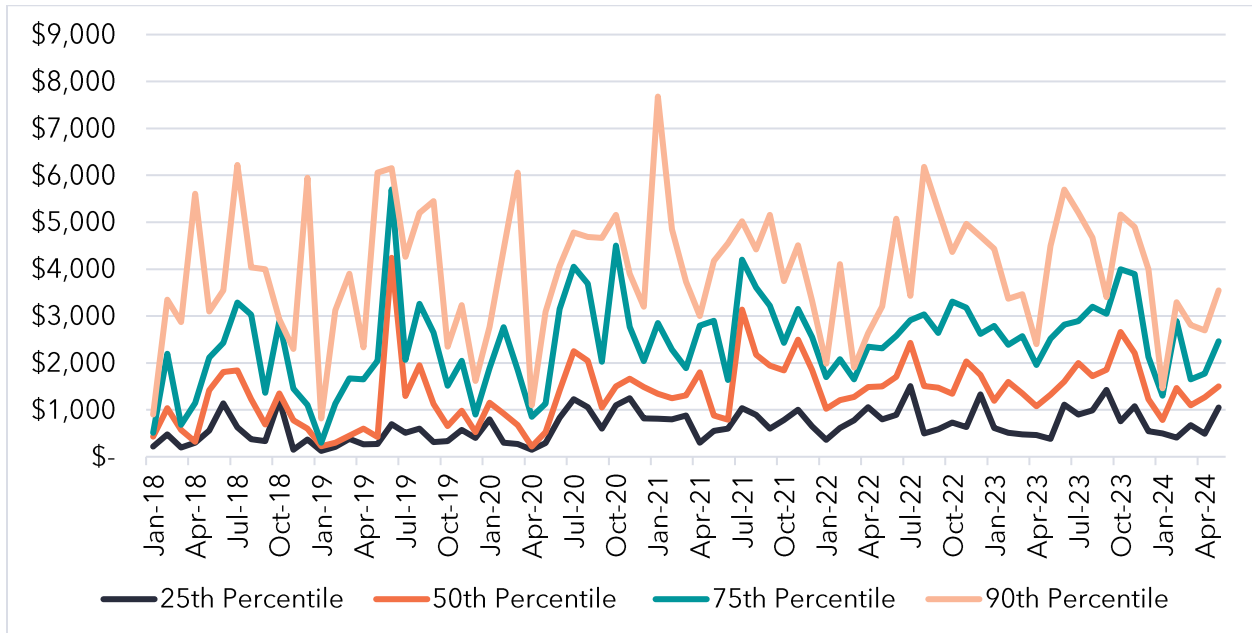


\*Source: AirDNA, 2024

<sup>31</sup>Data from Lewiston will include what STR data was available in Lapwai.

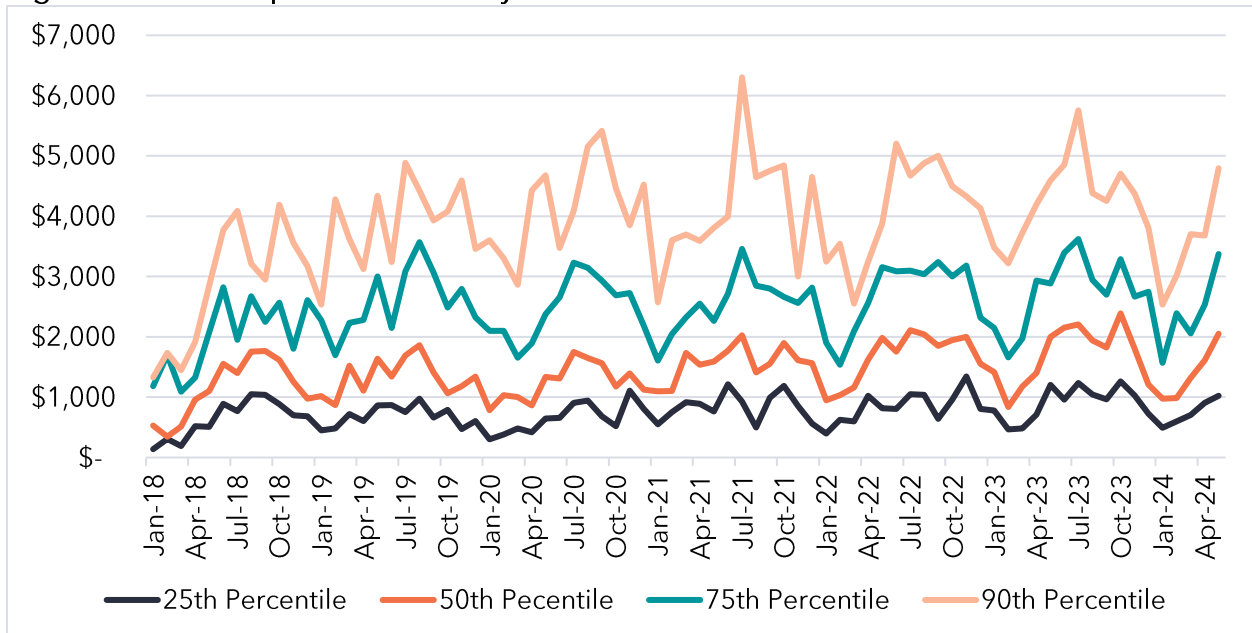
Both markets experienced volatility before 2020, with Orofino peaking at 21 listings in July 2019 and Lewiston reaching 45 listings in May 2019. During and after the pandemic, both areas saw a general increase in STR activity, despite dips from January to April 2022 and again in February 2023 for Lewiston. Nevertheless, both locations reached all-time highs in May 2024, with 98 listings in Lewiston and 33 in Orofino. These trends highlight the dynamic role of STRs in shaping local housing availability and affordability.

**Figure 4.28: STR Operators' Monthly Revenue in Orofino**



Source: AirDNA, 2024

**Figure 4.29: STR Operator's Monthly Revenue in Lewiston**



Source: AirDNA, 2024



Short-term rental (STR) earnings in Orofino and Lewiston vary significantly by performance percentile, with Orofino's top operators earning more than their counterparts in Lewiston.<sup>32</sup> Most operators in Orofino earn between \$1K and \$3K, while top performers earn between \$4K and \$6.5K, depending on the season. In Lewiston, most earners fall between \$1K and \$2.5K, and top earners range from \$3K to \$5K. Only a few surpass \$6K in certain months.

Despite these differences, STR earnings appear unaffected by the increase in operators. PC found no significant changes in revenue before and after 2020. The cyclical nature of rental markets is evident in revenue trends, and each market experienced independent peaks, underscoring localized dynamics in STR performance.

Table 4.18 includes the statistics of two other short-term rental markets: Grangeville and Winchester. STRs make up less than 3% of the housing stock in all surveyed markets. Despite this small market share, there are notable differences in pricing and supply dynamics. Lewiston has the largest supply of STRs but also the lowest average daily rate at \$153, suggesting that higher competition drives prices down to attract renters.

In contrast, Grangeville and Winchester have smaller STR markets with average daily rates comparable to Lewiston's but potentially less price pressure due to lower supply. These trends highlight how market size and demand influence pricing across different STR markets.

**Table 4.18: Short-Term Rentals in Nearby Areas**

Market	Occupied Housing Units	Active Short-Term Rentals	Percentage STR Stock	Median Occupancy Rate	Average Daily Rate
Grangeville	2,220	63	2.8%	42%	\$176
Lewiston	14,204	101	0.7%	58%	\$153
Orofino	1,401	33	2.4%	45%	\$170
Winchester	926	12	1.3%	39%	\$167

Source: Points Consulting using AirDNA

## Subsidized Housing & NPTHA Programs

The Nez Perce Tribal Housing Authority (NPTHA) plays a critical role in providing and managing housing options for Tribal members. Lapwai, the Tribal headquarters, manages 57 units under the Low-Income Housing Tax Credit (LIHTC) program. This program incentivizes developers to create rent-restricted units for lower-income households. These units must remain affordable for a defined period, often 30 years. Additionally, NPTHA manages various housing programs, including Low Rent Housing, Starter Home, and Option to Purchase. These programs help Tribal members rent and eventually own homes.

In Orofino, the Riverside Apartments use the USDA Section 515 Rural Rental Housing Program to offer affordable housing. This program provides direct loans to develop and rehabilitate housing for low-income individuals. Tenants pay either basic rent or 30% of their adjusted income. Additionally, tenants can benefit from the USDA Section 521 Rental Assistance Program, which provides subsidies for those earning 50% or less of the Area Median Income (AMI). This assistance ensures that even the lowest-income tenants can

<sup>32</sup> Here, most operators are shown as the 50<sup>th</sup> percentile, above average performers are shown as the 75<sup>th</sup> percentile, and top performers are shown as the 90<sup>th</sup> percentile.

access housing by covering the difference between rental costs and what Tribal members can afford.

Similarly, Burkhart Homes in Kamiah leverages the HUD Section 8 Project-Based Rental Assistance program. This initiative subsidizes tenants' rent if payments exceed 30% of their income, ensuring affordability for households earning 80% or less of the AMI.

Beyond managing specific housing units, NPTHA offers comprehensive programs to help Tribal members improve their housing situations. These include housing education, repair programs, and financial assistance initiatives designed to help members maintain and enhance their living conditions.

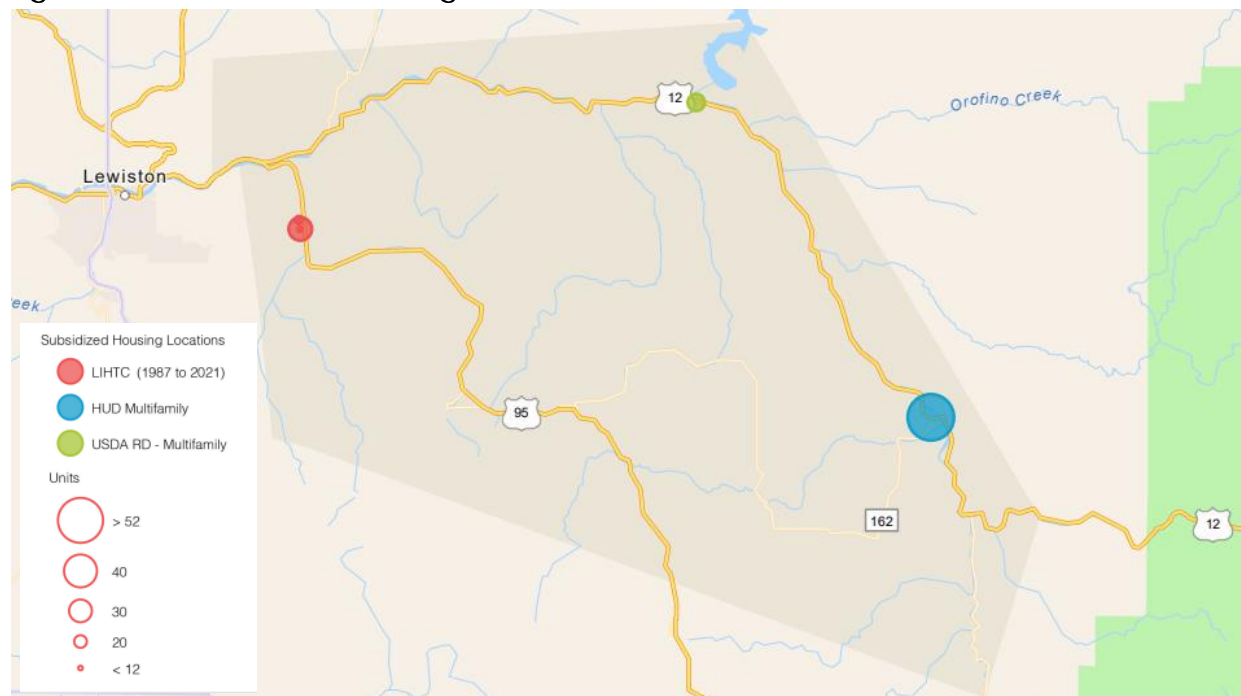
Table 4.19 provides a detailed breakdown of subsidized housing locations across the NPR, reflecting the impact of federal programs like LIHTC, USDA Rural Development Multifamily options, and HUD Multifamily assistance in addressing housing needs. Together, these programs and initiatives demonstrate a coordinated effort to provide sustainable, affordable housing for the Nez Perce Tribe.

**Table 4.19: Subsidized Housing in the Nez Perce Reservation**

Property Name	City	Type	Units
Sundown Heights	Lapwai	LIHTC (1987 to 2021)	12
Sundown Heights II	Lapwai	LIHTC (1987 to 2021)	15
Riverside Apts	Orofino	USDA RD - Multifamily	24
Nez Perce Housing I	Lapwai	LIHTC (1987 to 2021)	30
Burkhart Homes I	Kamiah	HUD Multifamily	52

Source: PolicyMap based on HUD data

**Figure 4.30: Subsidized Housing in the Nez Perce Reservation**



Source: PolicyMap & Esri Business Analyst, 2024

## 5. Affordability Gaps

### Renter Challenges

Government agencies classify cost-burdened households as those spending between 30% and 50% of their income on housing costs. Severely cost-burdened households are those spending 50% or more of their income on housing costs. Points Consulting (PC) used a mix of data sources to create an affordability analysis for this report. Sources include the American Community Survey (ACS) 5-year estimates (averaging data from 2018–2022) and U.S. Department of Housing and Urban Development (HUD) data from 2016–2020.<sup>33</sup>

Table 5.1 summarizes key statistics on renters' cost burden by region home cost burden in the region, comparing them to Idaho and the United States.

**Table 5.1: Renters' Cost Burden by Region**

Region	Number of Renting Households	Severely Cost Burdened	Cost Burdened	Severely or Cost Burdened	Not Cost Burdened
Lapwai	142	12.0%	16.2%	28.2%	60.6%
Culdesac	46	23.9%	30.4%	54.3%	43.5%
Kamiah	241	7.9%	25.3%	33.2%	61.4%
Orofino	287	26.1%	20.9%	47.0%	42.5%
Nez Perce County	4,868	25.1%	19.7%	44.8%	45.8%
Clearwater County	703	15.5%	18.5%	34.0%	46.8%
Idaho County	1,433	17.6%	19.1%	36.7%	45.8%
Lewis County	417	7.2%	21.8%	29.0%	58.0%
Idaho	189,044	18.0%	24.0%	42.0%	50.3%
US	44.24M	23.3%	23.2%	46.5%	46.6%


Source: U.S. Census Bureau, 2022 5-Year Estimates

The data in Table 5.1 reveal mixed results regarding the cost burden for renters. Some renters fare better than the average American or state-level renters, while others fare worse. Specifically, in Kamiah and Lapwai, fewer than 15% of renters are severely cost burdened. In contrast, nearly 25% of renters in Culdesac and Orofino are severely cost burdened. In Nez Perce County, 44.8% of renting households are either severely cost-burdened or cost-burdened. Statewide in Idaho, 18.0% of renters are severely cost-burdened, compared to 23.3% nationally. On average, 40.7% of renters living in NPR communities are cost-burdened to some degree, a figure that is better than the national average of 46.5%.

The following series of charts (Figures 5.1–5.8) provides more detailed insights, broken down by various income levels. HUD measures affordability issues by five area median income

<sup>33</sup>Given the significant changes in both home costs and wages between 2020 and 2022, more recent statistics would be preferable; however, these are the most comprehensive data available for small geographic regions. To address the data lag, PC has adjusted these statistics, where feasible, to better reflect the current number of households estimated to be in cost-burdened housing situations.

(AMI) levels,<sup>34</sup> listed below:

- 
- Above median income: 100%+ of AMI
  - Moderate income: 80 to 100% of AMI
  - Low-income: 50 to 80% of AMI
  - Very low-income: 30 to 50% of AMI
  - Extremely low-income: less than 30% of AMI

Unsurprisingly, the lowest-income cohorts are the most likely to be cost-burdened. In Lapwai, 42.8% of low-income renting households are cost-burdened to some degree, compared to 73.3% in Culdesac, 38.5% in Kamiah, and 69.3% in Orofino (Figures 5.1-5.4).

In Nez Perce County, 60.1% of renting households that are at least low-income are cost-burdened to some degree (Figure 5.5). Among very low-income and extremely low-income renting households in the County, 76.6% are cost burdened. (On average, approximately 70% of households in these two income categories residing in any of the four cities are also cost-burdened.)

Figure 5.1: Lapwai Renters' Housing Cost Burden by Income Level\*

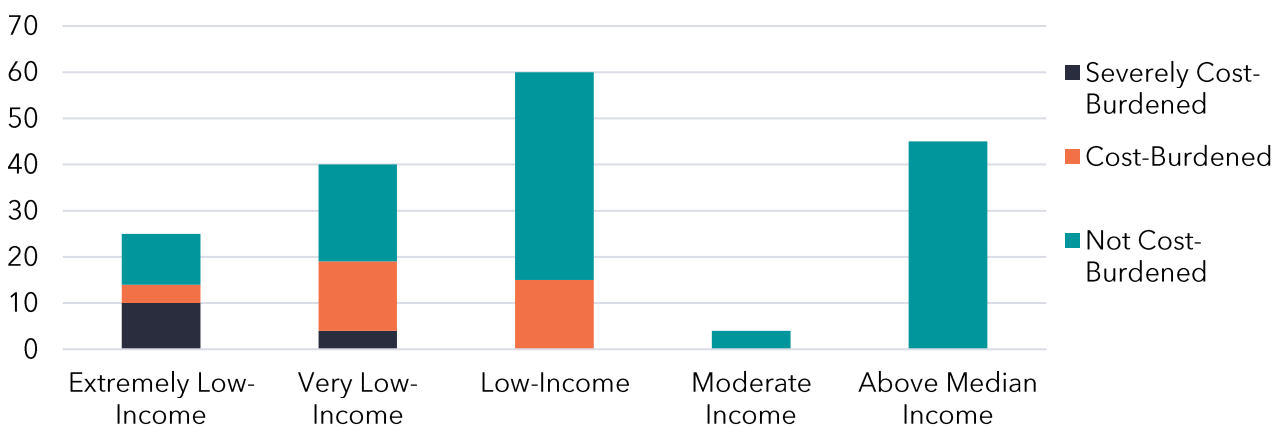
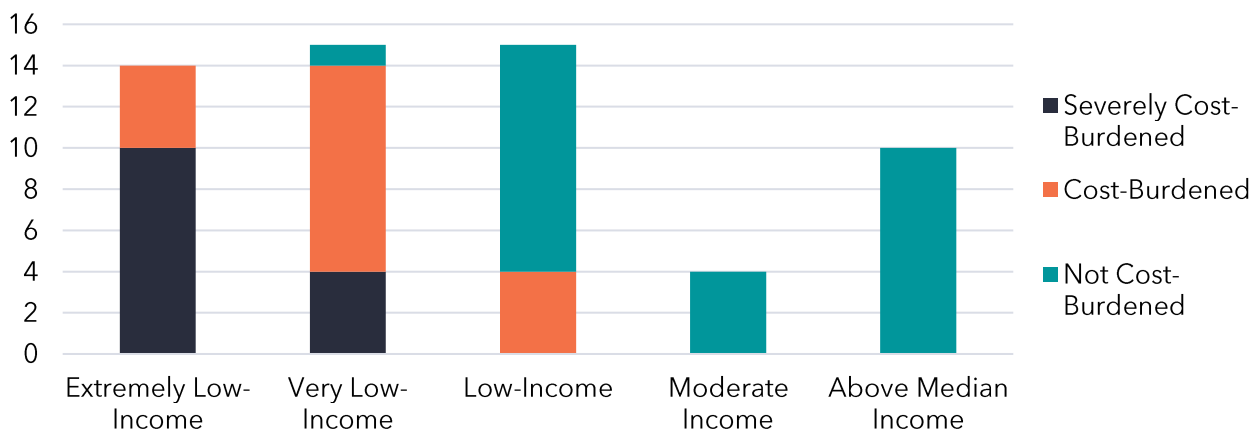


Figure 5.2: Culdesac Renters' Housing Cost Burden by Income Level\*



\*Source: Housing & Urban Development, Comprehensive Affordability Strategy Data, Table 7, 2016-2020

<sup>34</sup> AMI is further described in the [Low Income Population Groups](#) section of Chapter 6.

Figure 5.3: Kamiah Renters' Housing Cost Burden by Income Level\*

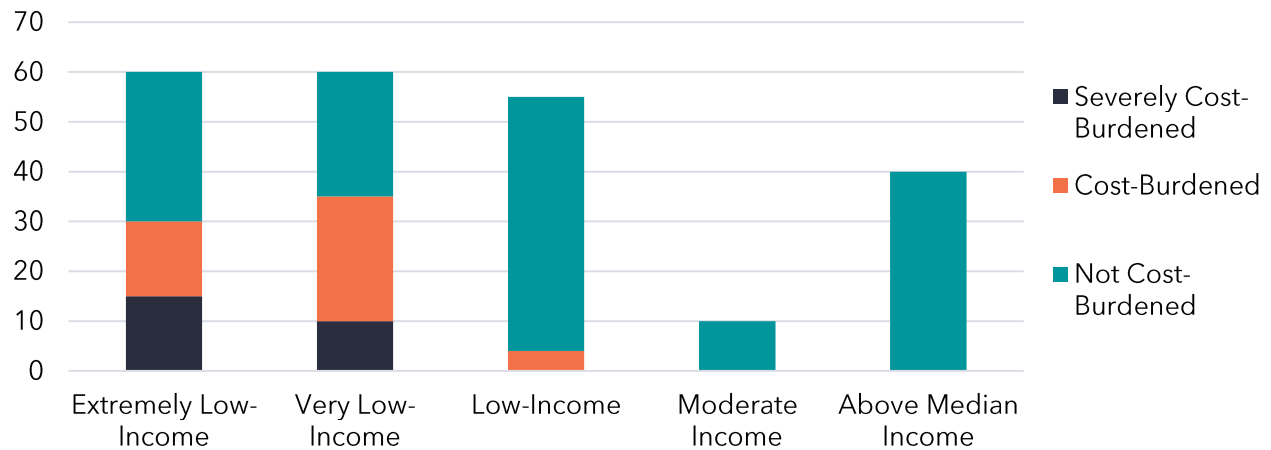


Figure 5.4: Orofino Renters' Housing Cost Burden by Income Level\*

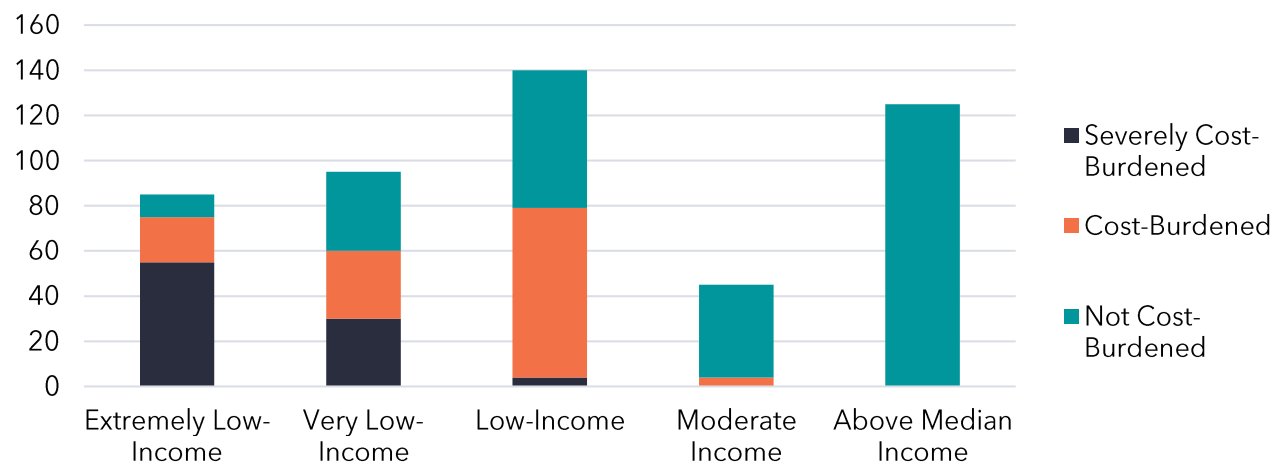
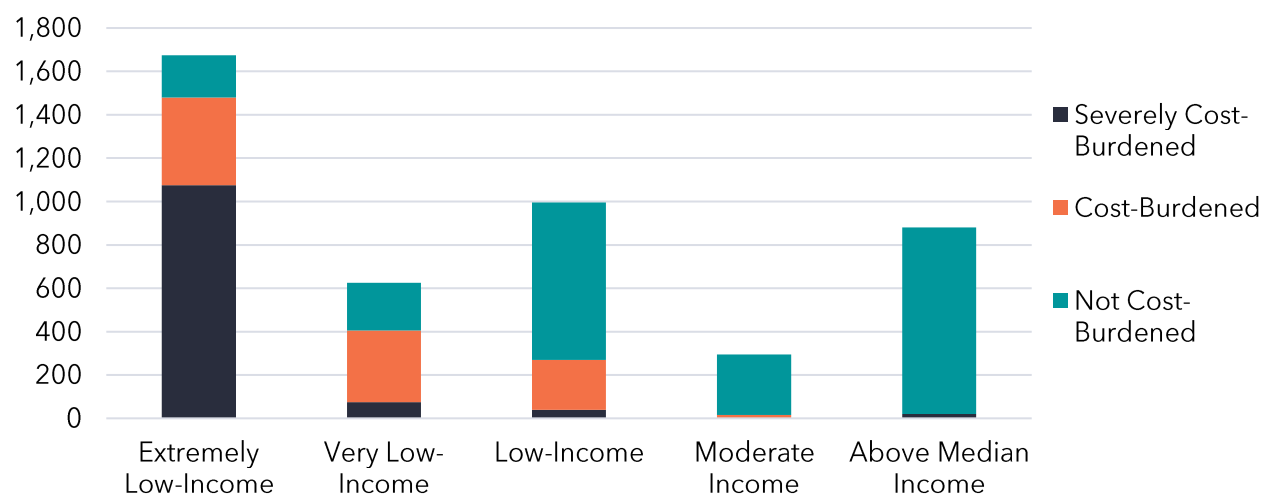


Figure 5.5: Nez Perce County Renters' Housing Cost Burden by Income Level\*



\*Source: Housing & Urban Development, Comprehensive Affordability Strategy Data, Table 7, 2016-2020

Figure 5.6: Clearwater County Renters' Housing Cost Burden by Income Level\*

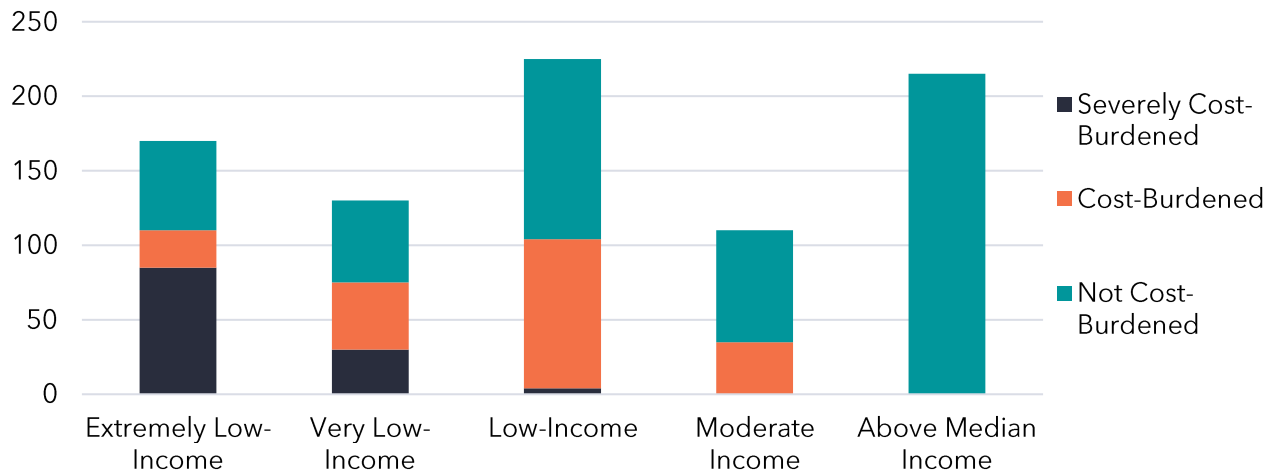


Figure 5.7: Idaho County Renters' Housing Cost Burden by Income Level\*

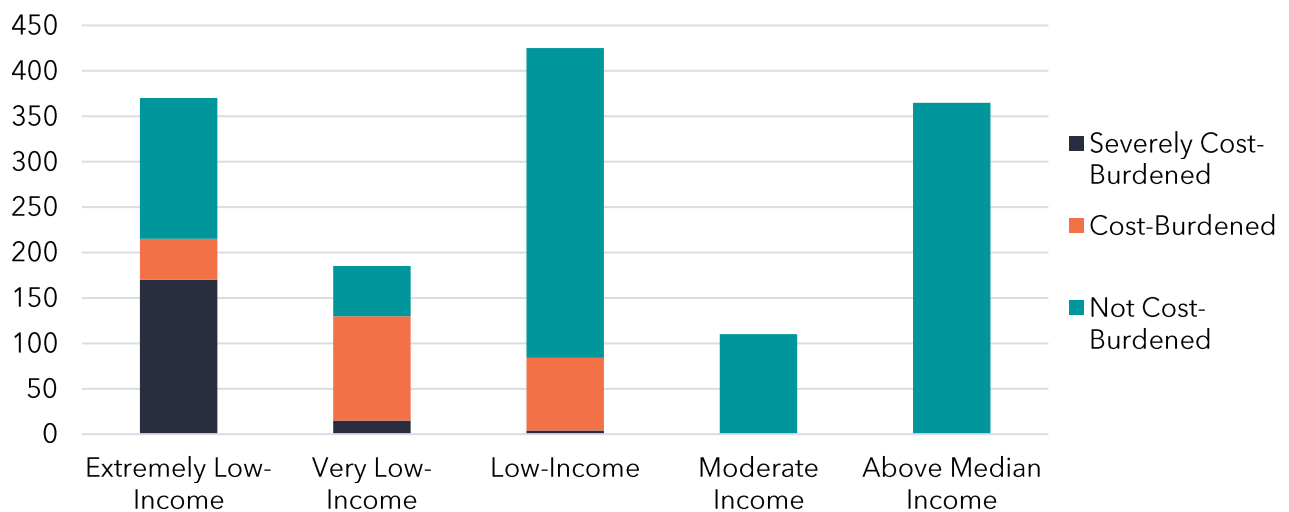
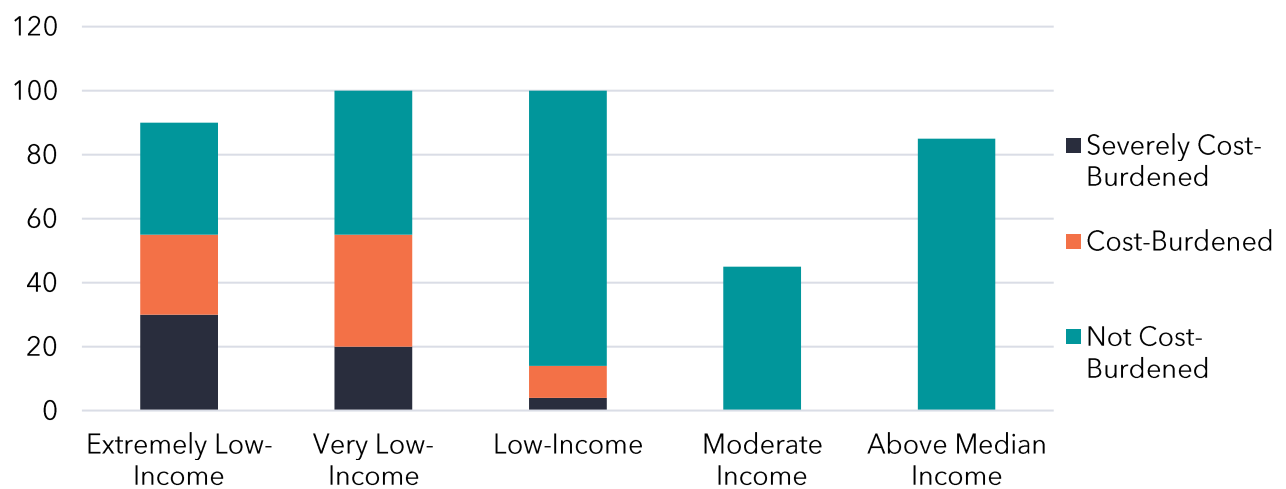


Figure 5.8: Lewis County Renters' Housing Cost Burden by Income Level\*



\*Source: Housing & Urban Development, Comprehensive Affordability Strategy Data, Table 7, 2016-2020

## Home Ownership Challenges

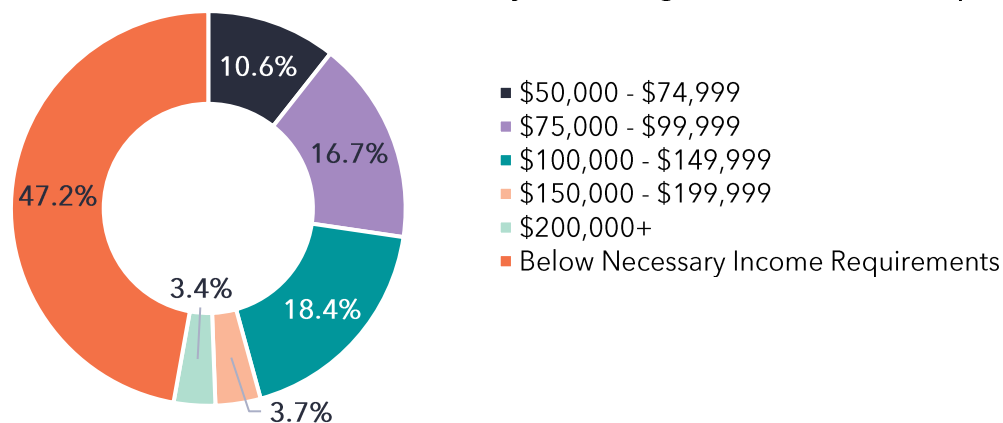
Many home-owning households are also cost-burdened. These households face the risk of foreclosure by banks, potentially losing what is likely their most significant financial asset. In Lapwai, 4.1% of homeownership households are severely cost-burdened, and another 9.2% are cost-burdened to a lesser degree. Similarly, 20.0% of homeownership households in Kamiah, 30.9% in Orofino, and 32.6% in Culdesac are cost-burdened to some extent. In contrast, 17.5% of homeownership households in Nez Perce County are cost-burdened,

Figures 5.9-5.16 show affordability estimates based on current income levels, home prices in Clearwater, Idaho, Lewis and Nez Perce Counties as of May 2024, and average mortgage rates as of July 2024.<sup>35</sup> Though many homeowners may have purchased years ago when prices were lower, many homeowners have purchased more recently or may struggle to afford purchasing a new home.<sup>36</sup>

Purchasing an average-priced home in the region would require a household income of approximately \$50K. This income threshold excludes between 43.3% and 64.2% of households, depending on the geographic area.<sup>37</sup> In Kamiah, 64.2% of households are unable to afford a mortgage for an average-priced home. Outside Kamiah, the affordability rate improves slightly for the other cities in the area. In Lapwai, 47.2% of households cannot afford to purchase a home, followed closely by 46.9% in Orofino and 43.3% in Culdesac.

A similar pattern is seen at the county level. In Nez Perce County, 43.7% of households are unable to afford a mortgage. The rates are slightly higher in Clearwater County (47.3%) and Idaho County (47.8%), while Lewis County faces the highest rate of unaffordability at 53.7%.

Figure 5.9: Households that Can Afford to Buy an Average-Priced Home in Lapwai



Source: Points Consulting Using Esri Business Analyst, MLS, and Realtor.com, 2024

<sup>35</sup> For this analysis PC assumed a household with an average credit rating on a conventional 30-year mortgage.

<sup>36</sup> Market affordability outcomes are reflective of the homes that have been bought and sold. Data for these outcomes include median home prices from MLS. Zillow's ZHVI measures the value of a "typical" home in a geographic area, and these values are about  $\pm 10\%$  from the MLS average-priced home. This means that the same affordability standards are true for new homes as well as older ones.

<sup>37</sup> Percentages in the charts for these income brackets reflect the full share of each cohort within their respective geographic areas.

Figure 5.11: Households that Can Afford to Buy an Average-Priced Home in Kamiah\*

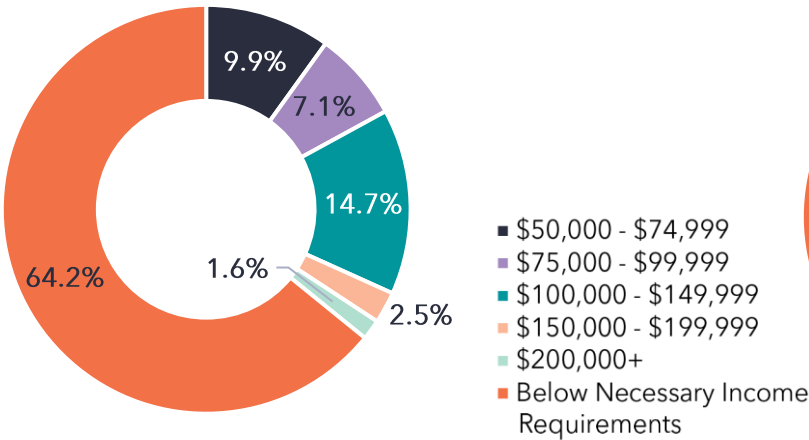


Figure 5.11: Households that Can Afford to Buy an Average-Priced Home in Orofino\*

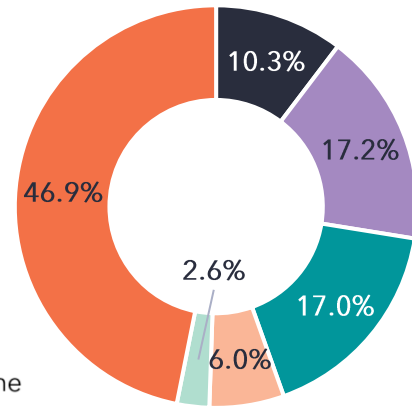


Figure 5.12: Households that Can Afford to Buy an Average-Priced Home in Culdesac

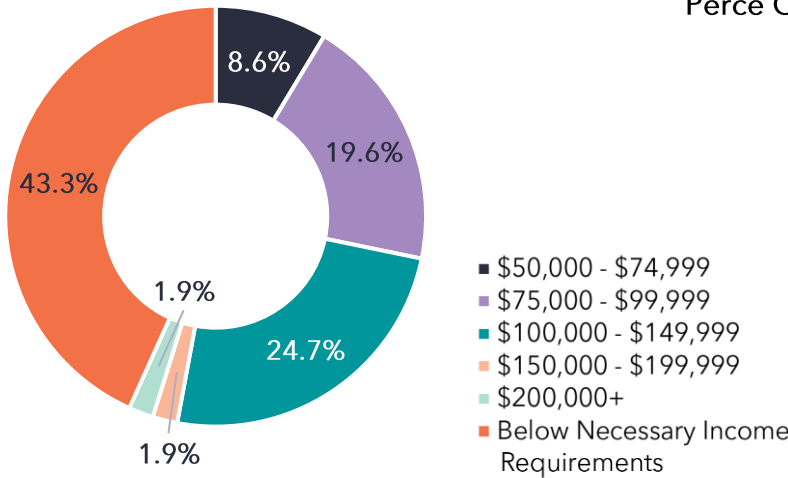


Figure 5.13: Households that Can Afford to Buy an Average-Priced Home in Nez Perce County\*

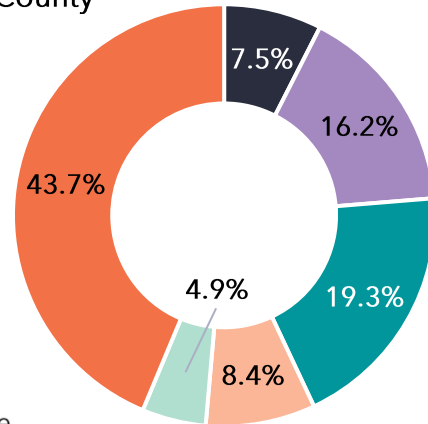


Figure 5.14: Households that Can Afford to Buy an Average-Priced Home in Clearwater County\*

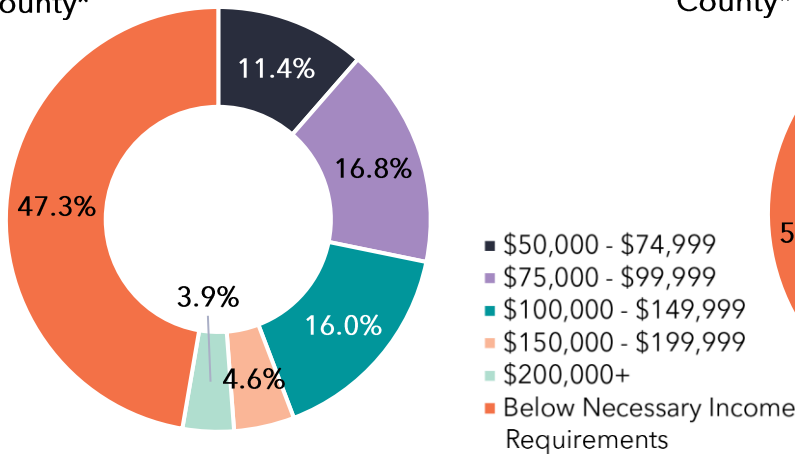
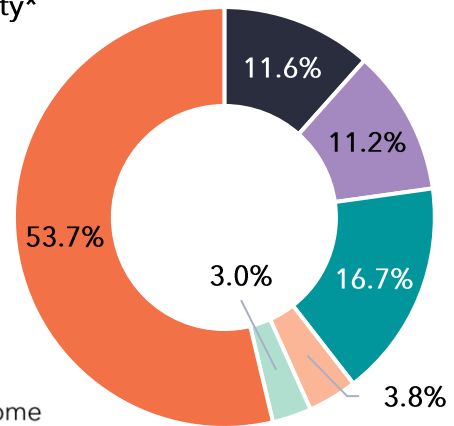


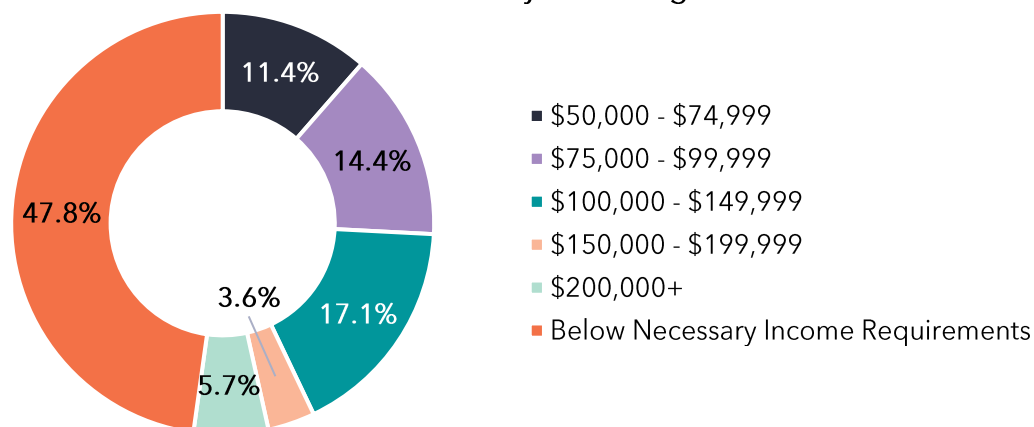
Figure 5.15: Households that Can Afford to Buy an Average-Priced Home in Lewis County\*



\*Source: Points Consulting Using Esri Business Analyst, MLS, and Realtor.com, 2024



Figure 5.16: Households that Can Afford to Buy an Average-Priced Home in Idaho County



Source: Points Consulting Using Esri Business Analyst, MLS, and Realtor.com, 2024

### Household Debt-to-Income Ratio

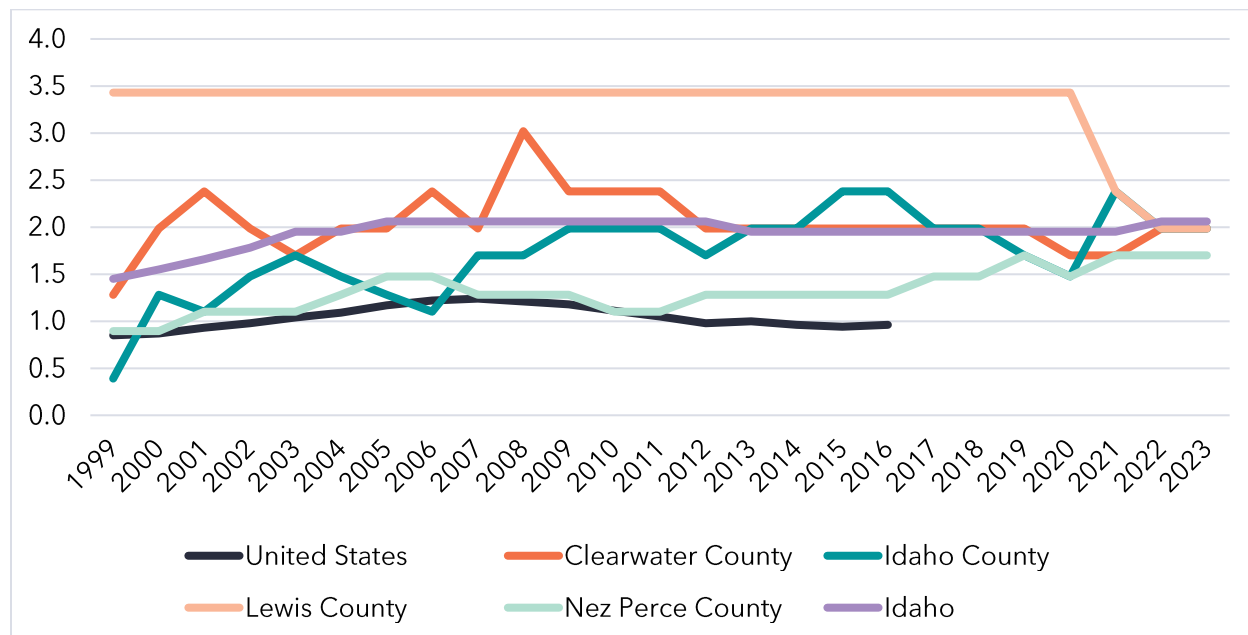
Household debt-to-income (DTI) is a key indicator of financial health. Monthly debt obligations can limit a household’s discretionary spending for extended periods. When managing debt becomes challenging for a household, it may delay, substitute, or cancel spending on certain non-discretionary items. A study found that households with higher DTI ratios before the 2008 Financial Crisis saw larger reductions in consumption and even employment during the slow recovery that followed.<sup>38</sup>

The Federal Reserve Board publishes historical household DTI ratios for every state and county, as well as major core-based statistical areas (CBSAs). These ratios are derived from aggregated data from Equifax, the New York Federal Reserve’s Consumer Credit Panel, and the Bureau of Labor Statistics. The data reveal that regions and counties across the nation have experienced varying magnitudes and rates of change in DTI ratios over the years. The anonymized data is sourced at the zip code level and includes common household debts such as mortgages, home equity loans or lines of credit, auto loans, and credit cards, though student debt is excluded. Because national data is aggregated differently, a slightly different statistic, Debt to Disposable Income (DDI), is displayed in Figure 5.17 along with state and county DTI ratios.

DDI shows a gradual rise from 1985 to 2002, followed by a steeper increase until it peaked at 1.24 in 2007. Afterward, there was a sharp decline, reaching a 2016 low near the level seen in 2005. For state and county data, PC displays the midpoint between the published upper and lower bound values.

<sup>38</sup>Federal Reserve Board, *FEDS Notes*, “Household Debt-to-Income Ratios in the Enhanced Financial Accounts,” by Michael Ahn, Mike Batty, and Ralf R. Meisenzahl, January 11, 2018, <https://www.federalreserve.gov/econres/notes/feds-notes/household-debt-to-income-ratios-in-the-enhanced-financial-accounts-20180109.html#fig1a>.

Figure 5.17: Household Debt to Income Ratio, U.S. Debt to Disposable Income Ratio 1999-2023



Source: The Federal Reserve Board, Enhanced Financial Accounts, Household Debt-to-Income Ratios, July 2024

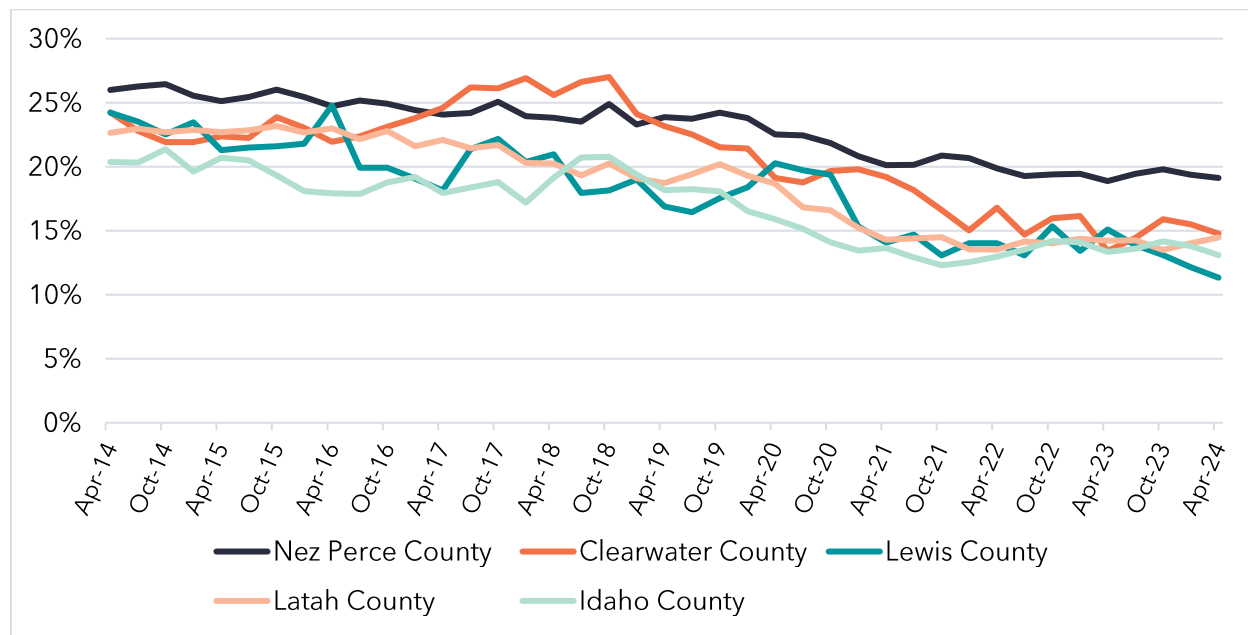
### Access to Credit, Delinquencies, and Foreclosures

Access to credit, measured by credit score, is another indicator of household financial health. A “subprime” borrower has a credit score between 580 and 619, and lenders typically offer them less favorable credit or loan terms. Over the past 10 years, there has been a steady decrease in the percentage of the population with subprime credit scores across the Reservation. Lewis County saw a 12.9% decline, followed by Clearwater at 9.5%, and Idaho at 7.3%. Nez Perce County experienced a 6.9% decrease, although it consistently had the highest rate of subprime borrowers throughout the period. The most significant decreases occurred in 2020, when many individuals used relief funds to pay down existing debt.<sup>39</sup>

The Urban Institute's Financial Health and Wealth Dashboard provides data on delinquent debt, mortgage, and credit scores. Central Idaho, as defined by the Urban Institute, includes Lewiston, the NPR, and areas extending to Boise, including McCall and Riggins. In this region, only 17.1% of residents have delinquent debt, which is lower than both state and national averages. Additionally, credit scores in Central Idaho are higher than the state and national averages, with a median score of 738, considered “super-prime.” While this data may not be fully representative of the Reservation, it is noteworthy that Central Idaho generally fares better than the rest of the state in terms of debt, foreclosures, and credit scores.

<sup>39</sup> “Most Stimulus Payments Were Saved or Applied to Debt,” National Bureau of Economic Research, <https://www.nber.org/digest/oct20/most-stimulus-payments-were-saved-or-applied-debt>.

Figure 5.18: Equifax Subprime Credit Population for the Nez Perce Reservation, 2014-2024



Source: Federal Reserve Economic Data, Federal Reserve Bank of St. Louis, Equifax Subprime

The Federal Housing Finance Agency’s National Mortgage Database tracks a representative sample of mortgages nationwide. Payments that are 30 days late are considered delinquent, while payments more than 90 days late are categorized as severely delinquent. Detailed data for the NPR was not available, so data from nearby Kootenai County, as well as state and national averages, is shown in Table 5.2

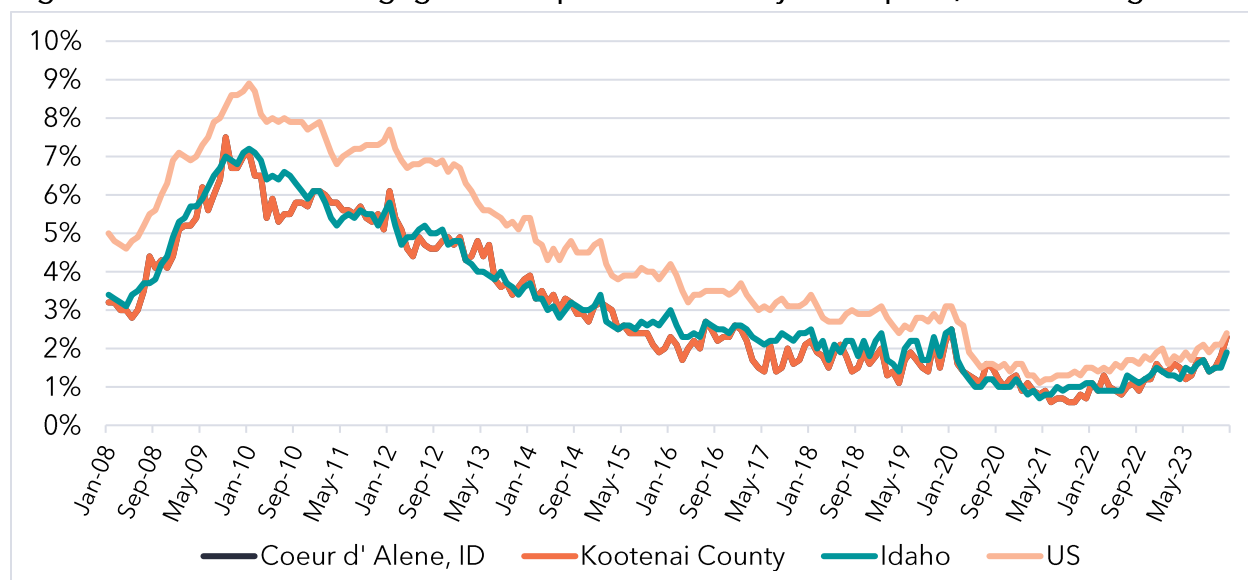
Table 5.2: Delinquent Debt, Past Foreclosures, Median Credit Score, Median Net Worth, 2022

	Residents with Delinquent Debt	Mortgage Holders Who Had a Foreclosure in the Past Two Years	Median Credit Scores	Median Net Worth
Central Idaho	17.1%	0.0%	738	\$182,153.45
Idaho	21.2%	0.1%	724	\$163,046.81
United States	31.5%	0.1%	692	\$125,966.32

Source: Urban Institute, Financial Health and Wealth Dashboard 2022

After the 2008 financial crisis, delinquent mortgages peaked in November 2009 and again in January 2012. In Idaho, delinquent mortgages reached a peak of 7.1% in February 2010. Delinquency rates then declined in both the state and the United States., hitting a low in April 2021, before rising again due to the pandemic. While it’s difficult to draw definitive conclusions for the Reservation, delinquency rates probably followed a similar trend. Rates declined from 2010 to 2021, followed by an increase in 2020. Mortgage foreclosures were suspended in 2020 as part of COVID-19 relief measures, reducing the gap between delinquent and severely delinquent mortgages. However, the percentage of delinquencies rose again into 2023.

Figure 57: Percent of Mortgages Delinquent or Severely Delinquent, Surrounding Areas



Source: National Mortgage Database Program, Federal Housing Finance Agency, and Consumer Financial Protection Bureau

## Loan and Funding Options

Loan and funding options for tribal communities are often necessary due to the economic disparities various tribes face. However, these lending options can be confusing and difficult to access. As mentioned in [Chapter 4](#), "Subsidized Housing and NPTHA Programs," the NPR Reservation utilizes Low-Income Housing Tax Credits and USDA Housing Loans. Fortunately, there are additional options available to the Nez Perce Tribe, many of which are specific to tribal communities. The following are findings from PC's research on Native Home Loans:<sup>40</sup>

1. **USDA Rural Housing 502 Guaranteed Home Loan**
  - a. Income restricted to no more than 80% of AMI
  - b. No max loan amount
  - c. Can be used by property owners for construction and rehabilitation
  - d. 30-year term
  - e. Fixed interest rate at a market rate negotiated by the applicant and lender
2. **USDA Rural Housing Service 502 Direct Loan**
  - a. Income restricted to 80% of AMI
  - b. Max loan based on county limits
  - c. Can be used by property owners for construction and rehabilitation
  - d. When modified by payment assistance, the monthly mortgage payment can be reduced to as low as an effective 1% interest rate
  - e. 33-year term
  - f. Homebuyers must show they are unable to obtain financing from conventional sources on reasonable terms but can afford to repay the loan
  - g. Homebuyer signs a note promising to repay the RHS loan at the "note rate" and gives RHS a mortgage on the home

<sup>40</sup> Many items researched were provided by Tonya Plummer at the Enterprise Fund

- i. Actual monthly payments are subsidized
3. **VA Native American Veteran Direct Loan Program**
  - a. No income restrictions
  - b. No max loan amount
  - c. Can be used by property owners for construction and rehabilitation
  - d. Interest rate determined by VA after considering yields on comparable mortgages in the secondary market
4. **HUD Section 184 Indian Home Loan**
  - a. No income restrictions
  - b. Max loan based on state and county limits
  - c. Can be used by property owners for construction and rehabilitation
  - d. Rates based on market rates and not credit score
5. **Freddie Mac HeritageOne**
  - a. No Income Limits
  - b. \$726,200 loan limit
  - c. Construction and rehabilitation permitted with "ChoiceReno" guidelines offered by Freddie Mac
  - d. Interest rates vary based on credit score, loan term and type, down payment, and home price
6. **Fannie Mae HomeReady**
  - a. 80% AMI limit
  - b. \$647,200 loan limit
  - c. Construction and rehabilitation permitted with "HomeStyle" guidelines provided by Fannie Mae
  - d. Interest rates vary based on credit score, loan term and type, down payment, and home price

The Nez Perce Tribe could also access government block grant funding, which is the largest source of housing capital on trust land today.<sup>41</sup> The Native American Housing Assistance and Self-Determination Act (NAHASDA) bond financing initiative allows tribes to leverage their Indian Housing Block Grant (IHBG) dollars to address housing needs immediately. The program:

- Allows tribes to issue bonds for affordable housing development
- Promotes self-sufficiency and supports sustainable tribal economies
- Enables tribes to pledge up to one-third of their annual NAHASDA appropriations for bond principal and interest payments
- Provides financing instruments that are not guaranteed by the federal government, so they are not subject to appropriated subsidy rates or caps

Title VI also allows tribes to pledge a portion of their annual IHBG grant and housing development income as security to HUD in exchange for a Title VI loan guarantee. In turn, HUD guarantees 95% of the outstanding principal, plus accrued and unpaid interest, as collateral to the lender, who then provides financing to the tribe.

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<sup>41</sup> "Community Economic Development in Indian Country", Kevin Klingbeil, Chloe Adler, Harry Maher, and Devoni Whitehead, Big Wate Consulting, August 2023

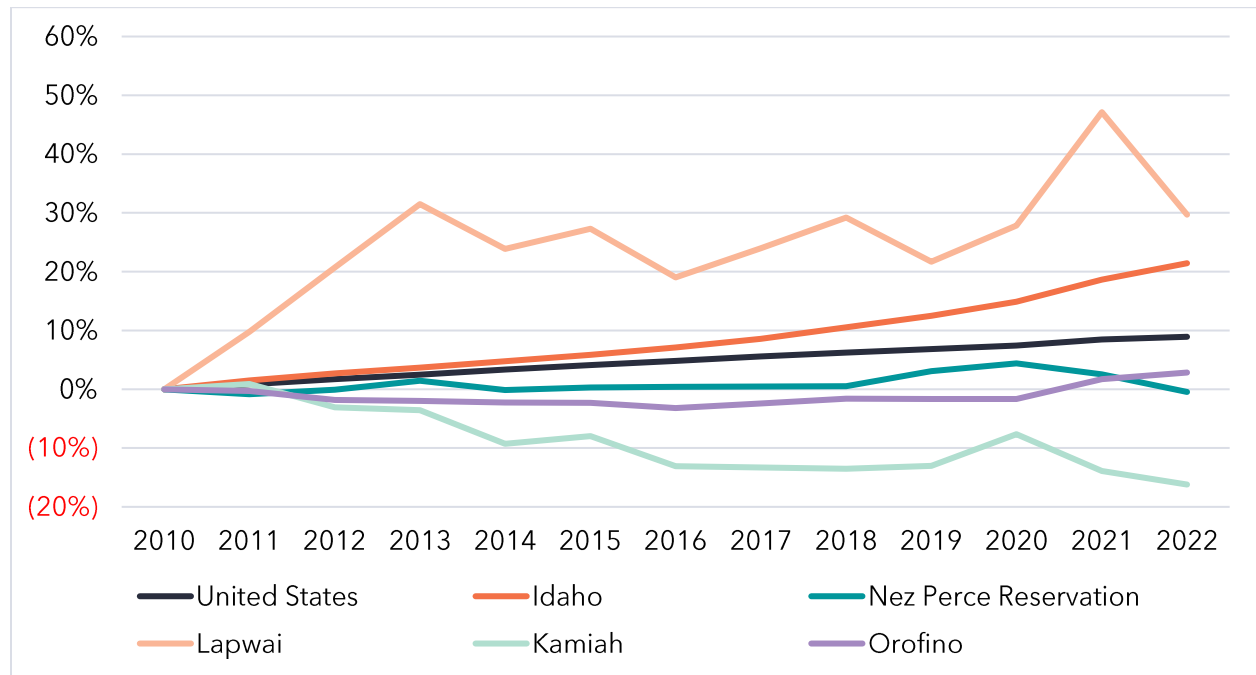
## 6. Housing Demand Assessment

### Demographic & Socioeconomic Trends

Demographic and socioeconomic trends are important to consider when analyzing housing markets. While the Nez Perce Reservation's (NPR) population showed positive growth trends through 2020, peaking at a cumulative increase of 4.4%, it has subsequently declined. Figure 6.1 highlights this cumulative population growth from 2010 to 2022, showing that populations in the United States, Idaho, and Lapwai increased during this period, while Kamiah, Orofino, and the overall Reservation experienced declines.

Given the sparse population of the area, a justifiable margin of error exists in these estimates. Rather than suppressing small values, the team has opted to publish small-value data for transparency, with NCDF and the Tribe understanding the limitations.

Figure 6.1: Cumulative Population Change



Source: U.S. Census Bureau 5-year ACS Estimates, 2022, B01003

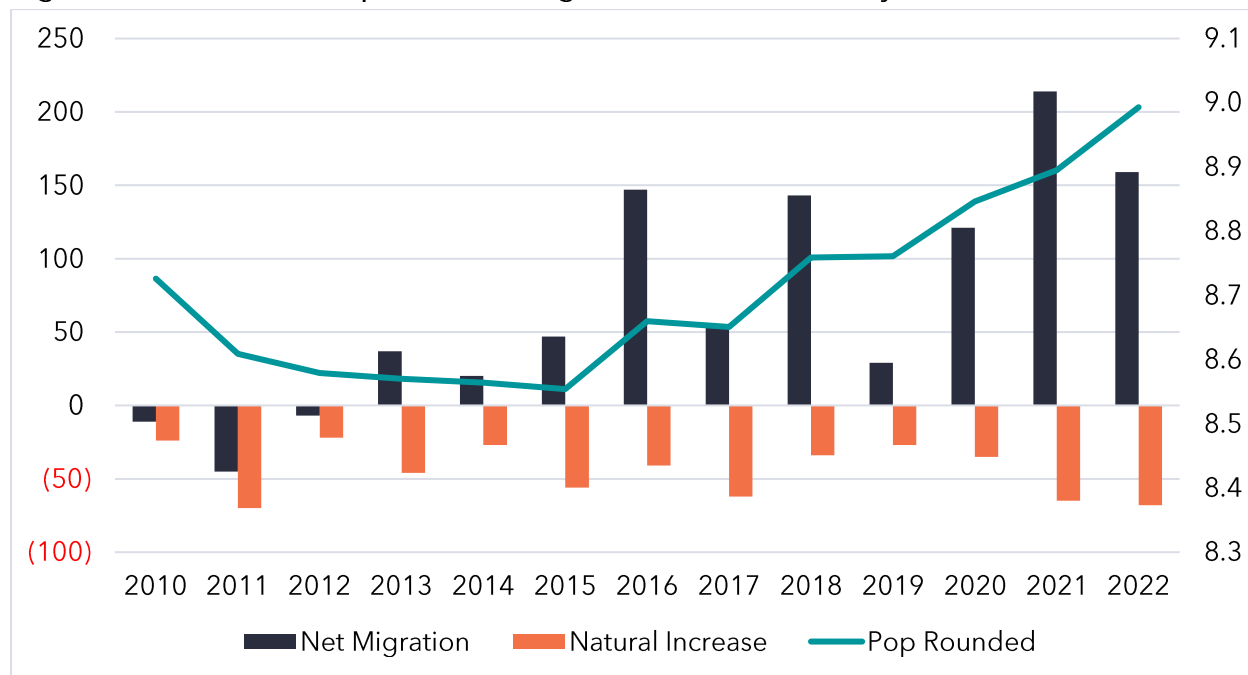
### Sources of Population Change and Migration

Population growth is shaped by three main factors: births, deaths, and migration. Figures 6.2-6.6 show how these factors have changed from 2010 to 2022, highlighting varying population trends across the four counties of the NPR. Since 2019, all four counties have experienced more deaths than births, yet migration into the area has helped prevent dramatic population declines.

Lewis County has shown the most inconsistent growth, peaking in 2017 but experiencing significant volatility since then. In contrast, the state of Idaho and Nez Perce County have

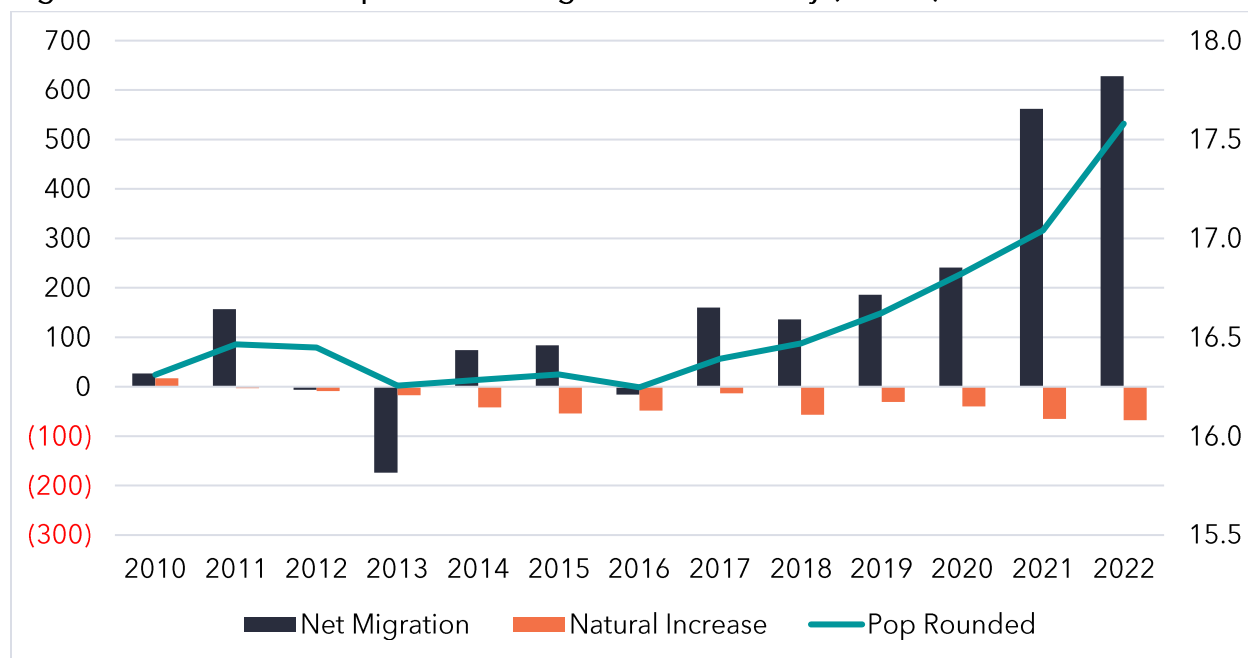
demonstrated steady population growth since 2010. Notably, Idaho has maintained a higher birth rate than death rate throughout this period, contributing to its consistent growth.<sup>42</sup>

**Figure 6.2: Sources of Population Change in Clearwater County, 2010-2022 (X1000)**



Source: U.S. Census Bureau, Population and Housing Unit Estimates, 2022

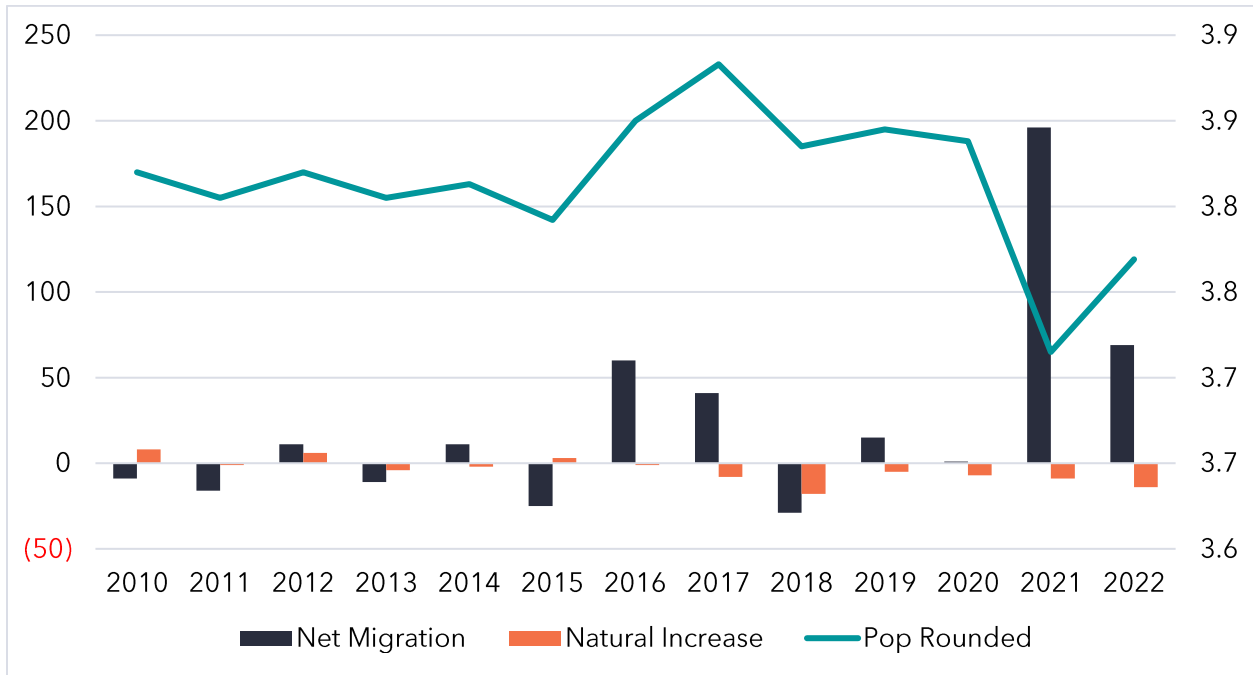
**Figure 6.3: Sources of Population Change in Idaho County (X1000)**



Source: U.S. Census Bureau, Population and Housing Unit Estimates, 2022

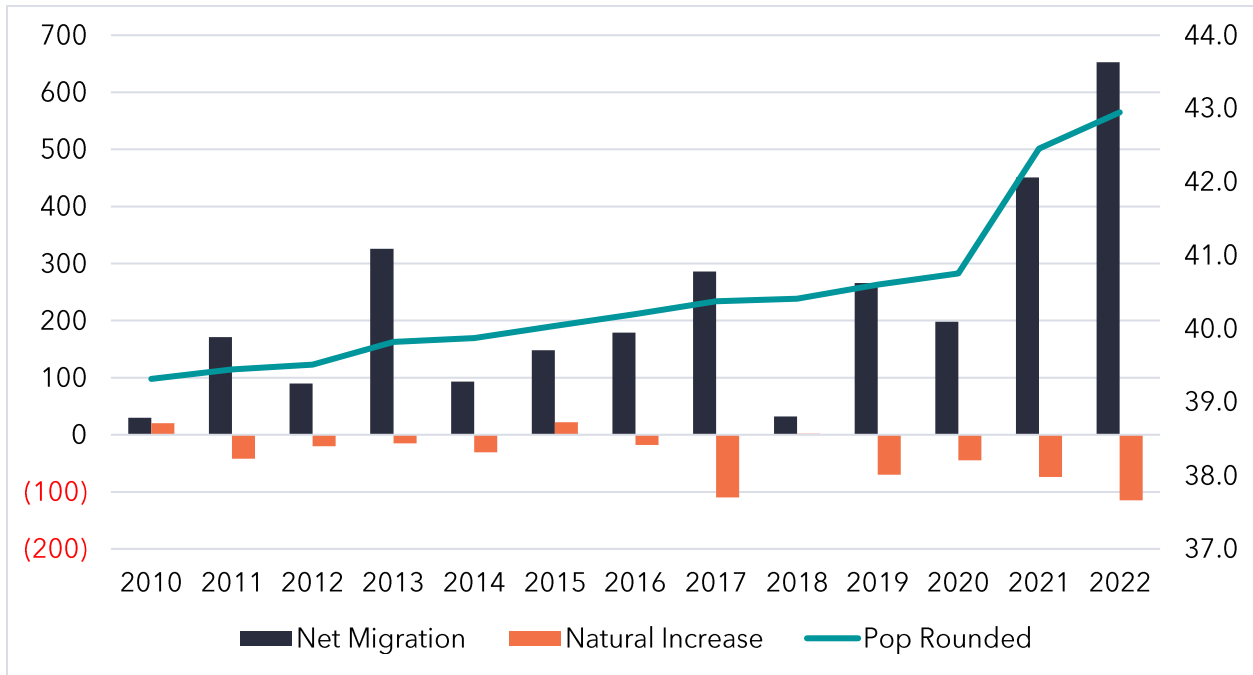
<sup>42</sup> Data for 2022 wasn't available for Idaho birth and death rates.

Figure 6.4: Sources of Population Change in Lewis County (X1000)



Source: U.S. Census Bureau, Population and Housing Unit Estimates, 2022

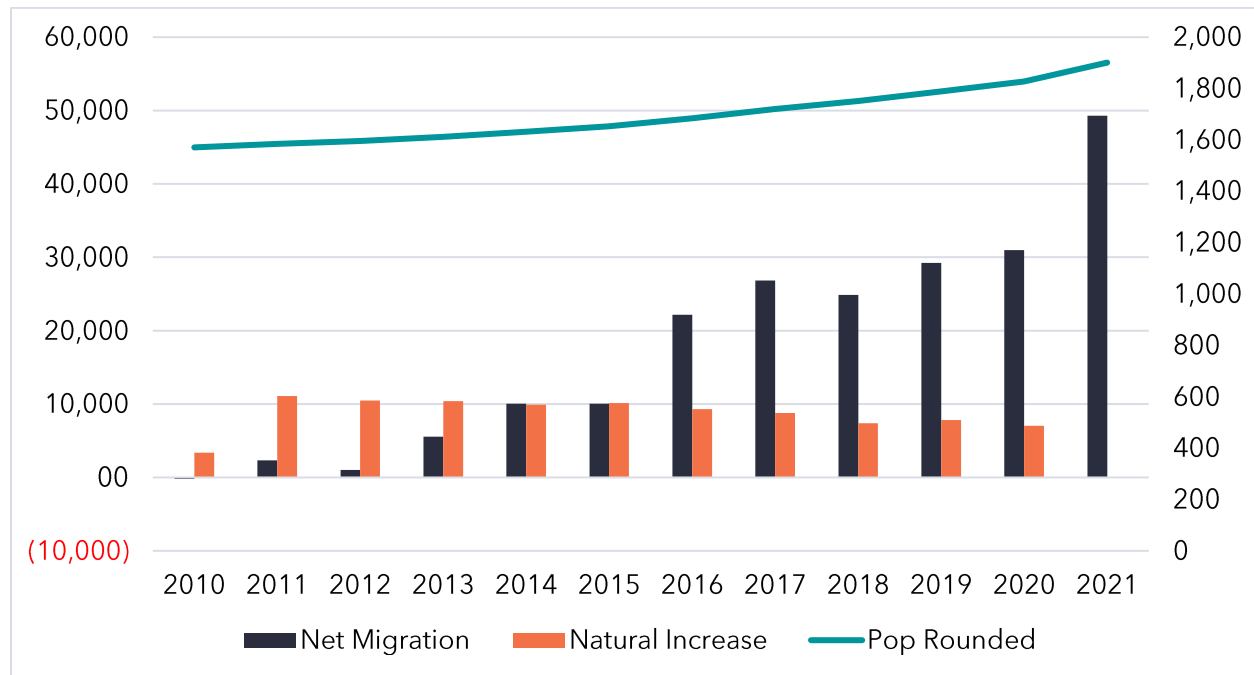
Figure 6.5: Sources of Population Change in Nez Perce County (X1000)



Source: U.S. Census Bureau, Population and Housing Unit Estimates, 2022



Figure 6.6: Sources of Population Change in Idaho, 2010-2022



Source: U.S. Census Bureau, Population and Housing Unit Estimates, 2022

Table 6.1 compares migration patterns into the NPR between 2017 and 2022. Trends indicate a notable reduction in both intra- and interstate migration into the area. In 2017, 15.1% of the population changed residences, with 64.3% of those movers coming from another county or state. By 2022, the number of residents migrating into the Reservation had declined. Those moving from another county dropped from 1,108 in 2017 to 771 in 2022, while migration from other states decreased from 597 to 534 during the same period.

Table 6.1: Migration into the Nez Perce Reservation, 2017-2022

	2017 pop 5 years and older	%	2022 pop 5 years and older	%
Total	17,718		17,728	
Lived in the same house as in previous year	15,047	84.9%	15,948	90.0%
Lived in a different house as in previous year	2,671	15.1%	1,780	10.0%
<b>Of Residents Living in a Different House as the Previous Year:</b>	--	--	--	--
Lived in the same county as in the previous year	953	35.7%	458	25.7%
Lived in a different county than the previous year	1,108	41.5%	771	43.3%
Lived in a different state than the previous year	597	22.4%	534	30.0%
<b>Of those not Living in the United States as the Previous Year:</b>				
Foreign country or at sea	13	0.5%	17	1.0%

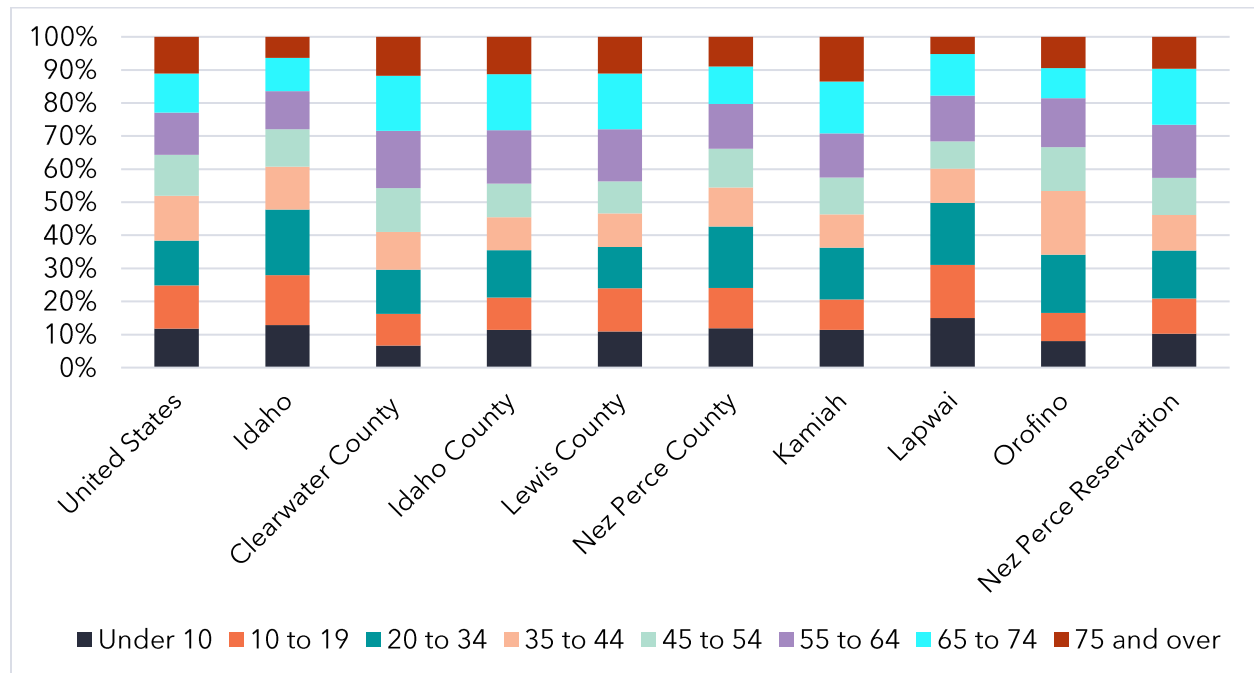
Source: U.S. Census Bureau, ACS 5-year Estimates, 2022, S0701

## Demographics

The population within the NPR generally skews older than both state and national averages (Figure 6.7). Among the counties, Nez Perce County has the most balanced age distribution, with 11.9% of its population under 10 and 9% aged 75 or older. However, the Reservation as a whole has a notably high percentage of individuals aged 65 to 74, at 17%, compared to Idaho's 10% and the U.S. average of 11.8%.

Conversely, the Reservation's population in younger age cohorts falls below both state and national averages. This demographic imbalance raises concerns about the economic health of the Reservation, as a declining proportion of younger, working-age individuals could lead to future economic challenges.

Figure 6.7: Population by Age, 2022



Source: U.S. Census Bureau ACS 5-year Estimates, 2022, S0101

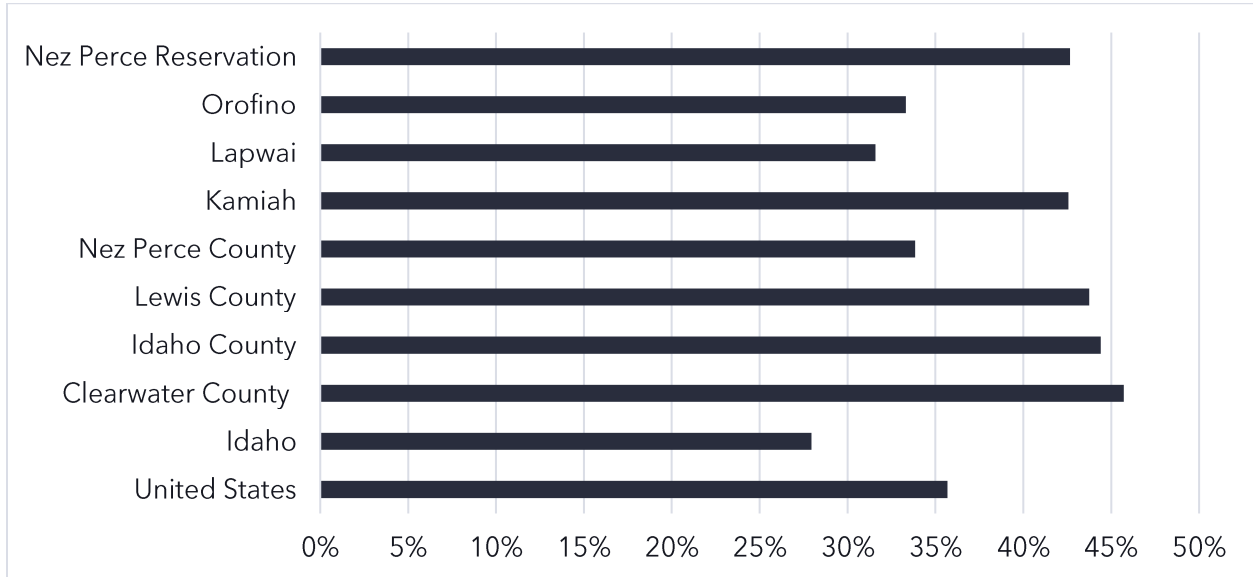
Within the NPR and its surrounding counties, the share of the population aged 55 and older is much higher than both state and national averages (Figure 6.8). Clearwater, Lewis, and Idaho Counties, as well as the Reservation overall, have over 10% more individuals in this age group compared to the United States, and even exceed Idaho's proportion.

Figure 6.9 projects the age distribution of NPR residents through 2029. Notably, the 55-64 age cohort is expected to decrease by 1.6%, while the 75-84 cohort will increase by the same percentage. Changes in all other age groups are projected to be minimal, with increases or decreases of less than one percentage point. These shifts highlight the continued aging of the population, emphasizing the importance of planning for the needs of older residents in the coming years.

Research from the Joint Center for Housing Studies of Harvard University indicates that most adults prefer to age in place within their communities. An adequate supply of age-

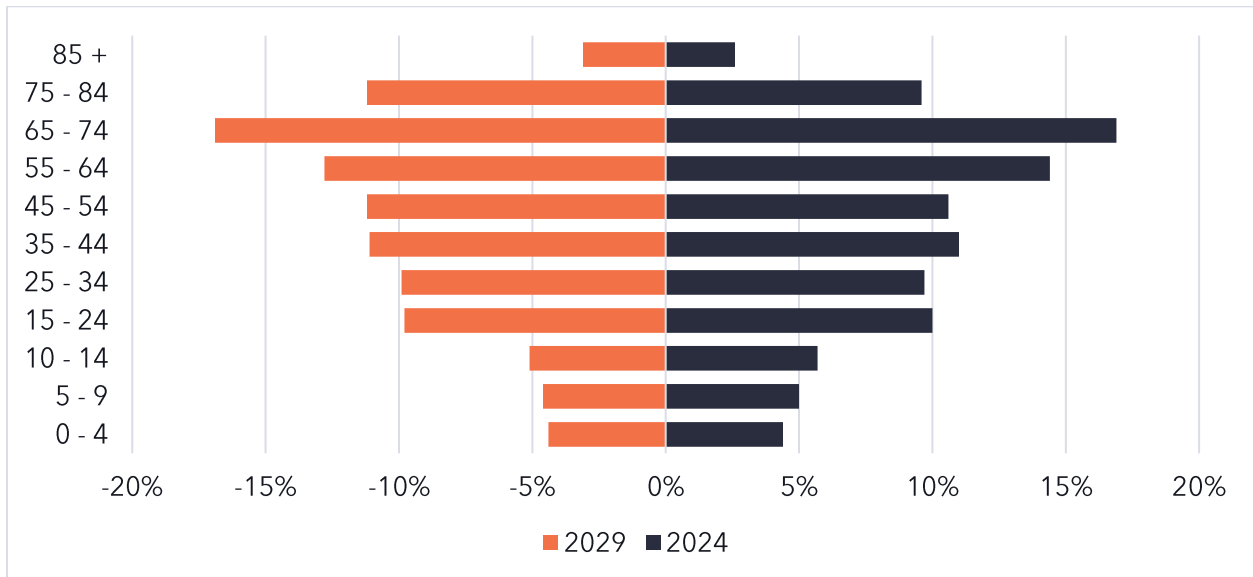
appropriate housing is essential to support this aging population. Strategies to address this need could include zoning changes to allow accessory dwelling units (ADUs). ADUs can enable seniors with disabilities or health conditions to live close to family caregivers while still maintaining independence.<sup>43</sup>

**Figure 6.8: Population ages 55+, 2022**



Source: U.S. Census Bureau ACS 5-year Estimates, 2022, S0101

**Figure 6.9: Nez Perce Reservation Age Distribution 2024 vs. 2029**



Source: Esri Business Analyst, Age by Sex Profile, 2024

<sup>43</sup> "Housing America's Older Adults: Meeting the Needs of an Aging Population" Joint Center for Housing Studies of Harvard University, 2014

## Race and Ethnicity

The racial and ethnic composition of the NPR and surrounding areas highlights diversity, with key implications for housing needs and markets (Table 6.2). Race and ethnicity can influence factors such as multi-generational living, income levels, and household size.

The Reservation population includes a notably higher proportion (13.1%) of individuals identifying as American Indian and/or Alaska Native (AIAN) compared to the national average (1.1%). This proportion is even greater in Lapwai, at 58.7%.

In contrast, Idaho as a whole has a predominantly white population (81%), a trend even more pronounced in the towns of Kamiah and Orofino (83.4% and 32.8%, respectively). Other racial and ethnic groups are underrepresented within the Reservation compared to both Idaho and the broader United States.

Table 6.2: Race and Ethnicity Comparison, 2024

Region	White	Black	American Indian & Alaska Native	Asian	Native Hawaiian & Other Pacific Islander	Some Other Race	Two or More Races	Hispanic or Latino
Kamiah	83.4%	0.2%	7.9%	0.2%	0.0%	1.8%	6.5%	4.5%
Lapwai	32.8%	0.5%	58.7%	0.2%	0.0%	1.2%	6.7%	4.9%
Orofino	89.2%	0.8%	2.5%	1.0%	0.0%	2.4%	4.1%	5.6%
Nez Perce Reservation	78.9%	0.4%	13.1%	0.4%	0.0%	1.4%	5.7%	4.2%
Idaho	81.0%	0.9%	1.4%	1.6%	0.2%	6.0%	8.9%	13.9%
United States	60.3%	12.5%	1.1%	6.4%	0.2%	8.8%	10.7%	19.6%

Source: Esri Business Analyst, Community Profile, 2024

## Education

The Reservation shows notably lower levels of educational attainment compared to Idaho and the United States (Figure 6.10). While over 20% of the population at the state and national levels holds a bachelor's degree, only 13.7% of NPR residents have achieved this milestone. Lapwai, the Reservation town with the highest attainment, reaches only 13.9%, and Nez Perce County follows at 17.5%.

Despite these lower figures, the Reservation outperforms both Idaho and the United States in high school completion, with only 9.1% of its population lacking a high school diploma.

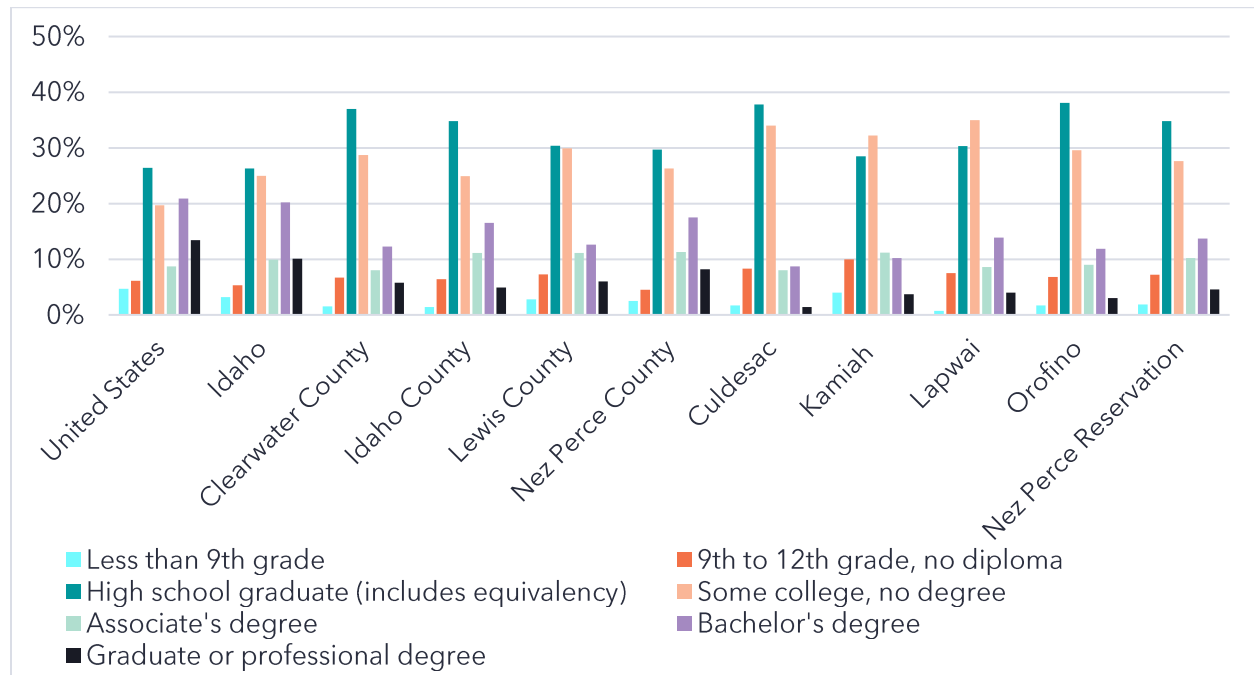
The "college wage premium" emphasizes how educational attainment drives income growth and economic prosperity.<sup>44</sup> Establishing learning programs could help current Tribal

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<sup>44</sup> Leila Bengali et al., *Federal Reserve Bank of San Francisco*, "Falling College Wage Premiums by Race and Ethnicity," accessed November 2024, <https://www.frbsf.org/research-and-insights/publications/economic-letter/2023/08/falling-college-wage-premiums-by-race-and-ethnicity/#:~:text=The%20college%20wage%20premium%20is,with%20a%20high%20school%20diploma>.

members access education opportunities unavailable to past generations, attract young families back to the Reservation, and expand the local talent pool.

**Figure 6.10: Educational Attainment, 2022**



Source: U.S. Census Bureau 5-year ACS Estimates, 2022, S1501

### Households

The Reservation has experienced a decline in the total number of households, decreasing by 113 from 2017 to 2022 (Table 6.3). This figure reflects occupied households rather than housing units. The most significant change occurred in Lapwai, which saw a 16.2% decrease in households, driven by a sharp drop in 2021.<sup>45</sup> In contrast, Orofino reported a 3.4% increase in households during the same period.

The Reservation stands out with a higher proportion of married-couple and non-family households compared to state and national averages (Figure 6.11). Kamiah and Orofino lead in the share of married-couple households, while Lapwai presents a unique household composition. It has a higher percentage of male and female householders without spouses and a lower share of non-family households than other regions.

Households with seniors are notably more prevalent within the NPR, reflecting its older population and the strong caregiving emphasis in Tribal families. However, Lapwai has fewer senior households than other areas (Figure 6.12). Instead, it has the highest percentage of households with residents under 18, at 59.2% – nearly double the state average of 32.2%.

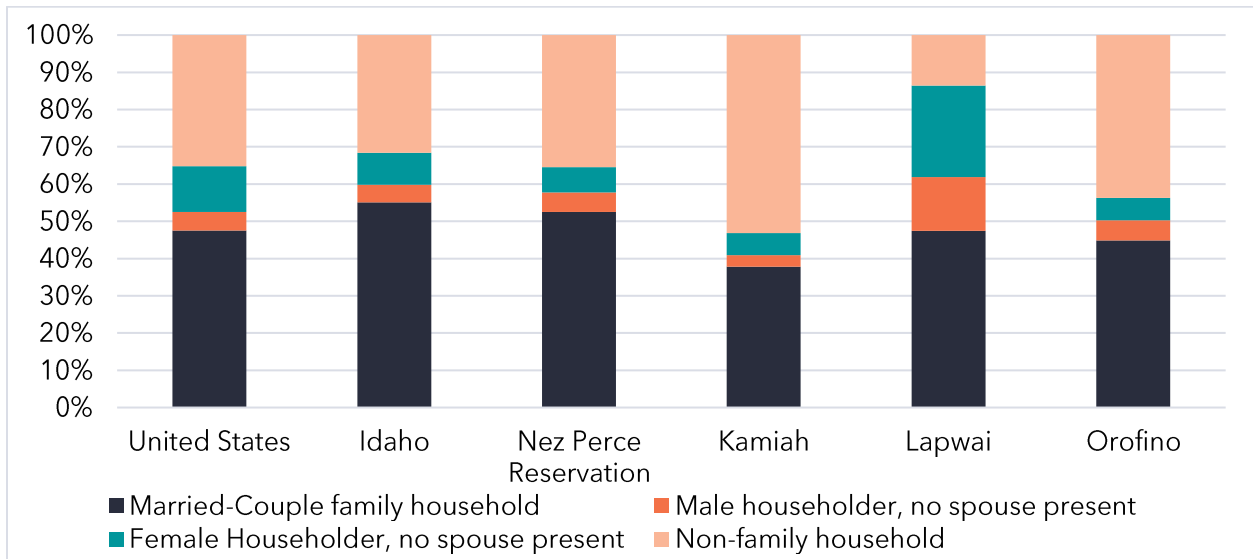
<sup>45</sup>This could reflect actual trends or Census Survey limitations.

**Table 6.3: Total Number of Households by Region**

Region	Total Number of Households 2022	5-Year Numerical Change	5-Year Percentage Change
Orofino	1,015	35	3.4%
Lapwai	333	(54)	(16.2%)
Kamiah	579	(1)	(0.2%)
Nez Perce Reservation	7,267	(113)	(1.6%)
Idaho	675,323	66,199	9.8%
United States	127.5M	6.0M	5.5%

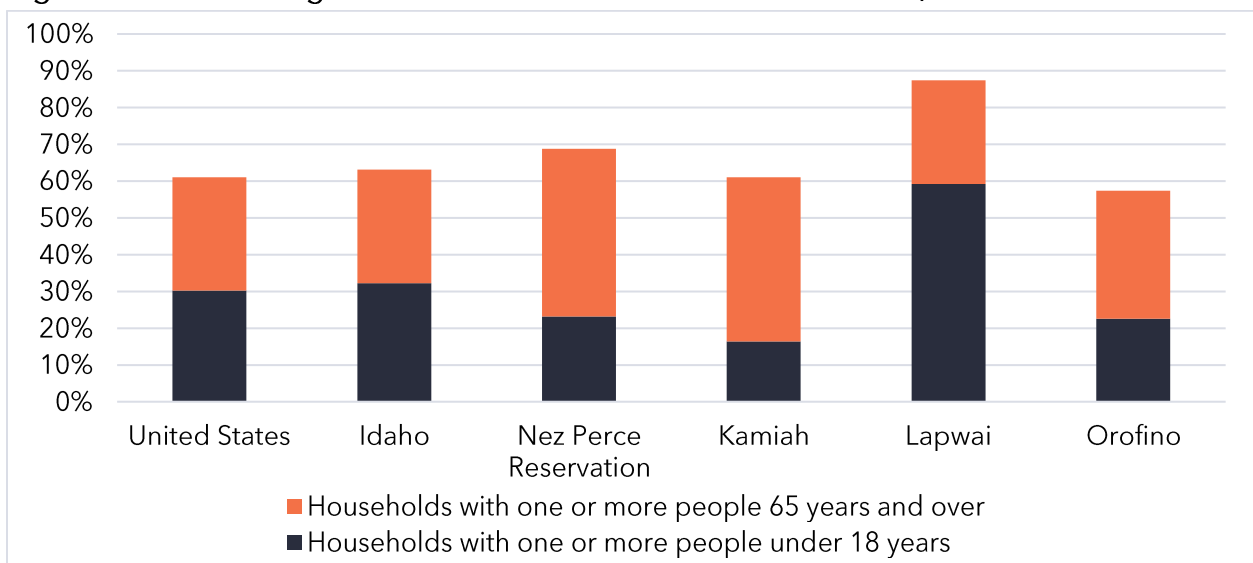
Source: U.S. Census Bureau, ACS 5-year Estimates, 2022, B25014

**Figure 6.11: Household Family Composition by Region, 2022**



Source: U.S. Census Bureau ACS 5-year Estimates, 2022, S1101

**Figure 6.12: Percentage of Households with Children and Seniors, 2022**



Source: U.S. Census Bureau ACS 5-year Estimates, 2022, S1101

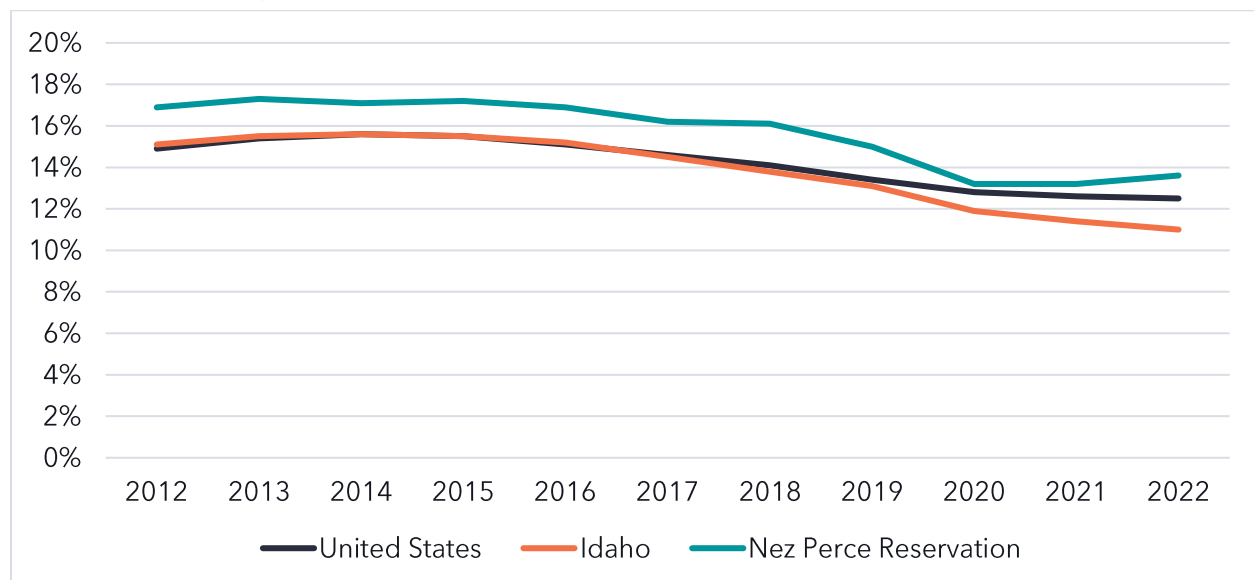
## Underserved Populations

Many population cohorts can meet their own housing needs, but more vulnerable groups require special attention due to their limited financial or social resources to afford market-rate housing. This section identifies and examines various vulnerable populations in the region.

### Population in Poverty

Poverty levels are a critical factor in evaluating the purchasing power of prospective homeowners. The Federal Poverty Level (FPL) for individuals in 2024 is \$15,060, up from \$14,580 in 2023. In 2022, 13.6% of NPR residents were below the poverty level, surpassing both the national rate (12.5%) and Idaho's rate (11.0%). Over the last decade, NPR poverty rates have generally declined, with the exception of a slight increase from 2021 to 2022 (Figure 6.13).

Figure 6.13: Percentage of the Population in Poverty in the United States, Idaho, and Nez Perce Reservation, 2012-2022



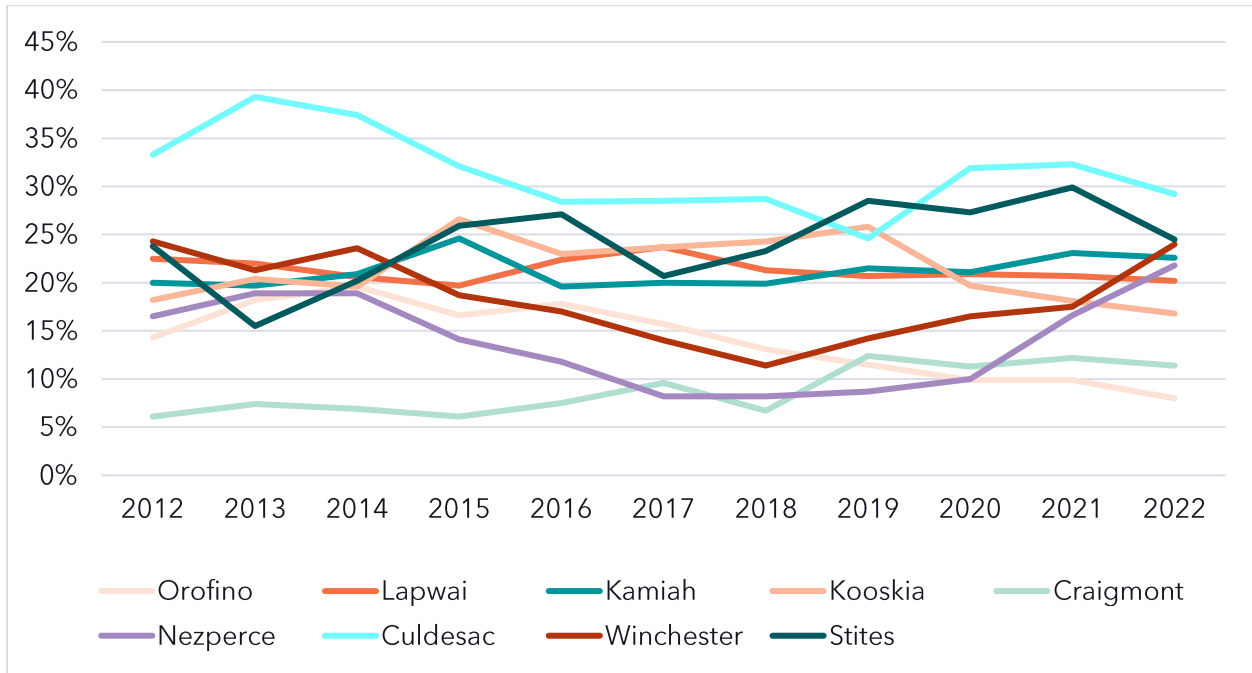
Source: U.S. Census Bureau, 2012-2022 American Community Survey 5-Year Estimates, Table S1701

Poverty rates across the Reservation's communities show significant year-to-year variation (Figure 6.14). Culdesac consistently reported the highest poverty rates from 2012 to 2022, except in 2019 when Kamiah surpassed it. In 2022, Culdesac (29.2%), Stites (24.5%), and Kamiah (22.6%) reported the highest rates, while Orofino and Craigmont had poverty levels below the national average.

Demographics heavily influence poverty rates. Female householders without spouses have the highest poverty rates across all regions (Figure 6.15). Nationally, around 80% of single-parent households are led by single mothers, with nearly one-third living in poverty.<sup>46</sup> This pattern is reflected within the NPR.

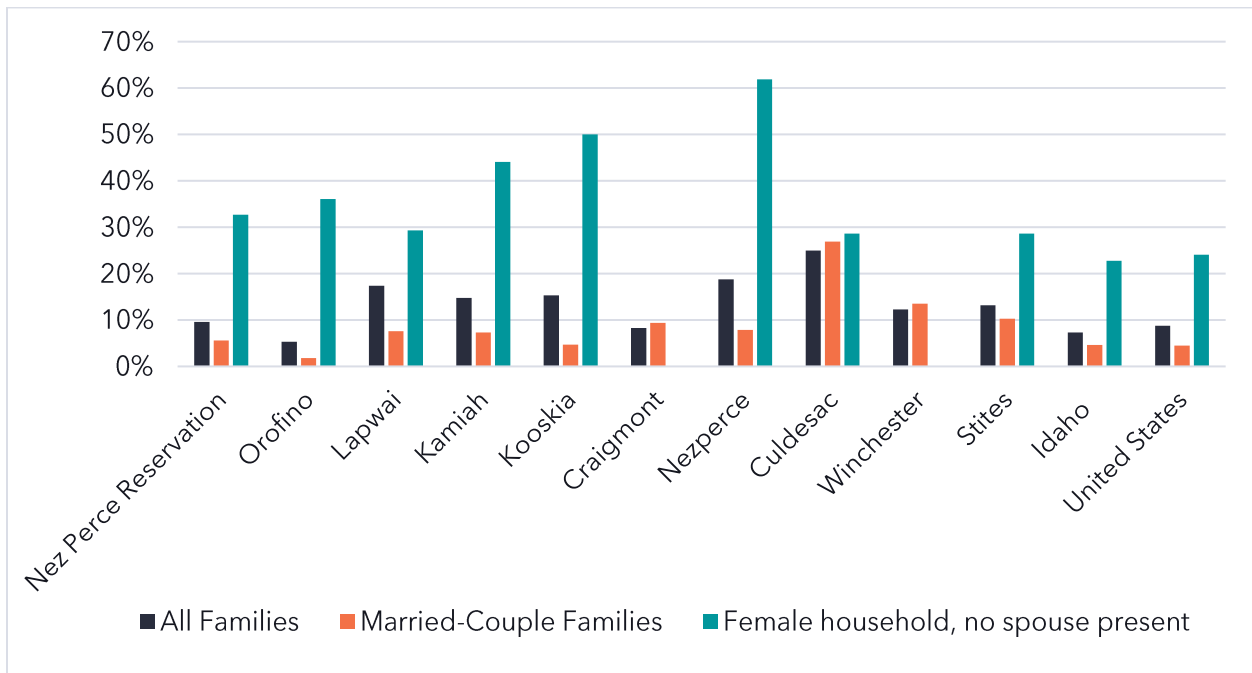
<sup>46</sup>"America's Families and Living Arrangements: 2022," U.S. Census Bureau, 2022, accessed November 2024, <https://www.census.gov/data/tables/2022/demo/families/cps-2022.html>.

Figure 6.14: Percentage of the Population in Poverty in Nez Perce Reservation Communities, 2012-2022



Source: U.S. Census Bureau, 2012-2022 American Community Survey 5-Year Estimates, Table S1701

Figure 6.15: Percentage of Families in Poverty by Composition, 2022

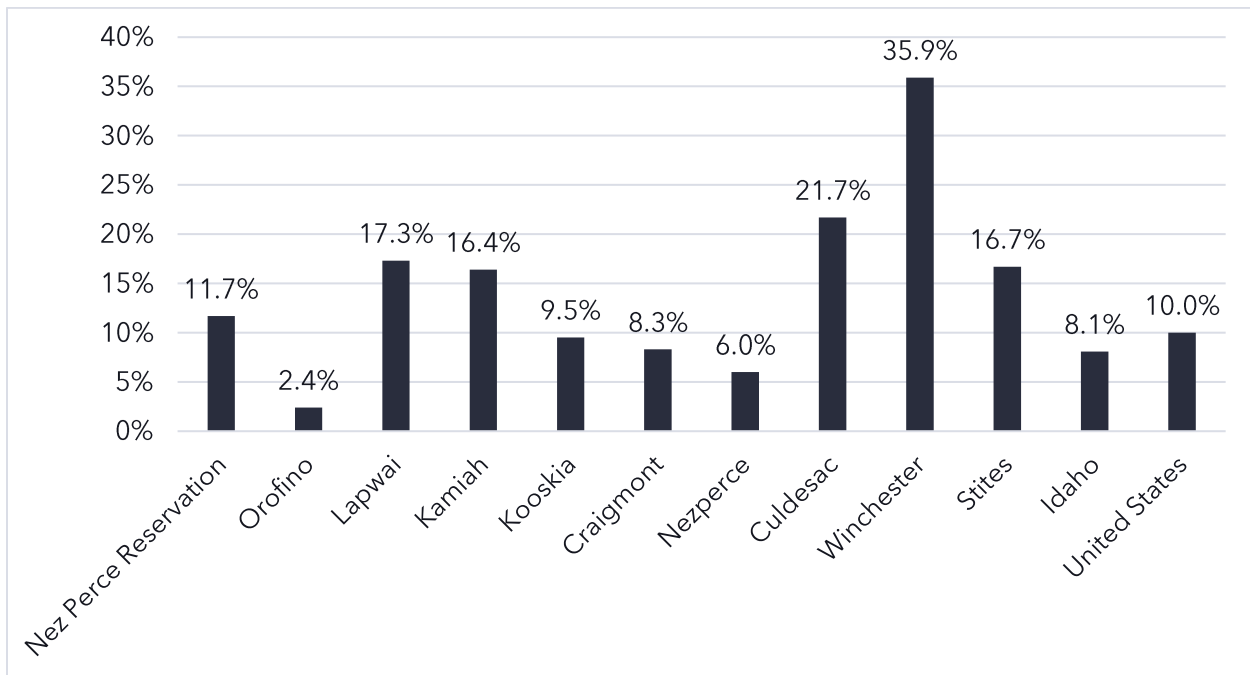


Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates, Table S1702

The Reservation also has a higher percentage of seniors living in poverty than the national average (Figure 6.16). This varies significantly by community, with Winchester (35.9%), Culdesac (21.7%), and Lapwai (11.7%) reporting the highest rates among seniors.



Figure 6.16: Percentage of Seniors (65 years old+) in Poverty, 2022

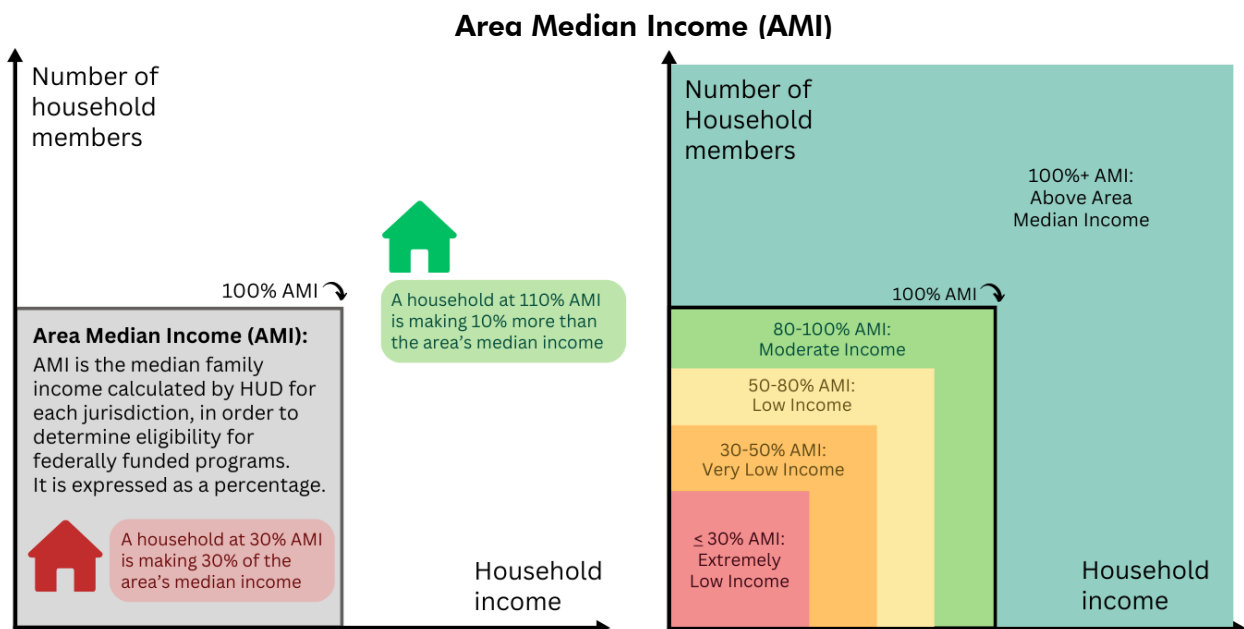


Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2022, Table S1701

### Low Income Population Groups

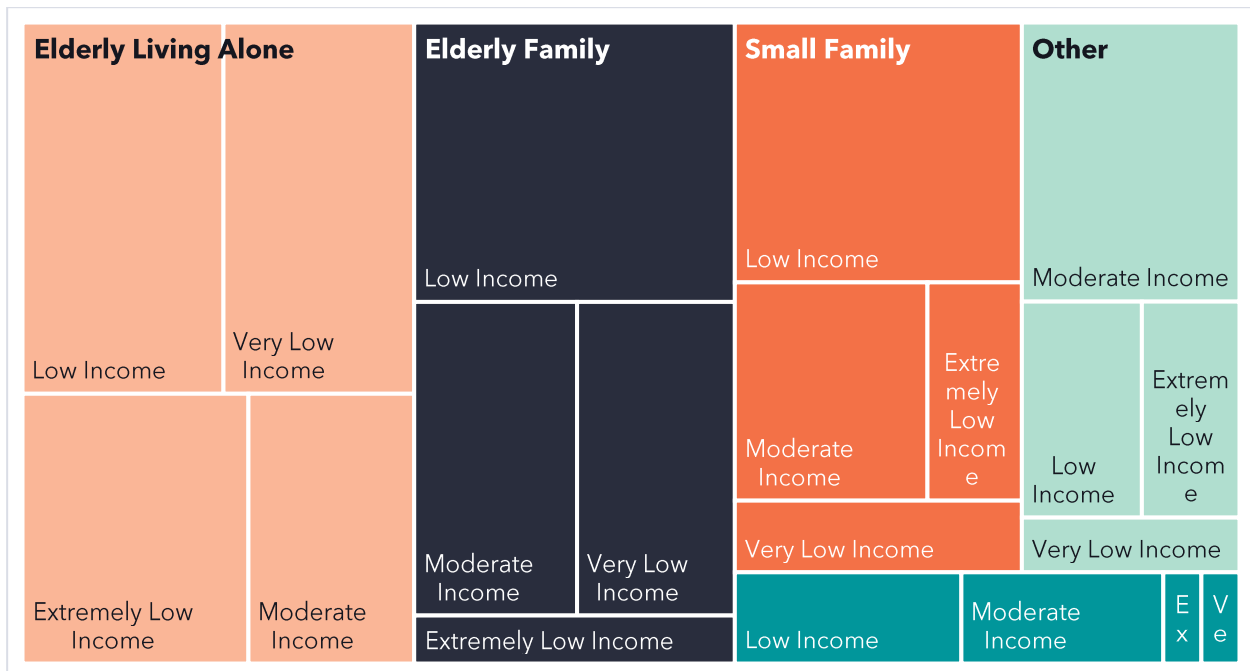
PC assessed household income levels using the Area Median Income (AMI), a metric developed by the U.S. Department of Housing and Urban Development (HUD) to determine Fair Market Rents (FMRs) and eligibility for housing programs (Figure 6.17).

Figure 6.17: Area Median Income (AMI)



Within the Reservation, low-income households represent a significant portion of the population (Table 6.4 and Figure 6.18). According to HUD's Comprehensive Housing Affordability Strategy data (available since 2020), 29.2% of owner-occupied households are classified as low-income, with elderly and small families making up the majority. Over 500 elderly family households qualify as low-income. The situation is even more challenging for elderly individuals living alone, with 830 such households falling into the low-income category. This isn't surprising, as many elderly residents lack income sources and bear the full burden of housing costs not covered by federal assistance. Conversely, large families account for the smallest share of low-income owner-occupied households, likely due to greater resource availability.

**Figure 6.18: Tree Map of Low-Income Owner-Occupied Households in the Reservation**



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Tracts

**Table 6.4: Composition of Low-Income Owner-Occupied Households in the Reservation**

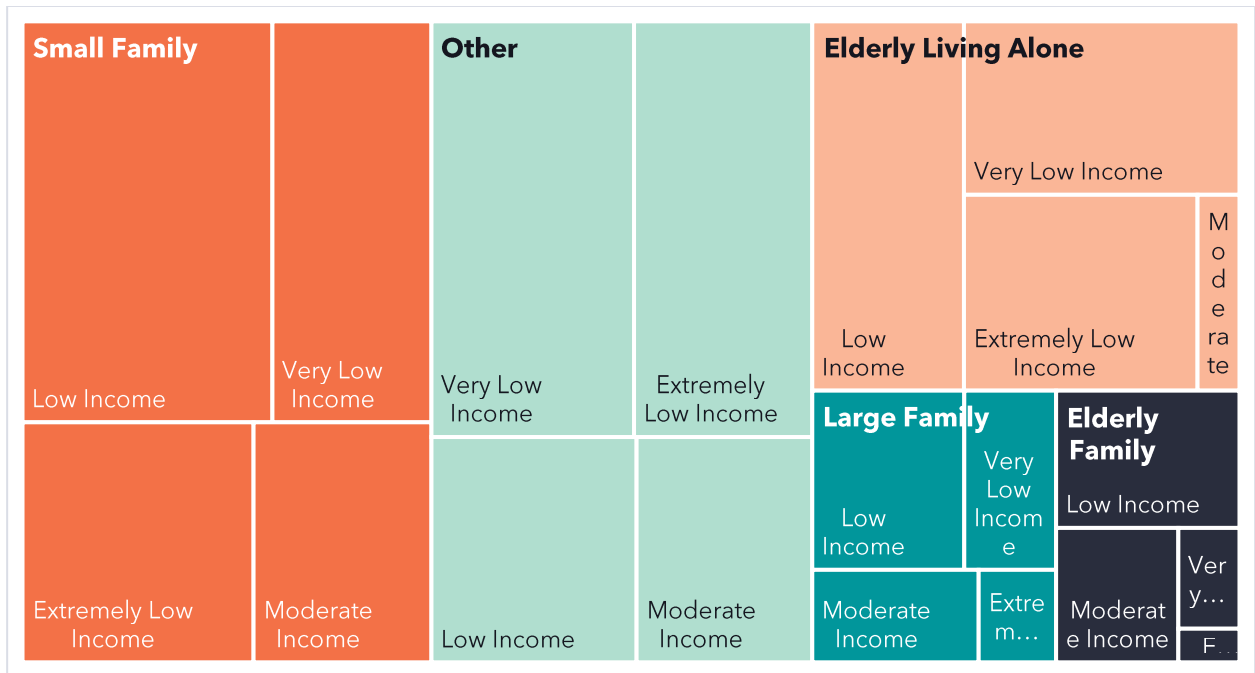
Family Composition	Income Level	Households	Percent of Total Occupied Housing Units
Elderly Family	Extremely Low Income	62	0.8%
Elderly Family	Very Low Income	199	2.6%
Elderly Family	Low Income	360	4.6%
Elderly Family	Moderate Income	205	2.6%
Small Family	Extremely Low Income	83	1.1%
Small Family	Very Low Income	83	1.1%
Small Family	Low Income	300	3.9%
Small Family	Moderate Income	169	2.2%
Large Family	Extremely Low Income	14	0.2%
Large Family	Very Low Income	14	0.2%
Large Family	Low Income	83	1.1%
Large Family	Moderate Income	74	1.0%

Elderly Living Alone	Extremely Low Income	245	3.2%
Elderly Living Alone	Very Low Income	285	3.7%
Elderly Living Alone	Low Income	300	3.9%
Elderly Living Alone	Moderate Income	180	2.3%
Other	Extremely Low Income	85	1.1%
Other	Very Low Income	48	0.6%
Other	Low Income	104	1.3%
Other	Moderate Income	244	3.1%

Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Tracts

Renter-occupied units are less common in the area. Low-income households make up 16.5% of these, compared to 29.2% for owner-occupied units (Table 6.5 and Figure 6.19). Small families constitute the largest segment of low-income renter households, indicating a greater demand among low-income families for rental housing. This disparity underscores the need for additional rental units and federally subsidized housing programs, particularly for Elders and small families, to address the Reservation's housing challenges.

Figure 6.19: Tree Map of Low-Income Renter-Occupied Households in the Reservation



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Tracts

Table 6.5: Composition of Low-Income Renter-Occupied Households in the Reservation

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units
Elderly Family	Extremely Low Income	4	0.1%
Elderly Family	Very Low Income	12	0.2%
Elderly Family	Low Income	49	0.6%
Elderly Family	Moderate Income	32	0.4%
Small Family	Extremely Low Income	108	1.4%
Small Family	Very Low Income	124	1.6%
Small Family	Low Income	195	2.5%

Small Family	Moderate Income	83	1.1%
Large Family	Extremely Low Income	14	0.2%
Large Family	Very Low Income	32	0.4%
Large Family	Low Income	53	0.7%
Large Family	Moderate Income	30	0.4%
Elderly Living Alone	Extremely Low Income	89	1.1%
Elderly Living Alone	Very Low Income	93	1.2%
Elderly Living Alone	Low Income	109	1.4%
Elderly Living Alone	Moderate Income	16	0.2%
Other	Extremely Low Income	144	1.9%
Other	Very Low Income	164	2.1%
Other	Low Income	90	1.2%
Other	Moderate Income	77	1.0%

Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Tracts

## Disabled

Figure 6.20 reveals the Reservation has a higher percentage of individuals who report at least one disability (22.1%) compared to the state (13.7%) and the nation (12.9%). All towns considered (excluding Lapwai) report higher disability rates than Idaho (Table 6.6). Disabilities considered include hearing, vision, cognitive, ambulatory, self-care, and independent living difficulties.

Individuals reporting disability are often disproportionately affected by poverty, with 21% nationwide living below the poverty line.<sup>47</sup> This is partly due to lower labor participation rates and may also reflect that disabilities in one family member can negatively impact the economic outcomes of the entire family. In addition to issues related to poverty, individuals with disabilities often seek out homes with accessible design. Entry stairs, particularly constrained or narrow spaces, or multiple stories may make a home inaccessible to many.

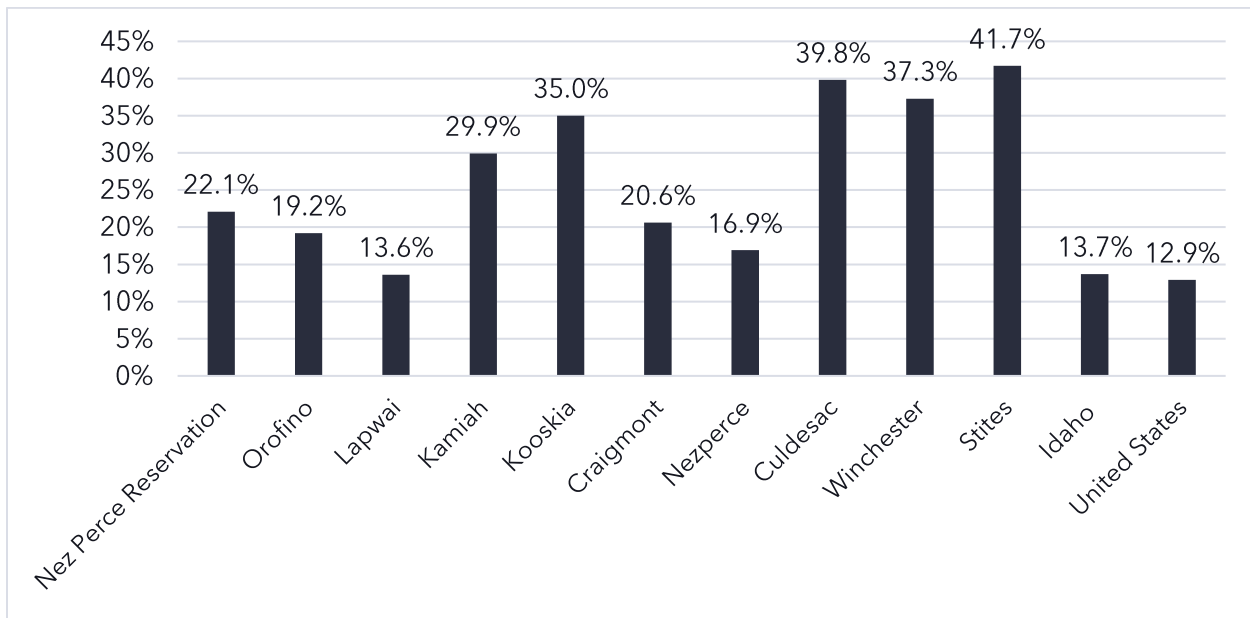
**Table 6.6: Population with Disabilities, 2022**

Area	Population with a Disability	Percent with a Disability
Nez Perce Reservation	3,927	22.1%
Orofino	469	19.2%
Lapwai	178	13.6%
Kamiah	362	29.9%
Kooskia	213	35.0%
Craigmont	103	20.6%
Nezperce	83	16.9%
Culdesac	156	39.8%
Winchester	98	37.3%
Stites	68	41.7%
Idaho	251,201	13.7%
United States	41.9 M	12.9%

Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates, Table S1810

<sup>47</sup> "Disability and Socioeconomic Status," American Psychological Association, 2010, <https://www.apa.org/pi/ses/resources/publications/disability#:~:text=Despite%20these%20and%20ot her%20forms,age%20and%20want%20to%20work.>

Figure 6.20: Percentage of Population with Disabilities, 2022



Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates, Table S1810

### Veterans

The NPR has fewer veterans in 2022 compared to 2017, in contrast to the state trend (Table 6.7). The only communities within the NPR that experienced an increase in veterans between 2017 and 2022 were Lapwai (79%), Kooskia (44%), and Culdesac (3%). The largest share of the Reservation’s veterans are 65 years or older (Figure 6.21).

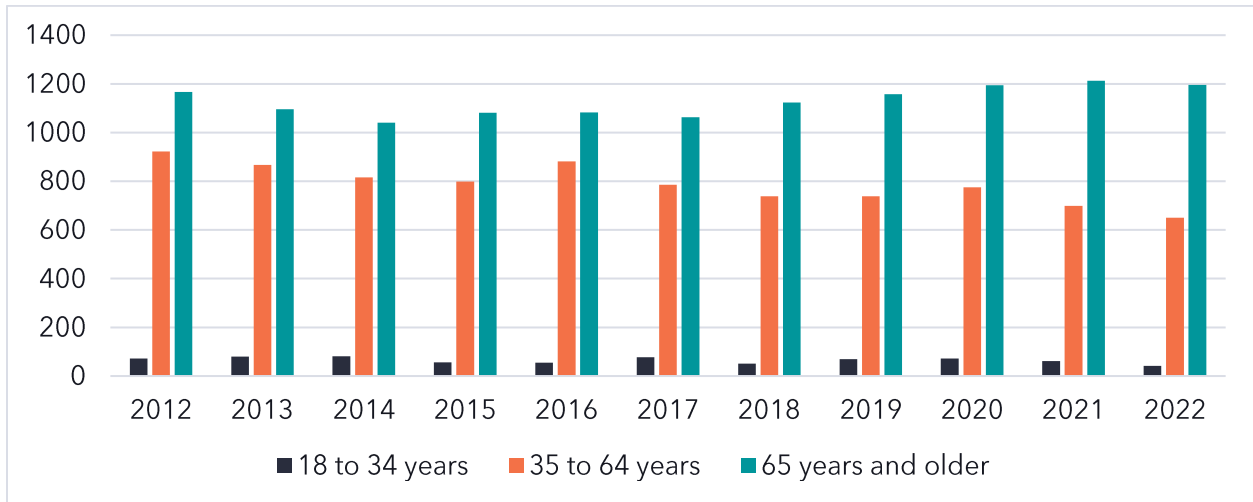
In 2022, the number of NPR veterans in poverty was at its lowest level since 2013, except for a slight dip in 2022 (Figure 6.21). While the number of disabled veterans has decreased since 2020, it remains higher than in 2013 (Figure 6.23).

Table 6.7: Veteran Population

Region	2017	2022	Numeric Change	% Change
Nez Perce Reservation	1,925	1,888	(37)	(2%)
Orofino	349	320	(29)	(8%)
Lapwai	43	77	34	79%
Kamiah	151	93	(58)	(38%)
Kooskia	62	89	27	44%
Craigmont	64	44	(20)	(31%)
Nezperce	51	36	(15)	(29%)
Culdesac	29	30	1	3%
Winchester	65	40	(25)	(38%)
Stites	30	19	(11)	(37%)
Idaho	115,437	119,733	4,296	4%
US	18.9M	17M	(1.9M)	(10%)

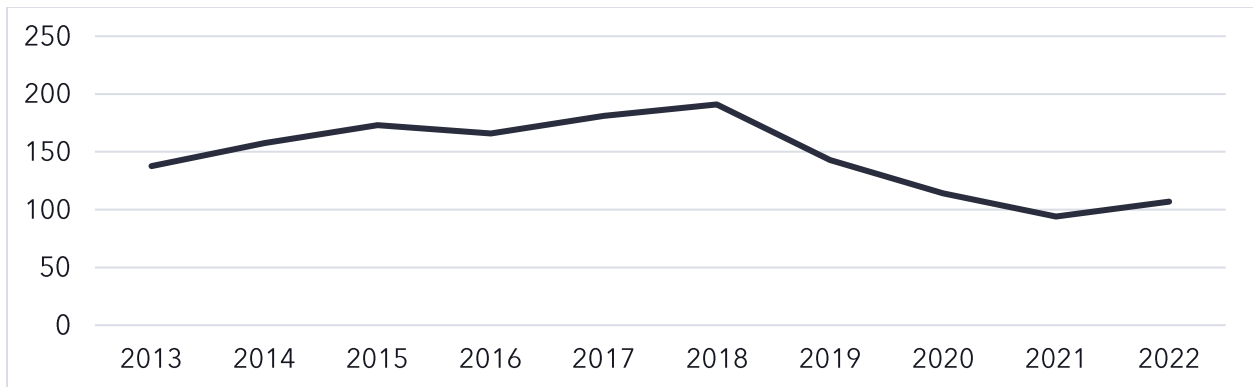
Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2017-2022, Table S2101

**Figure 6.21: Veterans by Age on the Nez Perce Reservation, 2012-2022**



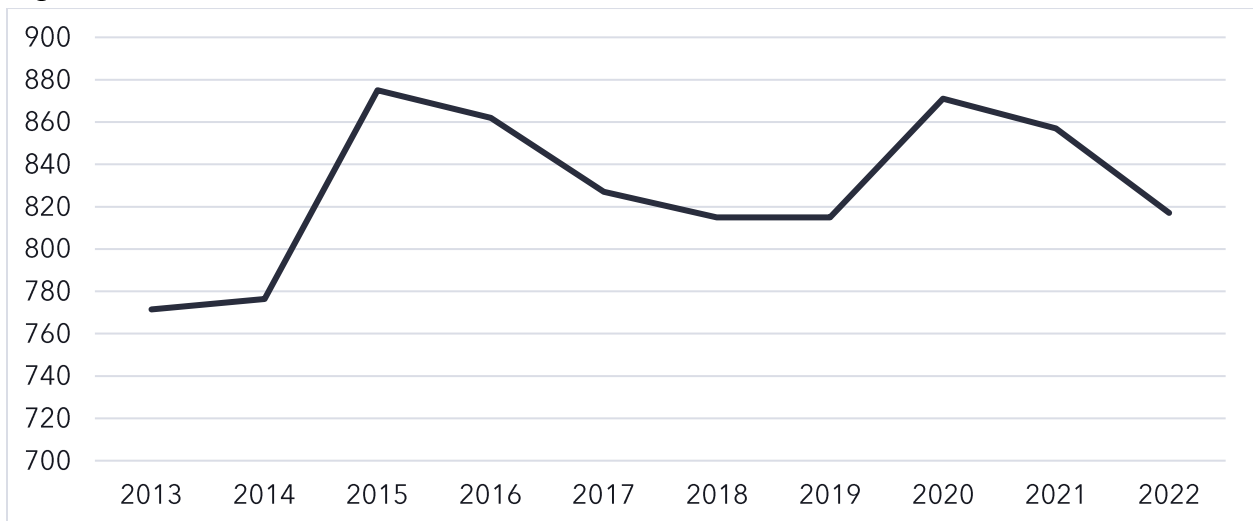
Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates, Table S2101

**Figure 6.22: Veterans in Poverty on the Nez Perce Reservation, 2013-2022**



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013-2022, Table S2101

**Figure 6.23: Disabled Veterans on the Nez Perce Reservation, 2012-2022**



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2013-2022, Table S2101

## Homeless

Homelessness is notoriously difficult to quantify, particularly in specific areas or cities not designated as metropolitan areas. Additionally, individuals experiencing homelessness are often reluctant to disclose their situation. Homelessness is thus likely more widespread than statistical analyses suggest.

Most efforts to measure homelessness rely on the HUD Point-in-Time (PIT) Count, an annual count of sheltered and unsheltered individuals experiencing homelessness on a single night in January. For the Idaho Balance of State Continuum of Care (CoC), which serves all of Idaho except Boise City (Ada County, Region 7), this PIT Count is conducted annually (Figure 6.24). The CoC is divided into six regions, with the NPR located in Region 2, which includes the counties of Latah, Clearwater, Nez Perce, Idaho, and Lewis. In 2023, the total number of homeless individuals (both sheltered and unsheltered) counted across the entire Idaho Balance of State CoC was 1,611.<sup>48</sup> Of these, 206 individuals were identified in Region 2, including 155 sheltered and 51 unsheltered individuals (Figure 6.25).<sup>49</sup>

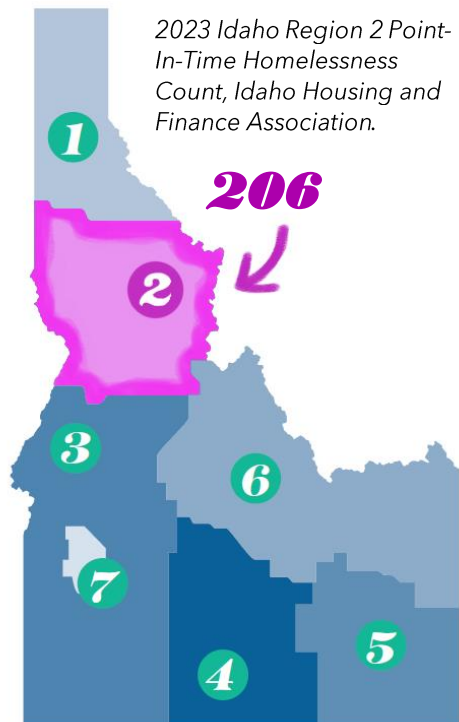
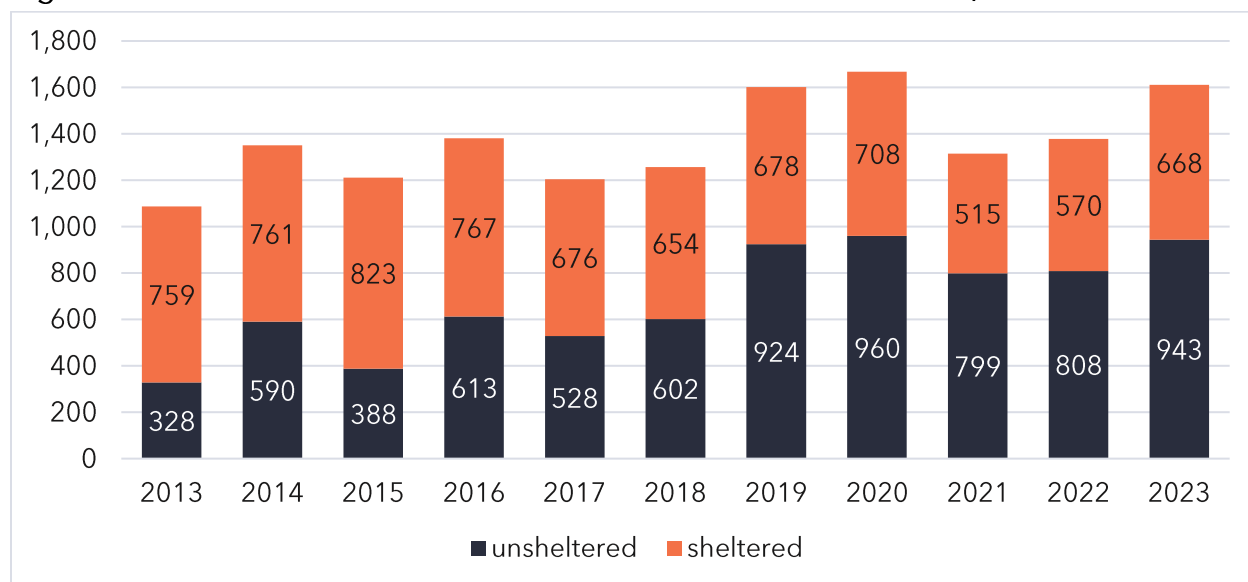


Figure 6.24: PIT Homeless Counts for the Idaho Balance of State CoC, 2013-2023

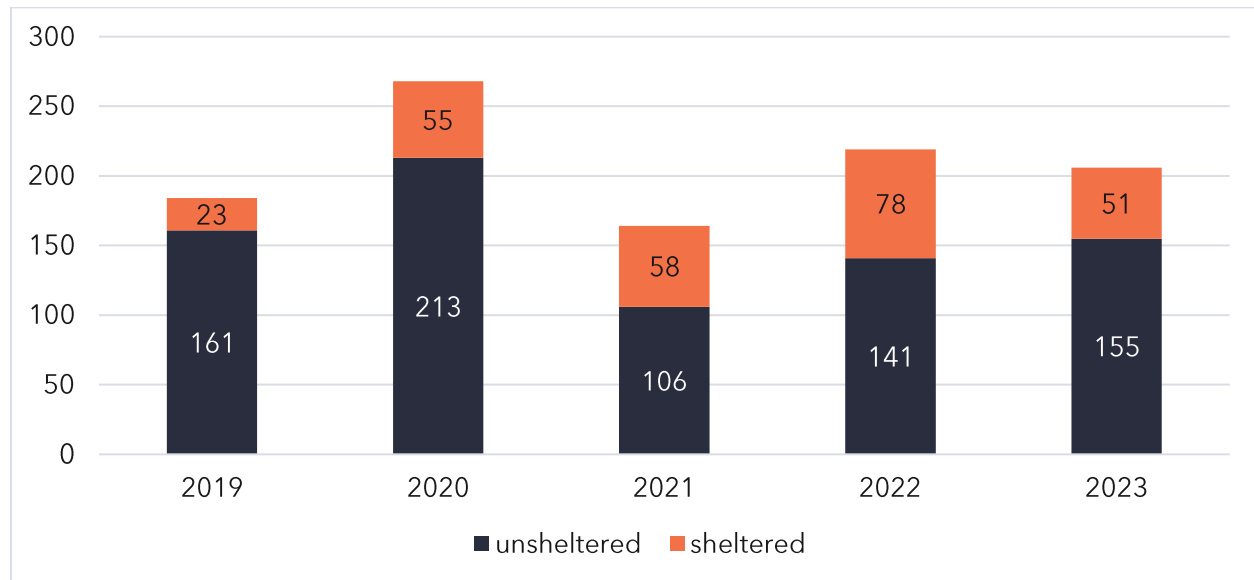


Source: HUD 2007-2023 PIT Estimates by CoC

<sup>48</sup> HUD PIT data, 2023, <https://www.hudexchange.info/resource/3031/pit-and-hic-data-since-2007/>.

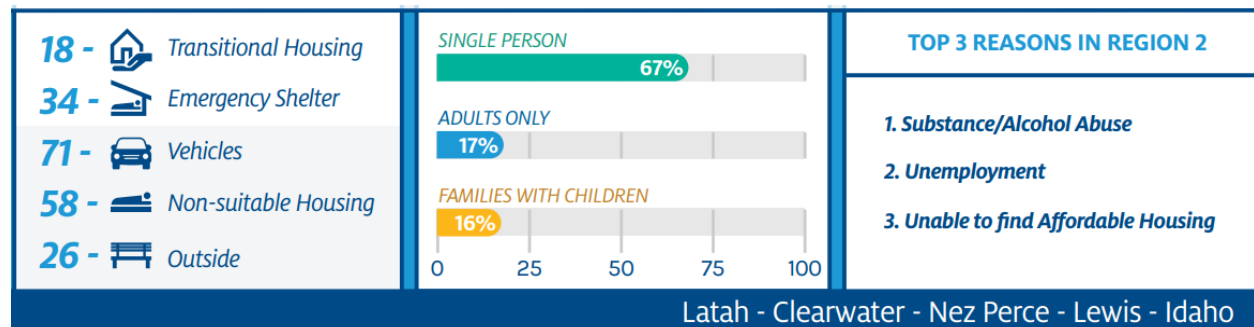
<sup>49</sup> 2023 Idaho Point-In-Time Homelessness Count, Idaho Housing and Finance Association, <https://www.idahohousing.com/documents/ihfa-2023-pit-balance-of-state.pdf>.

Figure 6.25: Region 2 of the Idaho Balance of State CoC, PIT Homeless Counts, 2019-2023



Source: 2023 Idaho Point-In-Time Homelessness Count, Idaho Housing and Finance Association

Figure 6.26: Region 2 PIT Homeless Count by shelter type, demographic, and reason, 2023

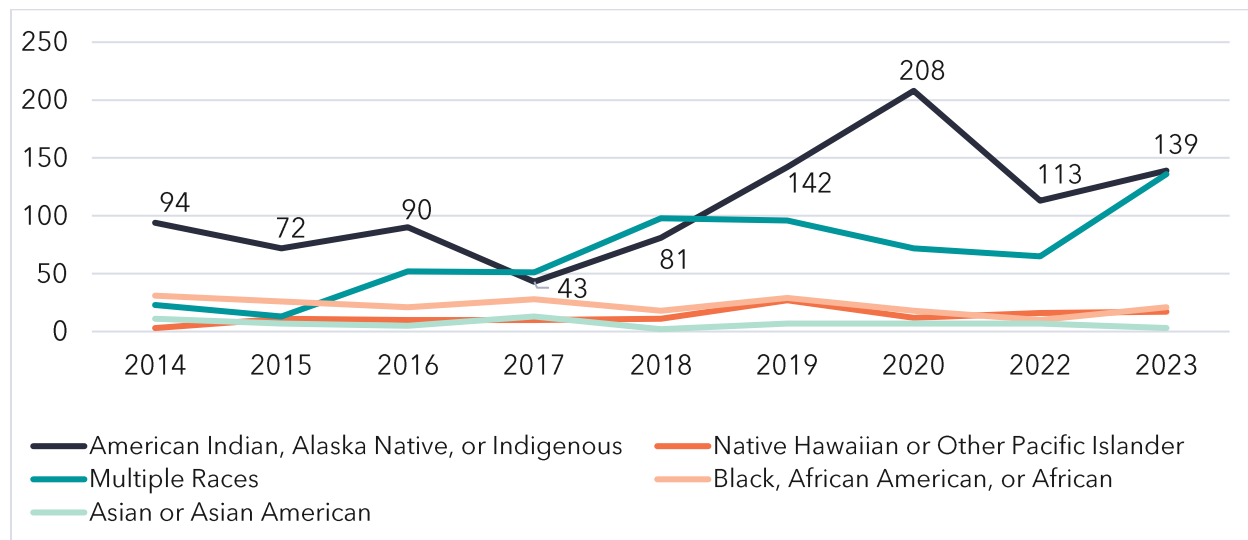


Source: 2023 Idaho Point-In-Time Homelessness Count, Idaho Housing and Finance Association

While Idaho, including Region 2, has seen a steady increase in reported homelessness since 2013 (possibly due to improved counting methods) the 2023 PIT Homeless Counts represent the highest numbers in the past decade, except for 2020. Region Two accounts for a significant share (12.79%) of Idaho’s homeless population, with more unsheltered individuals than sheltered ones. However, its inclusion of larger municipalities like Lewiston and Moscow complicates efforts to isolate homelessness data specific to the NPR. Notably, American Indian, Alaska Native, or Indigenous people consistently represent the largest non-white homeless demographic in the statewide CoC data, underscoring a disproportionate impact on these groups (Figure 6.27).



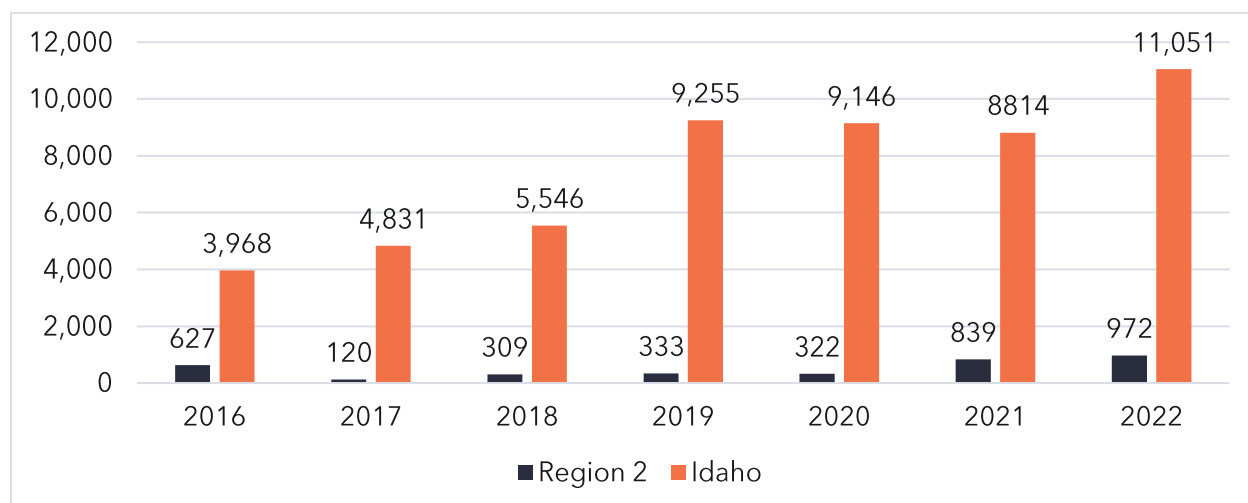
**Figure 6.27: Non-white demographics of Homeless in the Idaho Balance of State CoC, 2014-2023**



Source: HUD 2007-2023 PIT Estimates by CoC (\*note 2021 was omitted from this chart due to inconsistent data)

While the PIT Count provides a one-day snapshot of homelessness, supplemental data from HMIS and CMIS offers a more comprehensive view by capturing the number of individuals seeking homelessness services throughout the year (Figure 6.28).<sup>50</sup> In 2022, 11,051 individuals in Idaho sought such services, with 972 in Region 2. Although improvements in data collection methods and the availability of services contribute to higher reported numbers over time, the data highlights both the growing demand for aid and a positive trend: more individuals experiencing homelessness are accessing services and support.

**Figure 6.28: HMIS/CMIS Counts of Individuals seeking Homelessness Services, 2016-2022**



Source: Idaho Housing and Finance

<sup>50</sup>Idaho Housing and Finance Association, *The State of Homelessness in Idaho, 2016-2022 Reports*, <https://www.idahohousing.com/homelessness-services-programs/idaho-homelessness-community-report/>.

## Economic Drivers

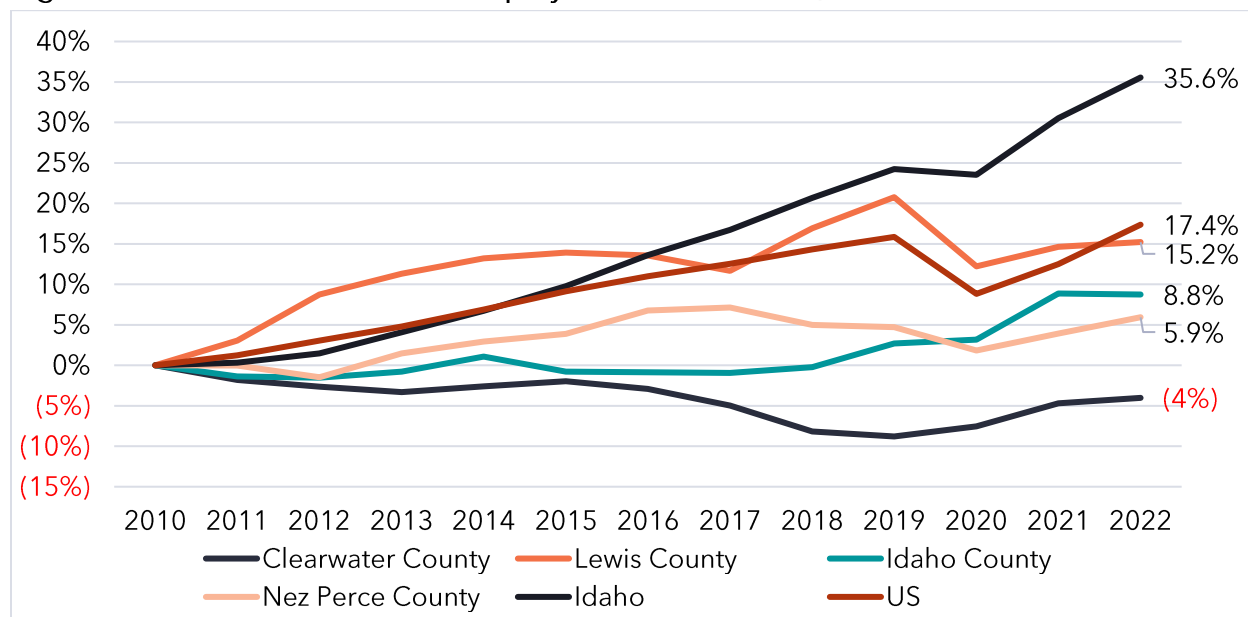
The growth of the labor force and the establishment of new businesses enable economies to develop and expand. Specific industries with higher levels of employment and wages often serve as powerful economic drivers due to the clustering effect.<sup>51</sup> Clusters form when businesses in the same industry benefit from being located near one another, which enhances regional competitiveness.

## Labor Force, Earnings, and Establishments

From 2012 to 2022, labor force indicators in Idaho, Lewis, and Nez Perce Counties showed overall increases, with total employment rising steadily over the past 12 years.<sup>52</sup> However, these gains have been uneven. While Idaho as a state experienced significant employment growth, Lewis and Nez Perce Counties have yet to recover to pre-pandemic employment levels, and Clearwater County has suffered a negative growth rate, losing jobs since 2010.

Over the past 12 years, Idaho achieved the highest cumulative annual employment growth rate at 35.6%, followed by the United States at 17.4% and Lewis County at 15.2% (Figure 6.29). In comparison, Idaho County and Nez Perce County experienced slower growth rates of 8.9% and 5.9%, respectively. Clearwater County saw a decline of 4%. Notably, between 2017 and 2021, Lewis County briefly surpassed the national growth rate.

Figure 6.29: Cumulative Annual Employment Growth Rate, 2010-2022



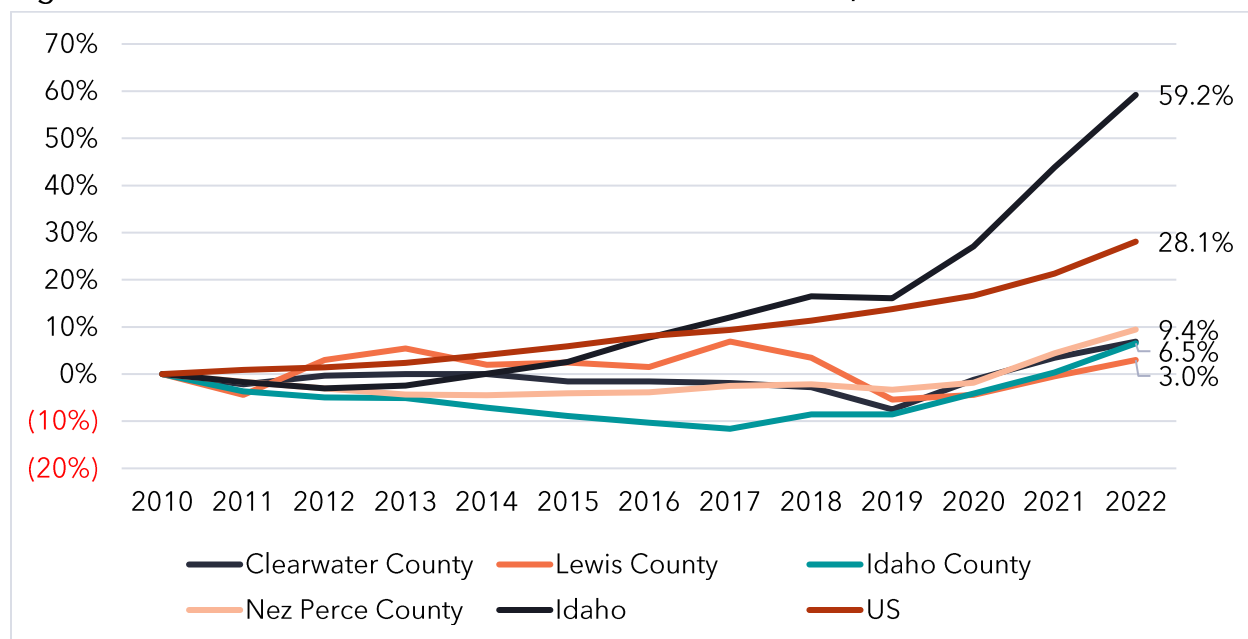
Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2010-2022

<sup>51</sup> Joseph Cortright, "Making Sense of Clusters: Regional Competitiveness and Economic Development," *The Brookings Institution*, <https://www.brookings.edu/articles/making-sense-of-clusters-regional-competitiveness-and-economic-development/#:~:text=The%20foundation%20of%20a%20regional,common%20competitive%20strengths%20and%20needs.>

<sup>52</sup> Data from the Bureau of Labor Statistics does not specifically track the Nez Perce Reservation or its towns but instead analyzes the broader region, offering valuable insights.

Before the pandemic, all counties included within the Reservation experienced negative growth in the number of business establishments (Figure 6.30). However, the pandemic and post-pandemic periods unexpectedly reversed this trend. From 2010 to 2022, all four counties recorded positive growth in establishment totals. Nez Perce County saw the highest growth rate in establishments at 9.4%, while Lewis County recorded the lowest at 3.0%.

**Figure 6.30: Cumulative Annual Establishments Growth Rate, 2010-2022**

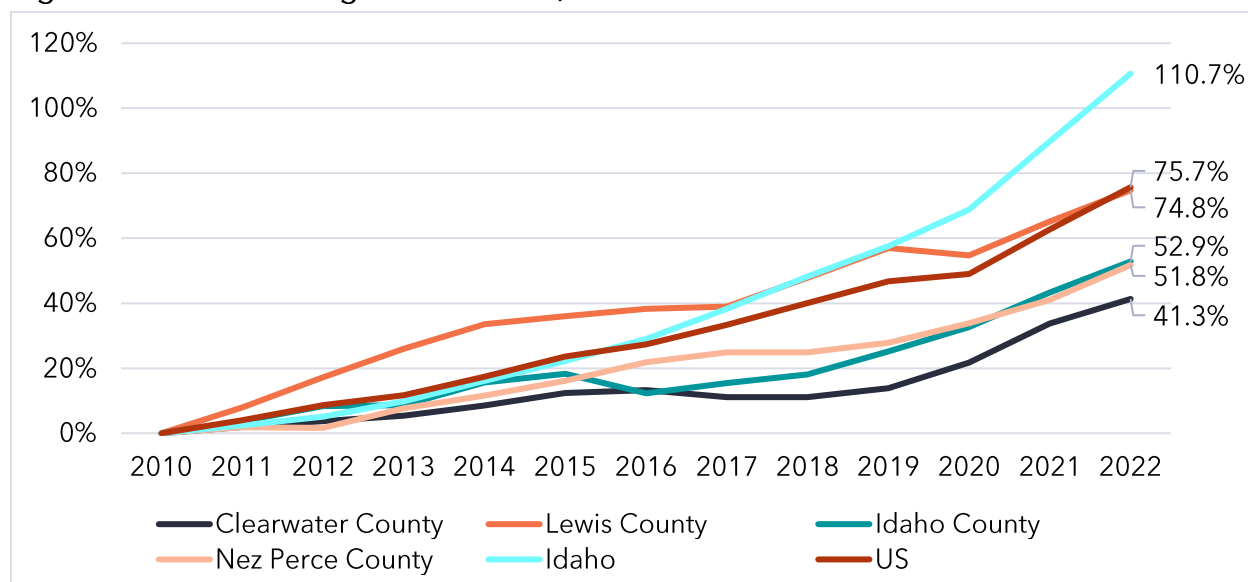


Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2010-2022

Wages in the area grew at a faster pace than both employment and the number of establishments, suggesting that wage increases were driven by higher hourly wages and annual salaries, rather than just increased employment (Figure 6.31). Lewis County recorded the highest wage growth at 74.8%, nearly matching the U.S. average. Idaho County and Nez Perce County experienced wage growth of 52.9% and 51.8%, respectively. Clearwater County had the lowest wage growth at 41.3%.

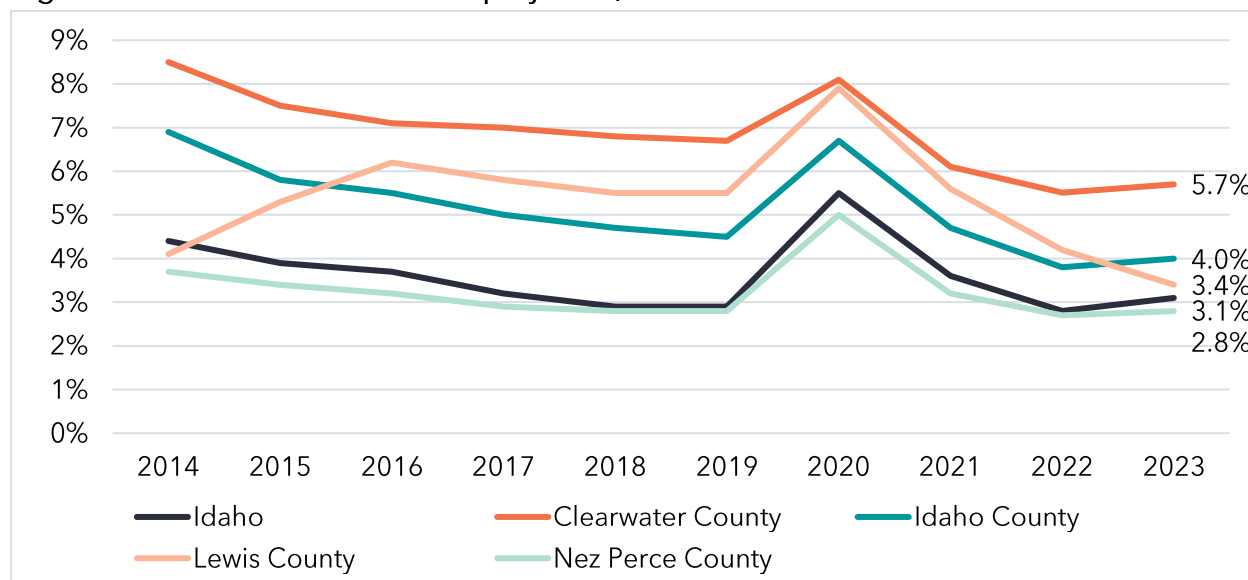
Unemployment spiked in all regions during 2020 due to the COVID-19 pandemic, with Clearwater County recording the highest rate at 5.7% (excluding the recovery from the 2008 financial crisis). Traditionally, Nez Perce County reports lower unemployment rates compared to Idaho State averages. As of 2023 the unemployment rate was 4% in Idaho County, 3.4% in Lewis County, 3.1% in the state of Idaho, and 2.8% in Nez Perce County (Figure 6.32).

Figure 6.31: Annual Wage Growth Rate, 2010-2022



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2010-2022

Figure 6.32: Annual Rate of Unemployment, 2014-2023



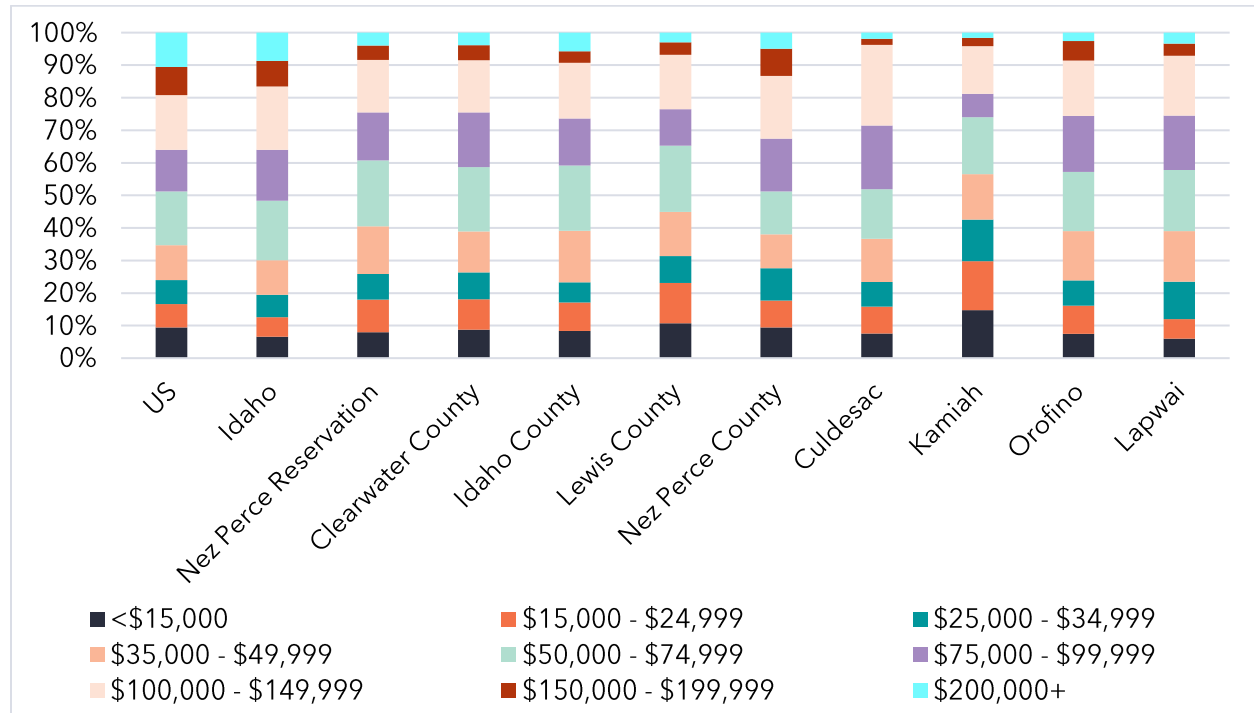
Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages, 2010-2022

### Household Income and Expenditures

Nationally, 9.5% of U.S. households earn less than \$15,000 annually, while within the NPR, this percentage is slightly lower at 8% (Figure 6.33). Idaho’s income distribution is similar to the national average, but areas in and around the Reservation have a higher proportion of middle-income earners and fewer high-income earners. Within the NPR, only 8.4% of households earn more than \$150,000, compared to 19.2% nationwide and 16.6% in Idaho. In Lapwai, the proportion of high-income earners is even lower, with 23.5% of households earning below \$35,000. This reflects higher poverty rates in the area.

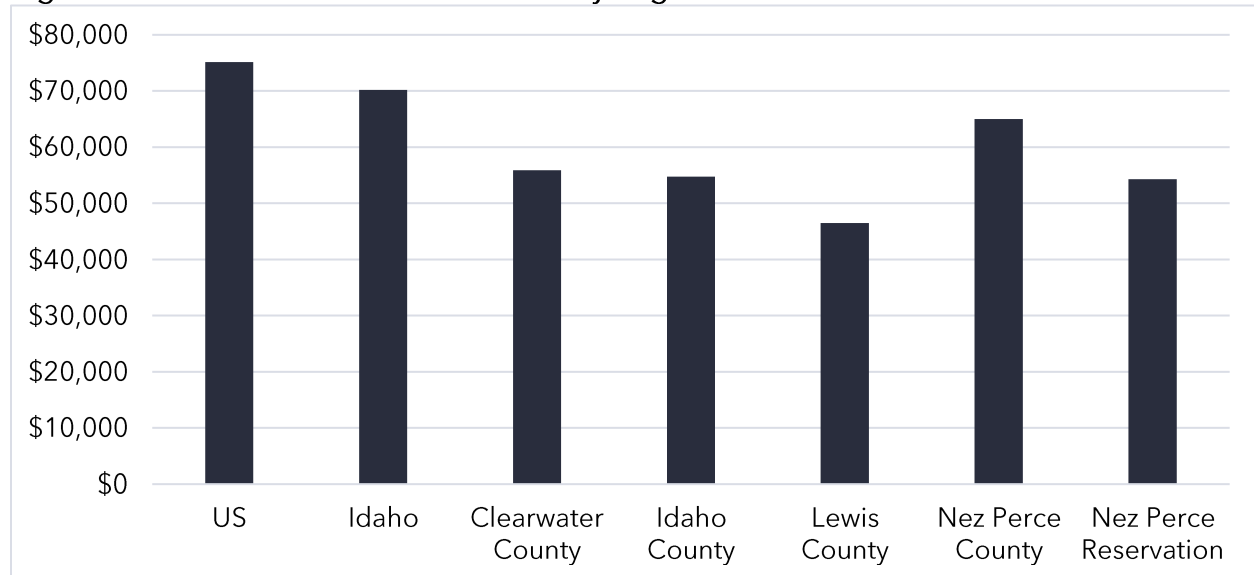
The median household income within the Reservation and surrounding areas is significantly lower than both Idaho and the United States (Figures 6.34-6.35). Within the Reservation, the median income is \$54,300, which is higher than in Lewis County, Kamiah, and Culdesac. Lapwai stands out with the highest median household income (\$61,000) of Reservation communities.

**Figure 6.33: Distribution of Household Income by Region, 2023**



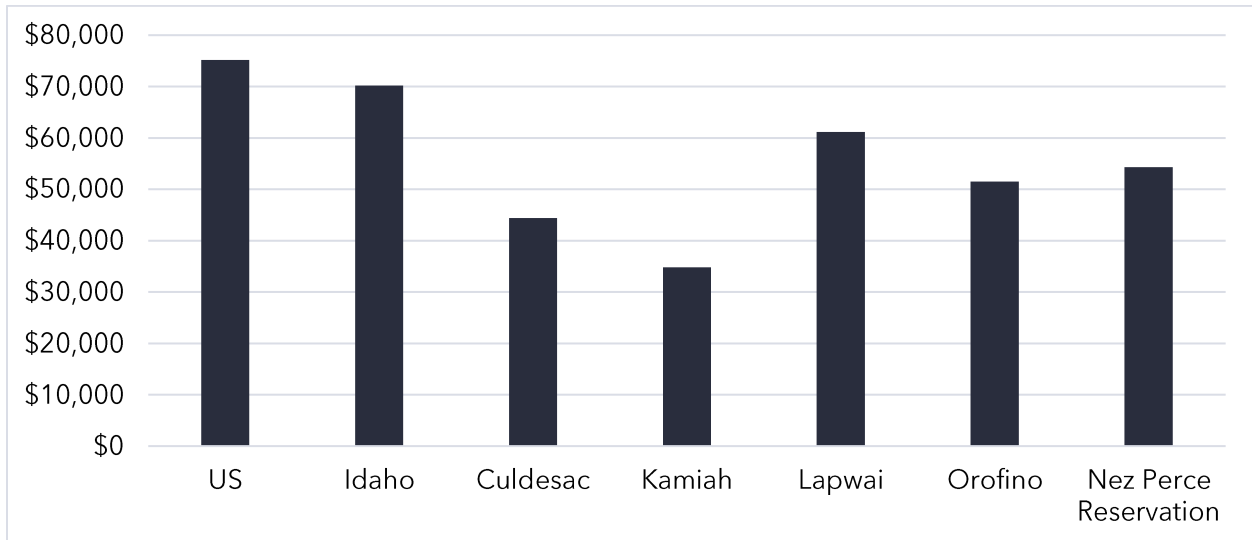
Source: Esri Business Analyst, Household Income Profile, 2023

**Figure 6.34: Median Household Income by Region**



Source: U.S. Census Bureau ACS 5-year Estimates, 2022, S1901

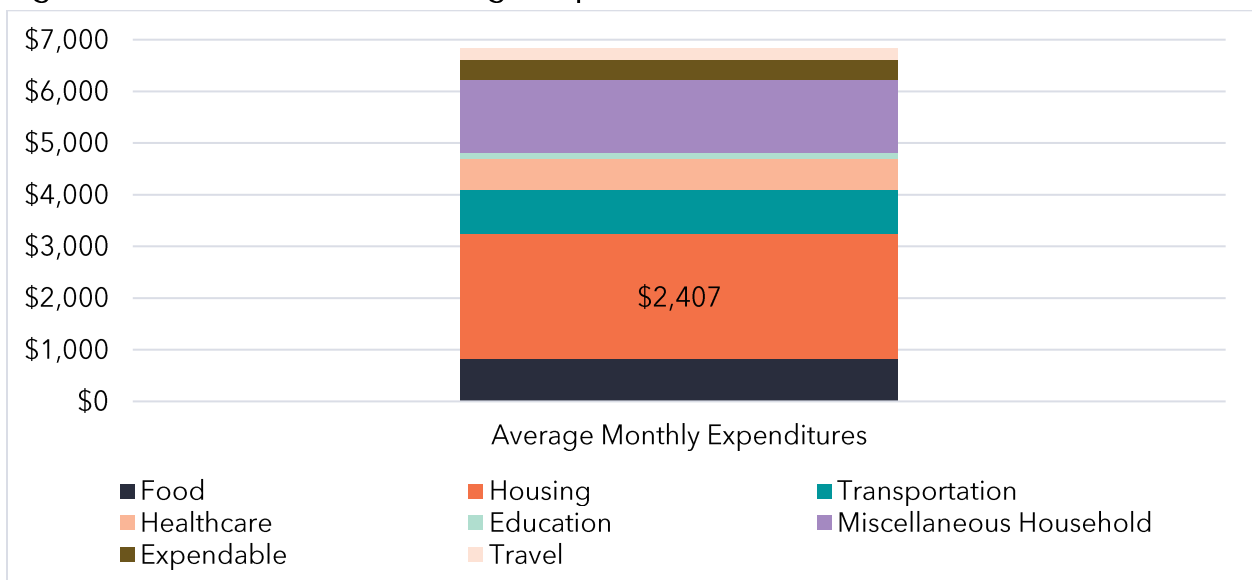
**Figure 6.35: Median Household Income by City**



Source: U.S. Census Bureau, ACS 5-year Estimates, 2022, S1901

Average monthly household spending reveals notable differences compared to Idaho, particularly in the “expendable” category, which is, on average, four times higher within the NPR (Figures 6.36–6.37). This disproportionately high expenditure leaves significantly smaller budgets for nearly all other categories for Reservation residents. For example, while the average monthly spending on housing in Idaho is \$2,407.28, it is lower within the NPR (\$1,835.94).

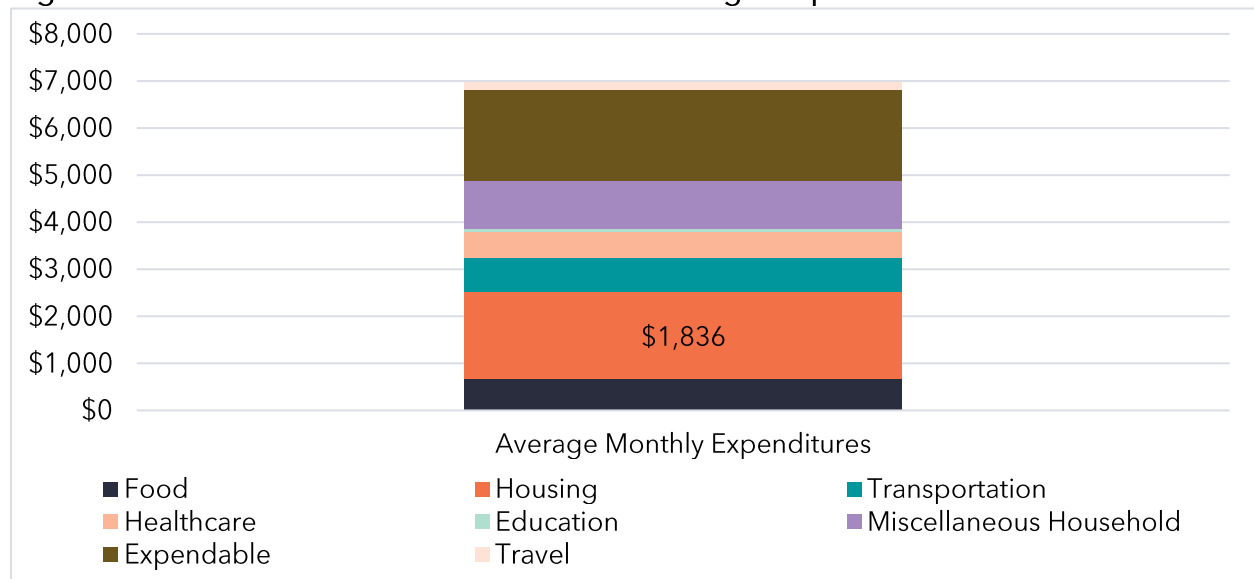
**Figure 6.36: Idaho Household Budget Expenditures<sup>53</sup>**



Source: Esri Business Analyst, Household Budget Expenditures, 2024

<sup>53</sup> Miscellaneous household expenditures include apparel and services, personal care products, funeral expenses, legal fees, banking service charges, accounting fees, credit card membership fees, shopping club membership fees, support payments, life insurance, and pensions and social security.

Figure 6.37: Nez Perce Reservation Household Budget Expenditures



Source: Esri Business Analyst, Household Budget Expenditures, 2024

### Cost of Living

Purchasing power plays a key role in area affordability. According to Table 6.8, the cost of living within the NPR is generally lower than national averages.<sup>54</sup> For example, grocery costs in Lapwai are 2.8% below the national average, while Craigmont is 19.2% less expensive than the U.S. average. Most locations within the NPR have lower living costs than both state and national averages, with exceptions for health services. Kooskia has a noticeably higher housing costs than Idaho and the United States.

Table 6.8: Cost of Living Comparison, Selected Locations

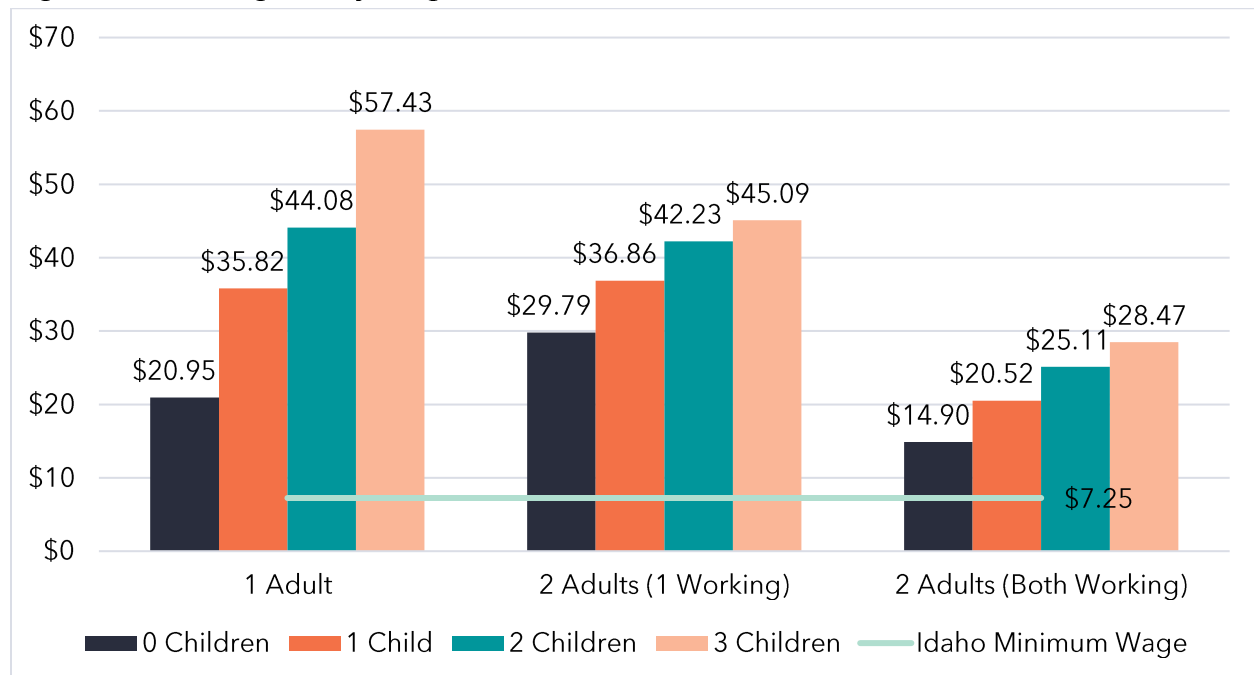
Region	Overall	Grocery	Health	Housing	Utilities	Transportation	Miscellaneous
United States	100	100	100	100	100	100	100
Idaho	105.5	94.4	104.5	136.8	89.30	81.6	79.5
Craigmont	80.8	97.1	108.7	68.8	82.70	76.2	71.9
Culdesac	94.3	98.8	108.8	91.7	80.10	99.6	87.7
Kamiah	80.8	97.9	108.7	81.4	89.00	76.7	71.9
Kooskia	87.6	99.4	109.5	104.5	86.90	69.9	69.5
Orofino	85.6	98.1	108.9	74.3	86.50	87	70
Lapwai	94.3	97.2	108.8	93.4	86.20	81.5	88

Source: Sperlings Best Places, Cost of Living Comparison, 2024

<sup>54</sup>The data in Table 6.8, sourced from *Sperling's Best Places Cost of Living Comparisons, 2024*, reflects comprehensive geographic cost-of-living comparisons. While the PC team considers BestPlaces a leading resource, some costs may be underestimated.

Figure 6.38 highlights the 2024 living hourly wage required within the NPR. For families with three children, the hourly living wage is \$57.43 for a single-parent household with one adult working, \$45.09 for a two-parent household with one working adult, and \$28.47 for a two-parent household where both adults are employed.

**Figure 6.38: Living Hourly Wage in the Nez Perce Reservation**



Source: MIT Living Wage Calculator, 2024

### Commuter and Transportation Data

Of workers living within the NPR, 5.7% are employed in Lapwai, 12.2% in Lewiston, and 15% in Orofino (Table 6.9).<sup>55</sup> Conversely, as shown in Table 6.11, many workers employed within the Reservation’s boundaries commute from nearby towns: 10.3% live in Lewiston, 10.2% in Orofino, 3.8% in Kamiah, and 3.4% in Lapwai. Many jobs in Orofino and Kamiah are tied to industries like logging, while Tribal jobs are primarily filled by residents already living within the NPR. The significant percentage of Nez Perce employees commuting from Lewiston highlights a potential opportunity. Expanding affordable housing options in the area could attract more employees (especially Tribal members) to move closer to their workplaces.

**Table 6.9: Where Workers are Employed who Live in the Nez Perce Reservation**

City/Place	Count	Percent
Orofino, ID	992	15.5%
Lewiston, ID	778	12.2%
Kamiah, ID	452	7.1%
Lapwai, ID	365	5.7%
Grangeville, ID	210	3.3%
Boise, ID	185	2.9%

<sup>55</sup>Remote workers are also included in this analysis. Please note that it is unlikely 185 workers commute daily to Boise.



Cottonwood, ID	168	2.6%
Coeur d'Alene, ID	139	2.2%
Nezperce, ID	127	2.0%
Moscow, ID	113	1.8%
All Other Locations	2871	44.9%
<b>Grand Total</b>	<b>6400</b>	<b>100%</b>

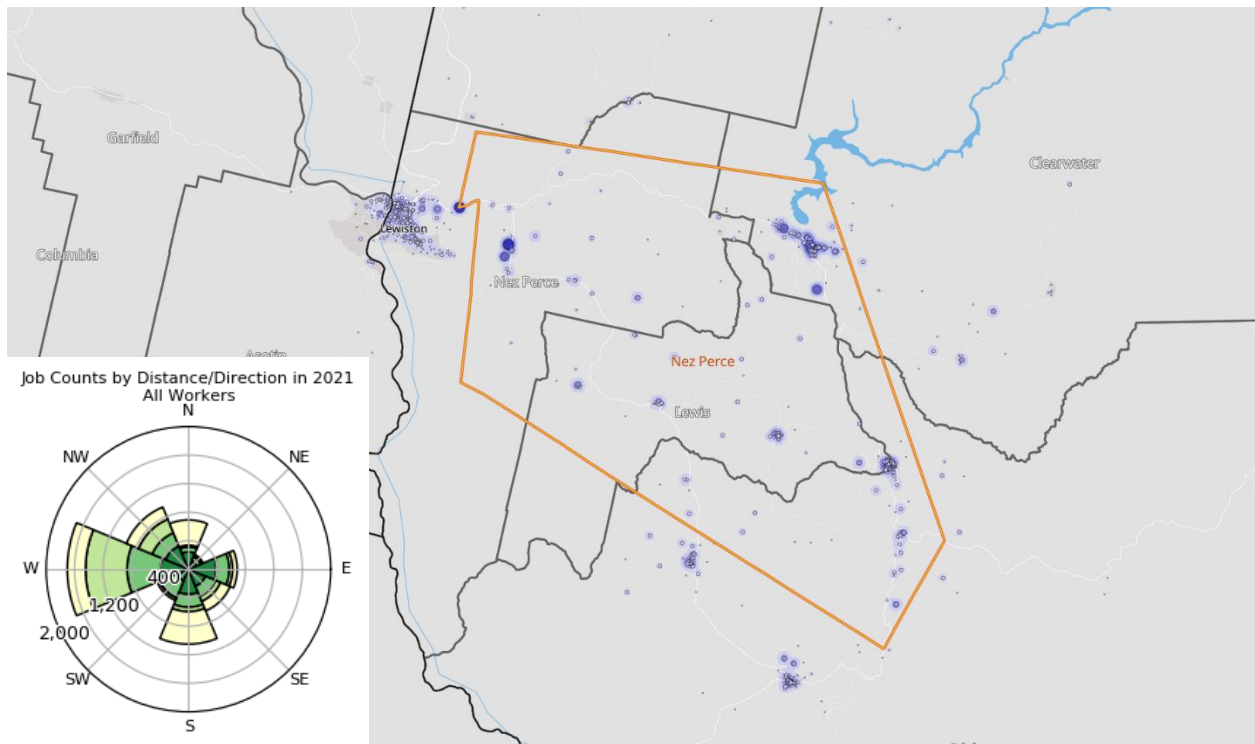
Source: U.S. Census Bureau ACS, OnTheMap, 2020

**Table 6.10: Where Workers Live Who are Employed in the Nez Perce Reservation**

City/Place	Count	Percent
Lewiston, ID	572	10.3%
Orofino, ID	567	10.2%
Kamiah, ID	212	3.8%
Lapwai, ID	189	3.4%
Grangeville, ID	104	1.9%
Moscow, ID	89	1.6%
Nezperce, ID	78	1.4%
Kooskia, ID	68	1.2%
Clarkston, WA	61	1.1%
Culdesac, ID	61	1.1%
All Other Locations	3570	64.1%
<b>Grand Total</b>	<b>5571</b>	<b>100%</b>

Source: U.S. Census Bureau ACS, OnTheMap, 2020

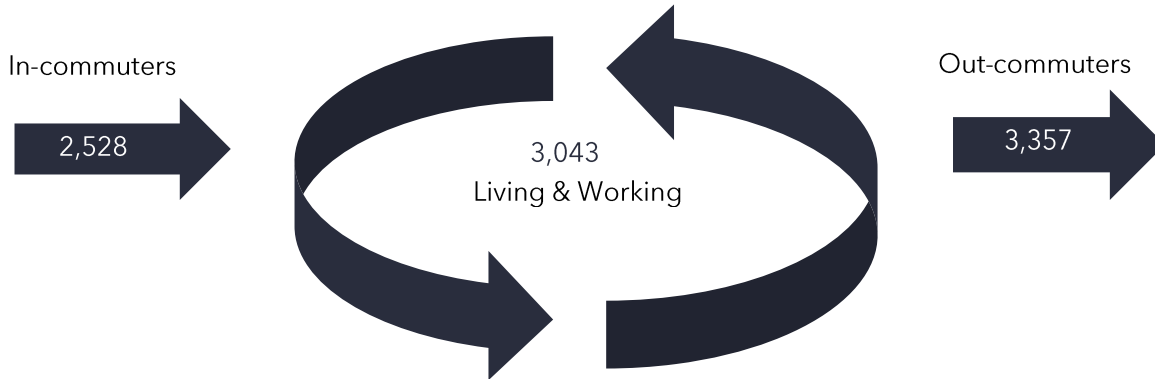
**Figure 6.39: Nez Perce County Employee Commute Radius**



Source: U.S. Census Bureau ACS, OnTheMap, 2021

According to Figure 6.40, 3,043 people both live and work within the NPR boundaries. Meanwhile, 2,528 individuals commute into the Reservation for work, and 3,357 residents commute elsewhere for employment.

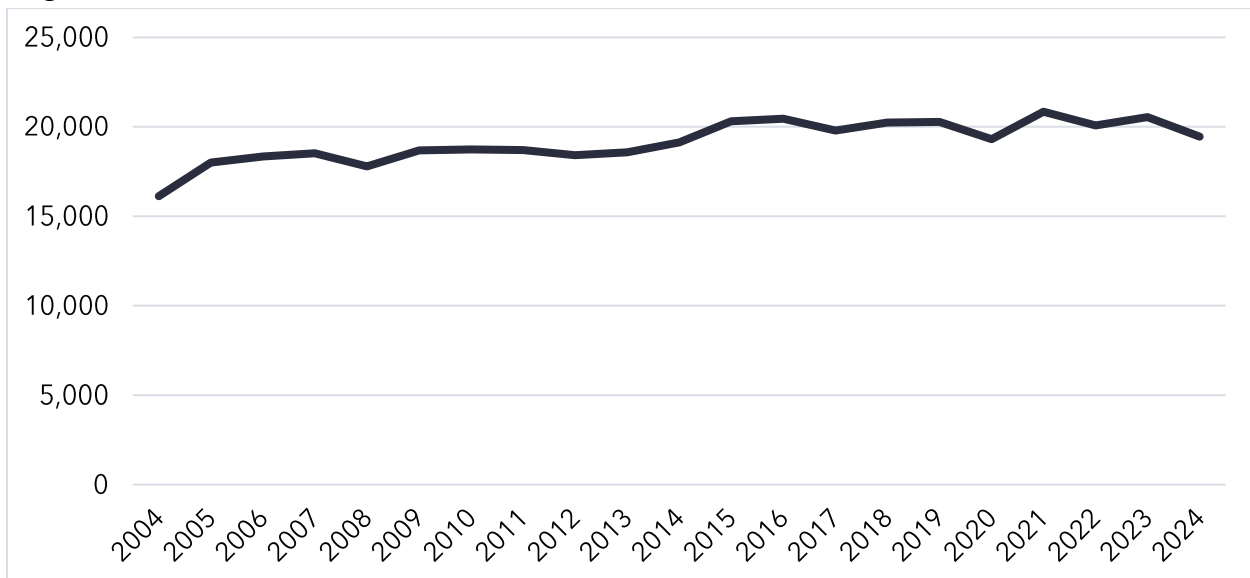
**Figure 6.40 : Commuter Inflow and Outflow from the Nez Perce Reservation**



Source: U.S. Census Bureau ACS, OnTheMap, 2021

Figure 6.41 shows average daily traffic (AADT) for the area, with data collected at four locations inside Tribal boundaries. Traffic volumes have gradually increased since 2004, peaking in 2021 at 20,845 vehicles daily.

**Figure 6.41: AADT in the Nez Perce Reservation**

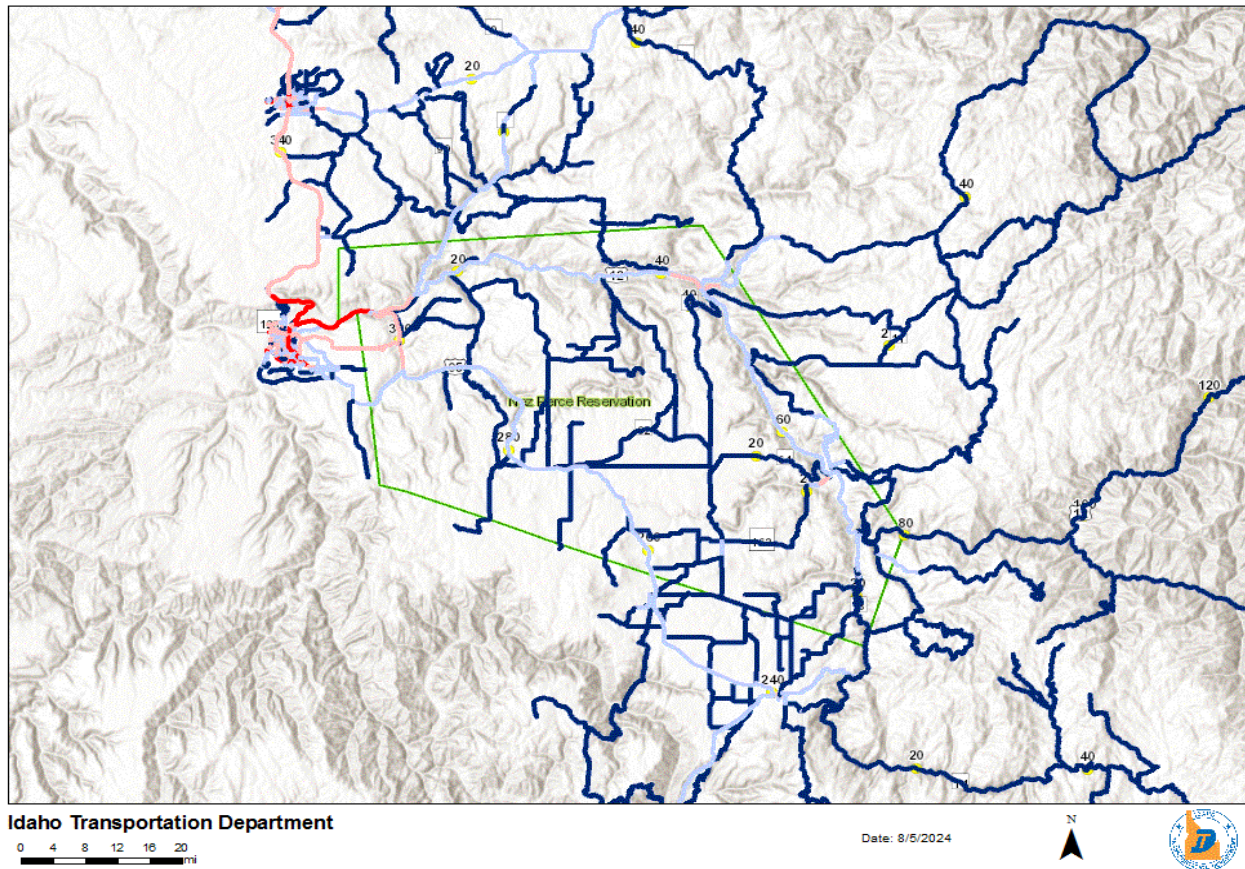


Source: Idaho Transportation Department, ATR Monthly Bulletins, 2024

Figure 6.42 provides a heat map of the primary roads within Reservation boundaries, categorized by traffic volume using the following color codes:

- **Red:** 10,001-50,000 vehicles/day
- **Pink:** 5,001-10,000 vehicles/day
- **Light Blue:** 1,001-5,000 vehicles/day
- **Dark Blue:** 0-1,000 vehicles/day

Figure 6.42: Nez Perce Reservation Traffic Map

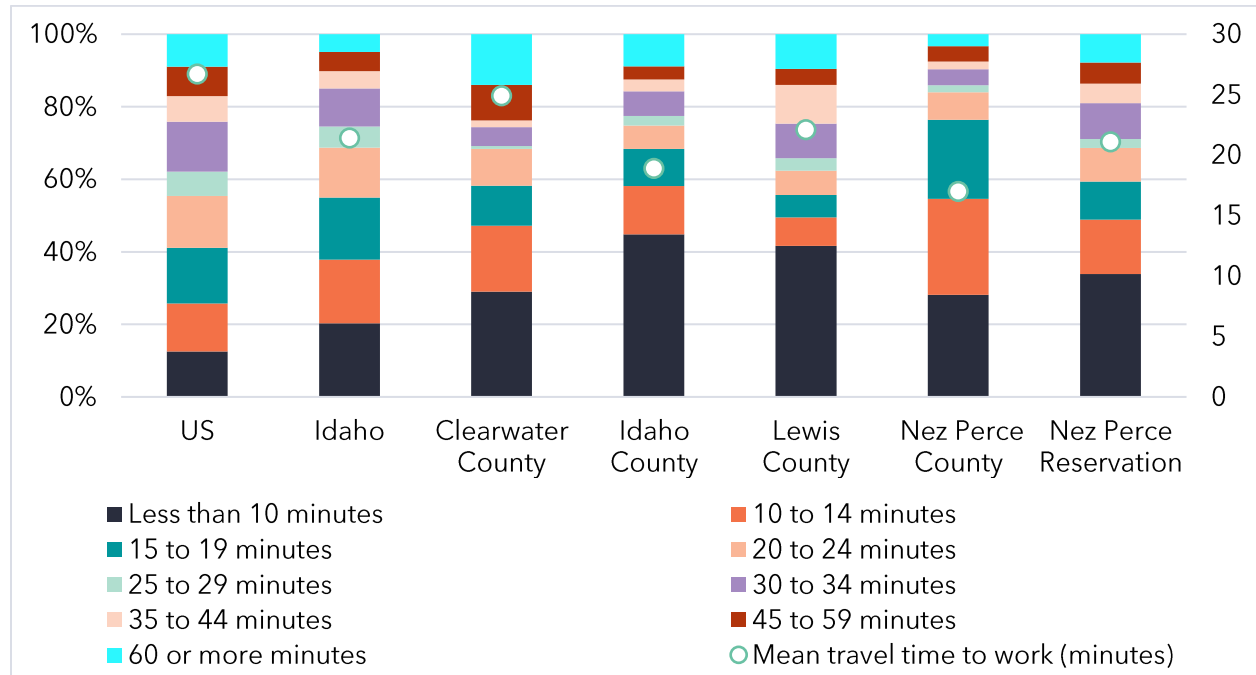


Source: Idaho Transportation Department, 2024

Travel time to work is a key consideration for prospective home buyers, particularly in rural communities like the NPR and its towns. Families often prefer to live close to their workplaces. A lack of nearby housing negatively impacts both the local economy and the workforce. On average, travel times in the four counties surrounding the Reservation and the Reservation itself are shorter than those in Idaho and the United States., except in Clearwater County. Notably, 33.9% of Reservation residents report commuting less than 10 minutes to work (Figure 6.43).

The location of workers also influences new housing development, especially with the growing trend of remote work since the beginning of the pandemic. As shown in Table 6.11, over 7% of Reservation residents worked from home in 2022. Although this percentage is lower than Idaho and national averages, the demand for remote work options remains significant among workers considering relocation.

Figure 6.43: Travel Time to Work



Source: U.S. Census Bureau ACS, 2022 5-Year Estimates, S0801

Table 6.11: Comparison of Percent Workers Working from Home'

Region	Workers 16 and Over 2018	Percent Working from Home
Nez Perce Reservation	6,754	5.6%
Clearwater County	2,835	7.1%
Idaho County	6,196	9.0%
Lewis County	1,466	4.5%
Nez Perce County	18,467	5.2%
Idaho	757,408	6.1%
United States	150.6 M	4.9%
<b>2022</b>		
Nez Perce Reservation	6,755	7.4%
Clearwater County	3,299	8.1%
Idaho County	6,403	7.6%
Lewis County	1,307	8.8%
Nez Perce County	19,581	6.2%
Idaho	862,707	10.8%
United States	156.7 M	11.7%

Source: U.S. Census Bureau ACS, 2022 5-Year Estimates, S0801

## 7. Community Engagement Summary

### On-Site Meetings and Interviews Summary

Points Consulting (PC) interviews with stakeholders in the Lapwai community revealed that the community within the Nez Perce Reservation (NPR) has encountered recent housing and population issues requiring action. However, finding a feasible path to address these issues has been challenging. The Reservation experienced a period of development starting in 1980 and lasting until nearly 2000, which helped bring former residents back. Since then, development has halted.

During an interview conducted within the NPR, the PC team learned that one proposed solution to the ongoing housing shortage was an expansion in North Lapwai. The goal was to grow the community through attracting higher-income individuals and families. Though the project was eventually completed, the results were contrary to the initial expectations. Low-income members seeking to disconnect from the community chose to occupy the space. This has contributed to some apprehension toward housing expansion projects in Lapwai and across the NPR.

The PC team also learned that residents of the NPR often disagree with community leaders on the Tribe's housing needs and priorities. One prominent area of contention is Elder housing. While the broader community agrees that the Tribal Elder population is underserved in their housing needs, the NCDF tends to focus on the needs of younger households and Reservation retention. Both perspectives are reflected in survey results.

Like many other reservations, the NPR benefits from government funding for housing projects and loan distributions. However, programs under the U.S. Department of Housing and Urban Development (HUD) often come with restrictions and regulations. Specifically, the NPR has used the HUD Section 184 Indian Home Loan Guarantee Program, the USDA RHS Section 502 Direct Loan Program, and various lending structures provided by the Bureau of Indian Affairs. Among these, the HUD Housing Program is often the most restrictive. HUD also offers the Mutual Help Homeownership Opportunity Program, which allows Native families to make monthly payments based on 15% to 30% percent of their income. These payments are credited to an equity account that can be used to purchase the home.

Cultivating a harmonious relationship with the physical environment and cultural sites while also meeting Tribal members' residential and economic needs can be challenging for many tribes. The NCDF aims to foster a culture of learning and has a long-term vision of creating a healthy economic atmosphere. Community leaders expressed a desire to normalize housing improvements and encourage spending to stimulate economic growth and community development. Feedback from NCDF leaders and the broader community survey highlighted a shared goal: building housing to retain young Tribal members and attract those who have moved off the Reservation back to Tribal lands.

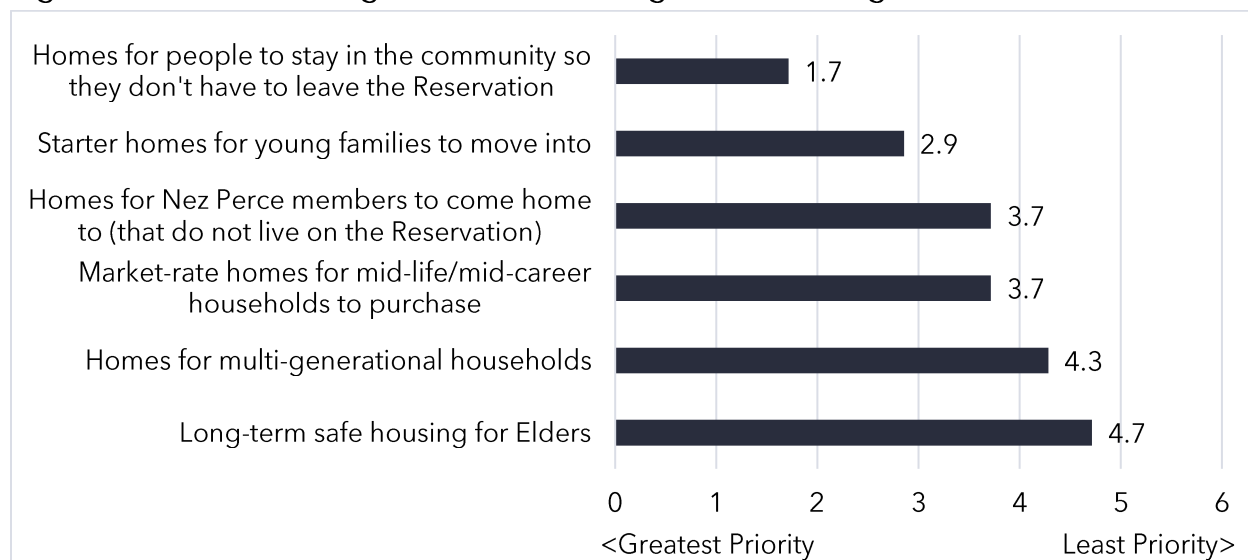
During a meeting with the NCDF, PC identified three key points that will be important moving forward:

- Land within the 1863 Reservation Boundary cannot be taxed.
- The Tribe may face challenges breaking ground for housing projects, but private individuals may have greater flexibility.
- The Bureau of Indian Affairs (BIA) can create 99-year leases, allowing the Tribe to retain control of the land.

### Steering Committee Survey

The PC team also conducted a survey of the “Steering Committee.” This group is composed of NCDF team members tasked with assisting PC in advancing the Housing Needs Assessment. In the survey, members were asked to rank what they believed to be the most important housing needs in the area.

Figure 7.1: NCDF Steering Committee Housing Needs Rankings



The PC team asked Steering Committee members to rank six options to identify their priorities at the outset of the Housing Needs Assessment (Figure 7.1). According to the Steering Committee, their most important priority is developing homes to retain the Tribal population and keep members in the area. The second most important priority is starter homes for young families. These two priorities are closely related, as young families often move away to pursue career opportunities, higher education, or other life changes.

Tied for third place are homes for Nez Perce members who currently live off the Reservation (but wish to return) and market-rate homes for mid-life households. Survey results underscore the Steering Committee’s desire to both retain Tribal members and encourage those who have left to return at later stages of life.

By focusing on housing development for the current youth population, the Tribe can support these goals and create a foundation for future expansion as the younger demographic matures. This strategy could help ensure the Reservation remains a vibrant and sustainable community for generations to come.

## Community Survey

### Introduction

The project team conducted an electronic survey of community residents from May 24 to August 6, 2024. PC collected a total of 448 completed responses, out of 493 total surveys returned. The survey, open to all members of the Nez Perce Tribe and others involved in the Tribal community, included a mix of fixed-response questions (e.g., multiple-choice and scaled responses) and open-ended questions. To maximize participation, the PC team (in partnership with the Tribe) widely promoted the survey both online and offline using a variety of methods such as flyers, emails, and social media.



*NCDF print survey & survey flyer*

PC used a thematic coding method to categorize open-ended responses into similar themes. For quality assurance, the team identified and removed suspicious responses (such as those submitted too quickly, those originating from strange IP addresses, and those containing irrelevant input). Responses from individuals who neither live on nor seek housing within the NPR were also excluded. Additionally, PC carefully reviewed open-ended responses to ensure originality and eliminated duplicates where individuals repeated the same statements verbatim.

The response rate among members of the Tribe was 12.2%, and the overall response rate for the survey region was 3.2%. Given these rates, we can be confident that the survey results reflect the sentiments of the Tribe, with a margin of error of  $\pm 4.3\%$ .

Several key themes emerged from the survey responses:

- **Housing Quantity:** A significant majority (89.9%) of respondents expressed a desire for more housing to be built within the NPR.
- **Affordability:** Most respondents (71.4%) believe that housing within the NPR is either “somewhat affordable” or “too expensive.” This aligns with trends observed in Housing Needs Assessments conducted by Points Consulting with other Tribes.
- **Elder Housing:** Many respondents feel that Elders are underserved in both the availability and quality of housing.

This feedback contrasts with the Steering Committee’s initial priorities, which ranked Elder housing as the least important need for the Reservation.

## **Summary of Survey Findings**

The Core Perceptions Questions and Demographic Questions below summarize the complete survey data results. Figure 7.18 in the Demographic section reveals that 71.8% of survey respondents live within the Reservation, with over half of those not residing within the Reservation living in nearby Lewiston/Clarkston. Additionally, 73.4% of survey participants are members of the Nez Perce Tribe. These demographics provide confidence that the survey results reflect the broader sentiments regarding housing in the area.

Single-family homes are by far the most common living arrangement among survey participants, followed by Tribal housing and manufactured homes. Only 47.3% of respondents reported owning their homes, while 30.3% rent; the remainder either live with friends or family or inherited their home. Overcrowding remains a significant issue, as 46.3% of respondents reported that more than four people live in their household. (This is far above the U.S. average of 2.61 persons per household.) While this figure is not entirely conclusive, it suggests that overcrowding may persist as a problem for Nez Perce households.

Most respondents believe housing in the area is too expensive, with limited opportunities to find new homes. Of the 147 respondents planning to move, 84.3% want to live within the Reservation, but 51.2% have struggled to find a home within their budget. More than 300 respondents expressed that there isn't enough housing available.

The timeline for housing demand is also critical, as 80.4% of future movers hope to relocate within zero to three years. This demand will put additional pressure on the already constrained housing market.

Survey participants were asked what kinds of housing they would like to see developed in the area. Options included single-family homes, duplexes/triplexes, multi-family/apartments, manufactured/mobile homes, townhomes, and accessory dwelling units (ADUs). In survey results, single-family homes are the most popular, with duplexes/triplexes, apartments, and manufactured homes also receiving notable support. ADUs are the least popular choice.

The preference for single-family homes and more spacious accommodations reflects the demographics of survey respondents, as over half are between the ages of 25 and 54. This age group often favors family-friendly housing with ample space. Supporting this, Figure 7.15 highlights that "Young people moving out for the first time" was the second most popular selection when respondents were asked who is underserved in housing needs. Additionally, Figure 7.4 shows that 63 respondents chose "Need more space" as a primary motivation for moving.

Open-ended responses provide insights into broader community concerns about housing and governance. A recurring theme is a lack of trust in the Tribal Housing Board. In Figure 7.11, the second most common response to "Which of the following housing aspects do you believe to be true of the Nez Perce Reservation?" was that the Tribal Housing Board is unfair in its housing selection process.

This sentiment is supported in Figure 7.12, which shows the most commonly selected response to "What is the Tribe currently doing well to help its members with housing?" was "Nothing/Not enough." Such beliefs are common on reservations where housing issues are



prevalent, and often stem from misunderstandings or a lack of education about housing policies and processes. Unfortunately, this can create unnecessary tension for all parties involved.

Open-ended survey responses consistently emphasize the need for more housing. Figure 7.17 shows that 23.6% of respondents believe more housing, in general, is needed, while Figure 7.16 indicates that the most common sentiment is that everyone is underserved in their housing needs.

### Core Perceptions Questions

Figure 7.2: Where are you hoping to find new housing?

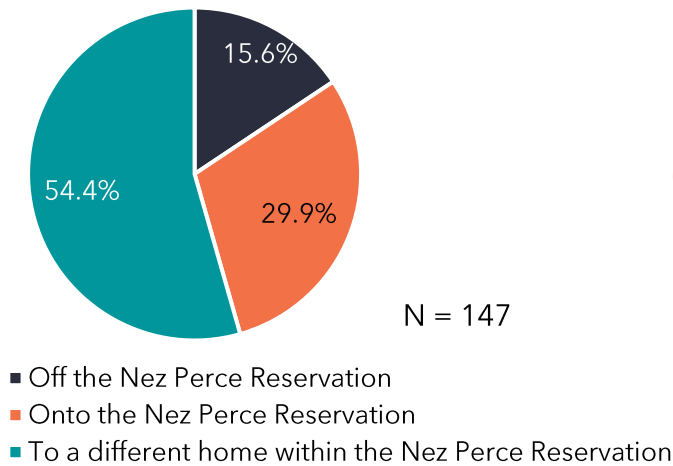


Figure 7.3: What timeframe are you hoping to move to the Nez Perce Reservation?

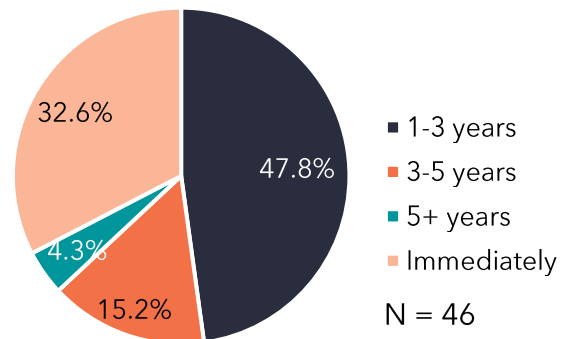


Figure 7.4: What are the main reasons you are looking to move?

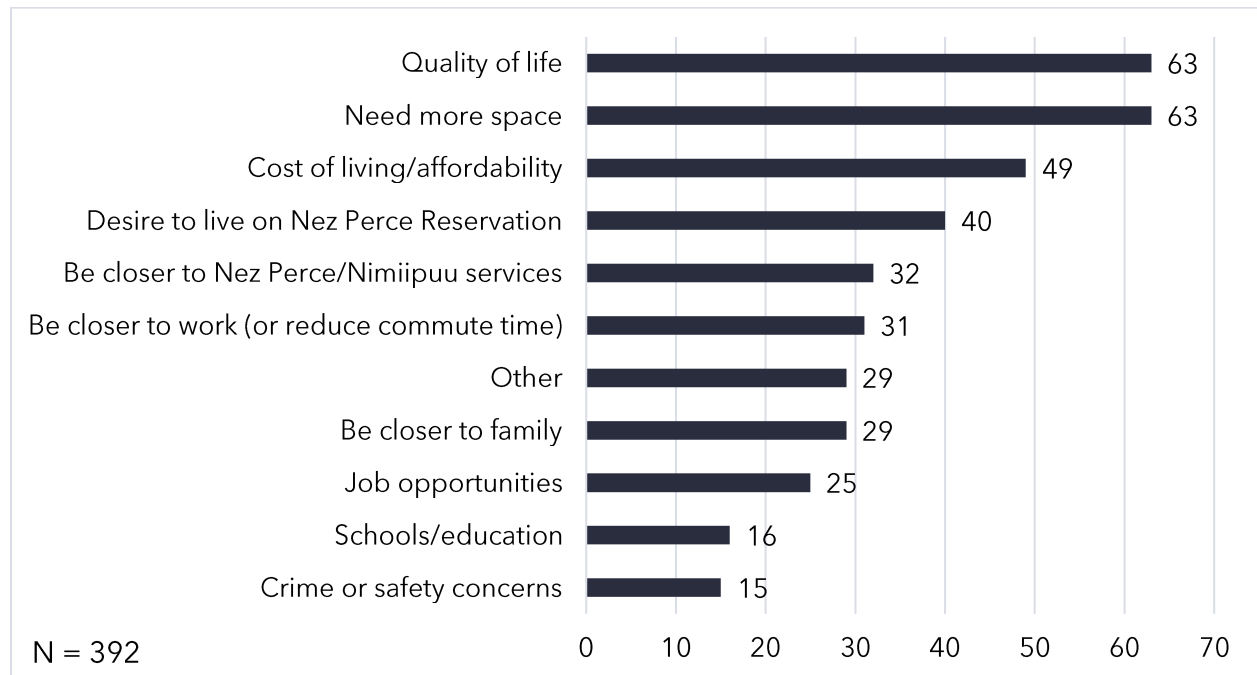


Figure 7.5: I have inherited a home and plan to:

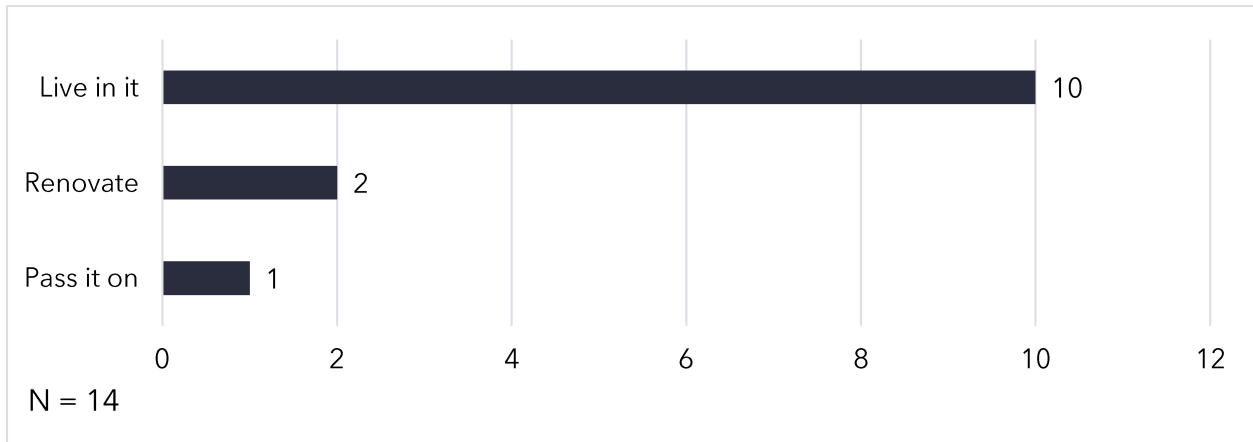


Figure 7.6: Who else lives with you?

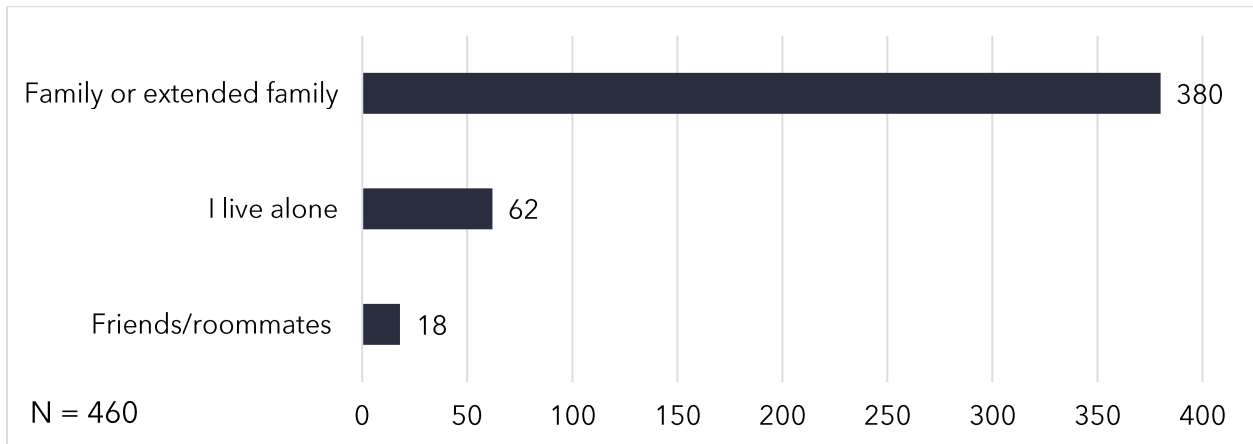


Figure 7.7: Have you had difficulty finding suitable housing within your budget within the Nez Perce Reservation?

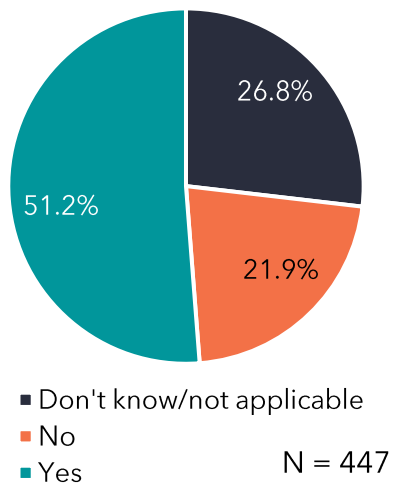


Figure 7.8: Have you or someone you know been displaced from their home in the past year due to rising housing costs?

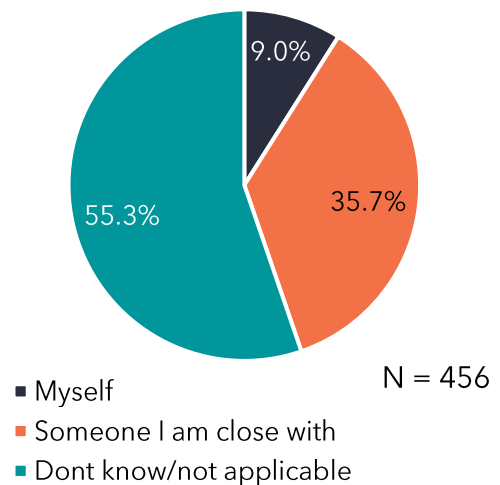


Figure 7.9: Please rate your perceptions of the costs of housing (purchasing or renting) within the Nez Perce Reservation

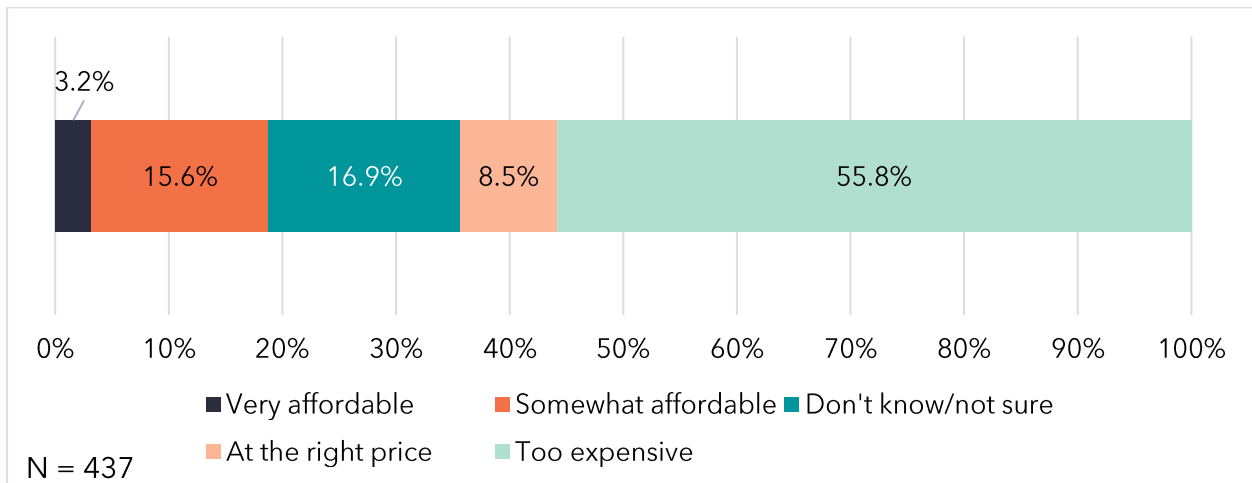


Figure 7.10: Which, if any, of the following housing aspects do you believe to be true of the Nez Perce Reservation?

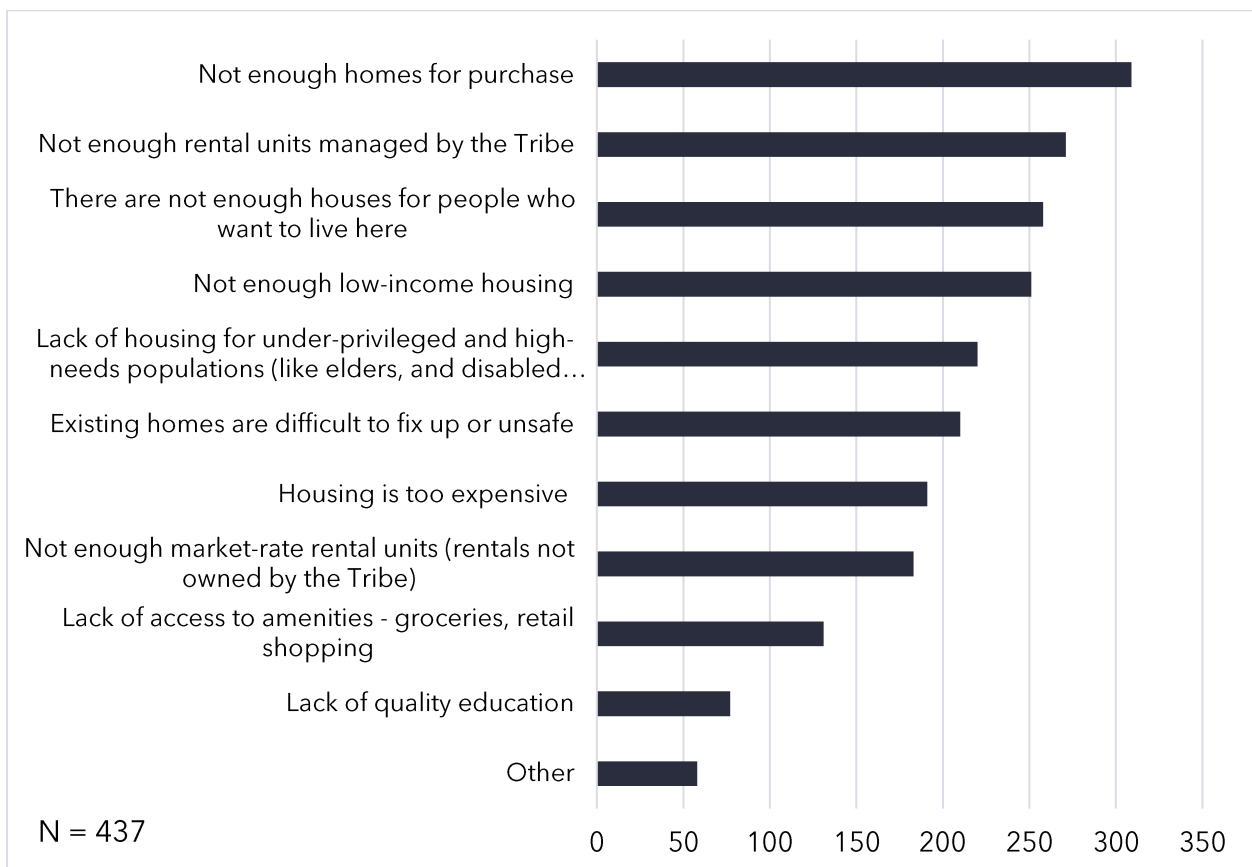


Figure 7.11: Which, if any, of the following housing aspects do you believe to be true of the Nez Perce Reservation? (Other responses)

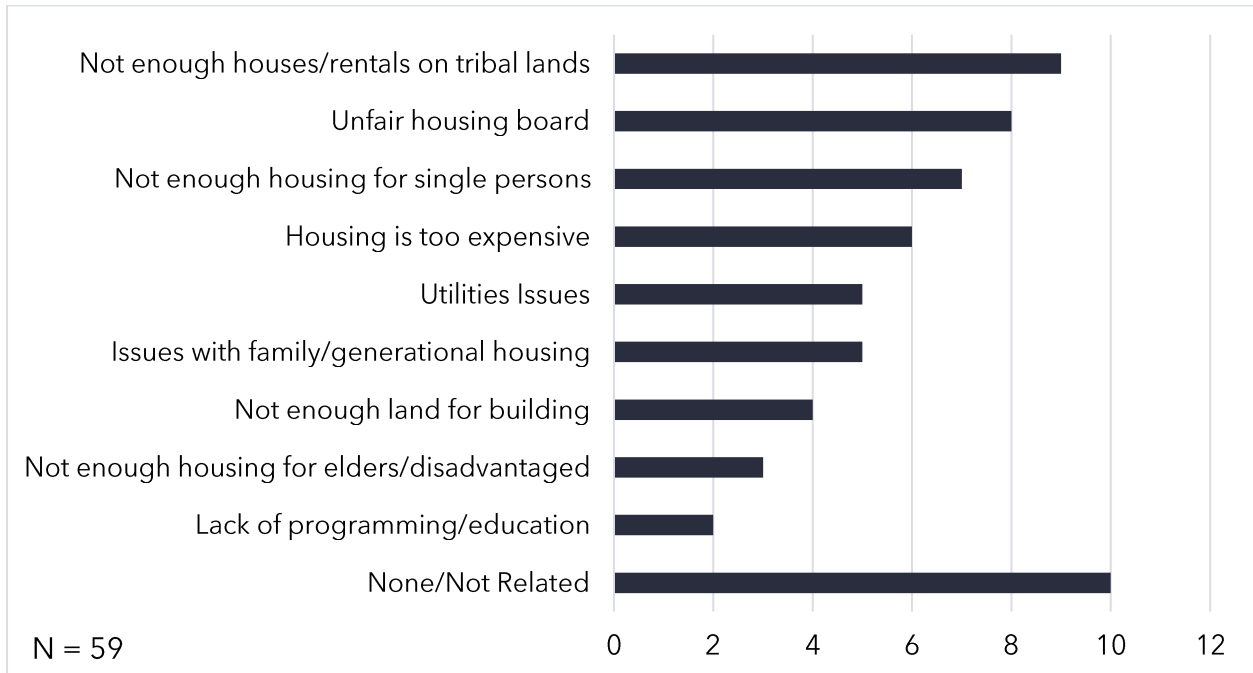


Figure 7.12: What is the Tribe currently doing well to help its members with housing?

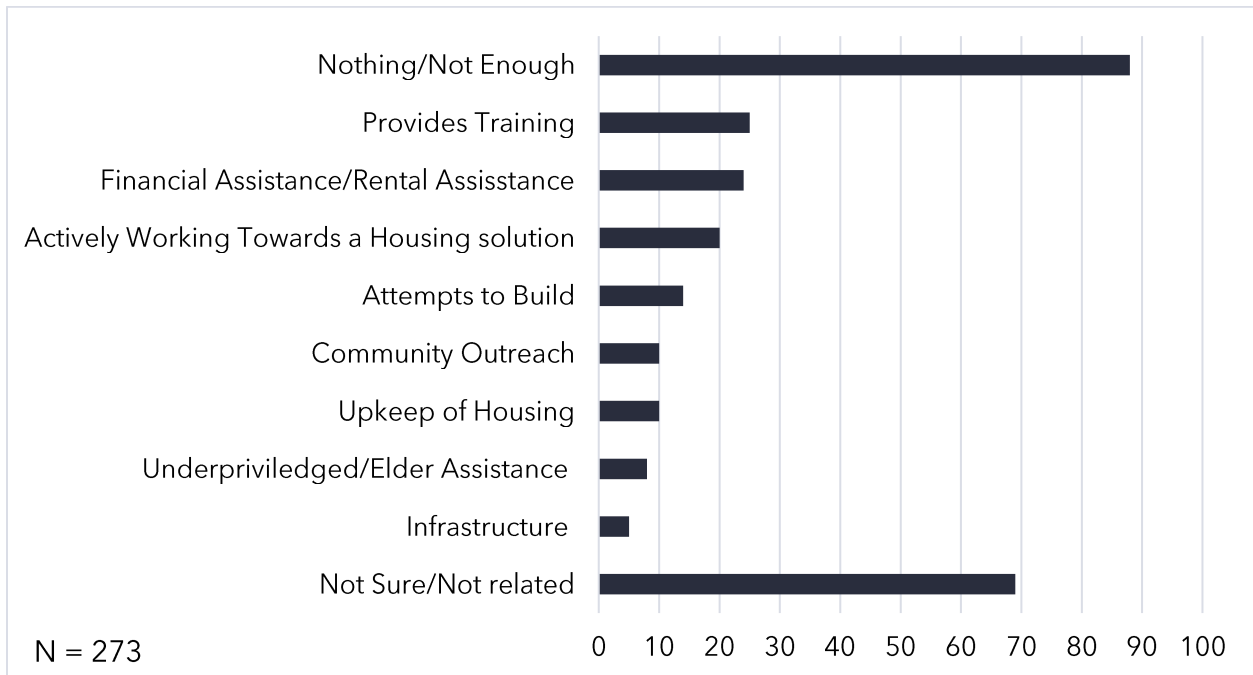


Figure 7.13: Would you like to see more housing within the Nez Perce Reservation?

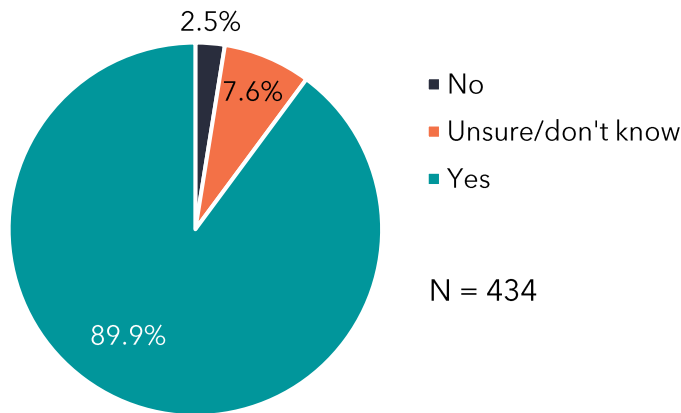


Figure 7.14: What kind of housing options would you like to see more of within the Nez Perce Reservation?

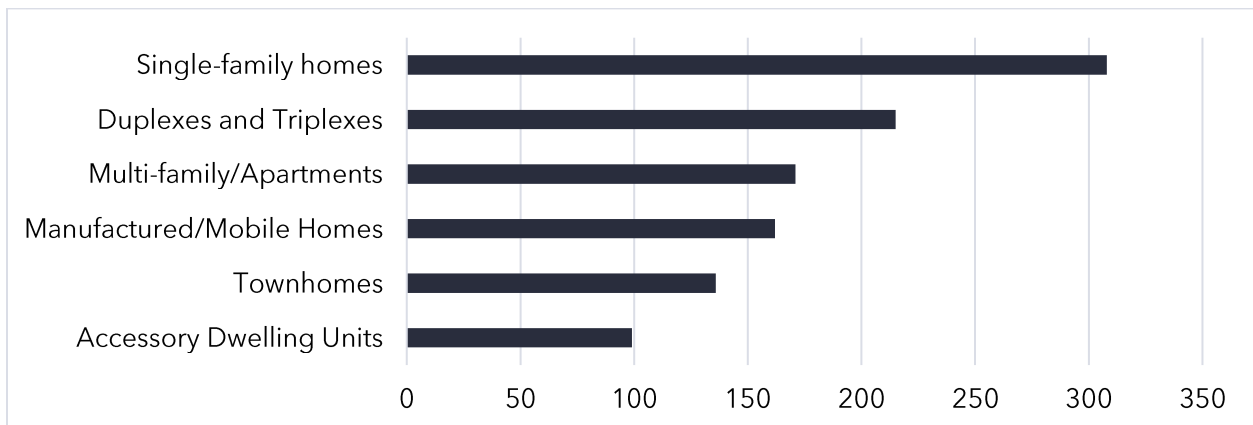


Figure 7.15: In your opinion, which (if any) populations within the Nez Perce Reservation are underserved in their housing needs?

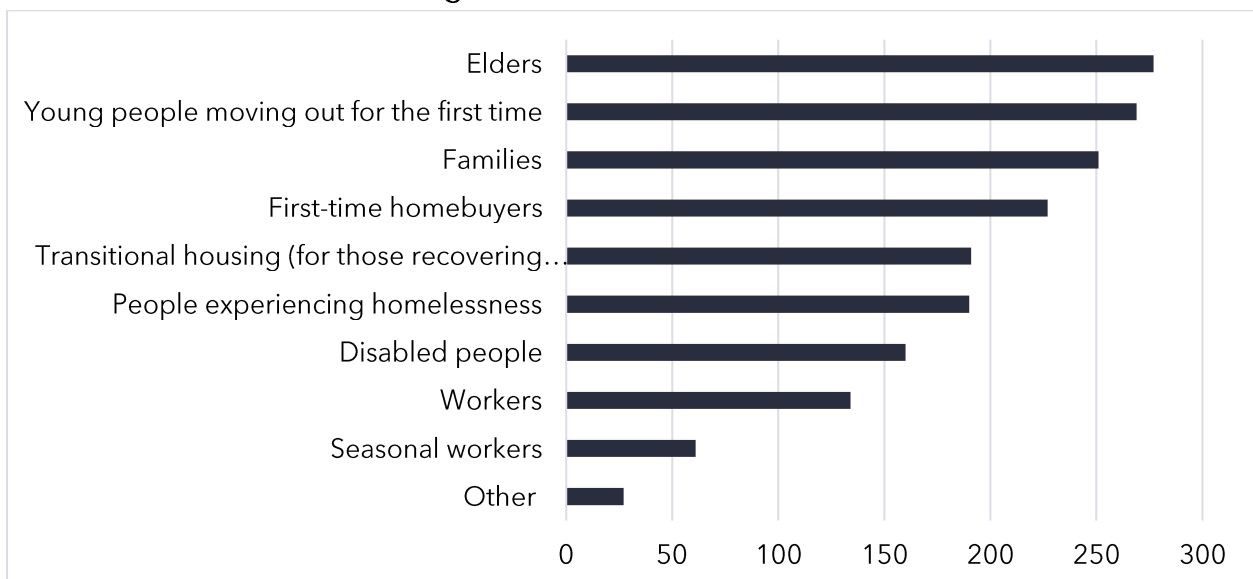


Figure 7.16: In your opinion, which (if any) populations within the Nez Perce are underserved in their housing needs? (other)

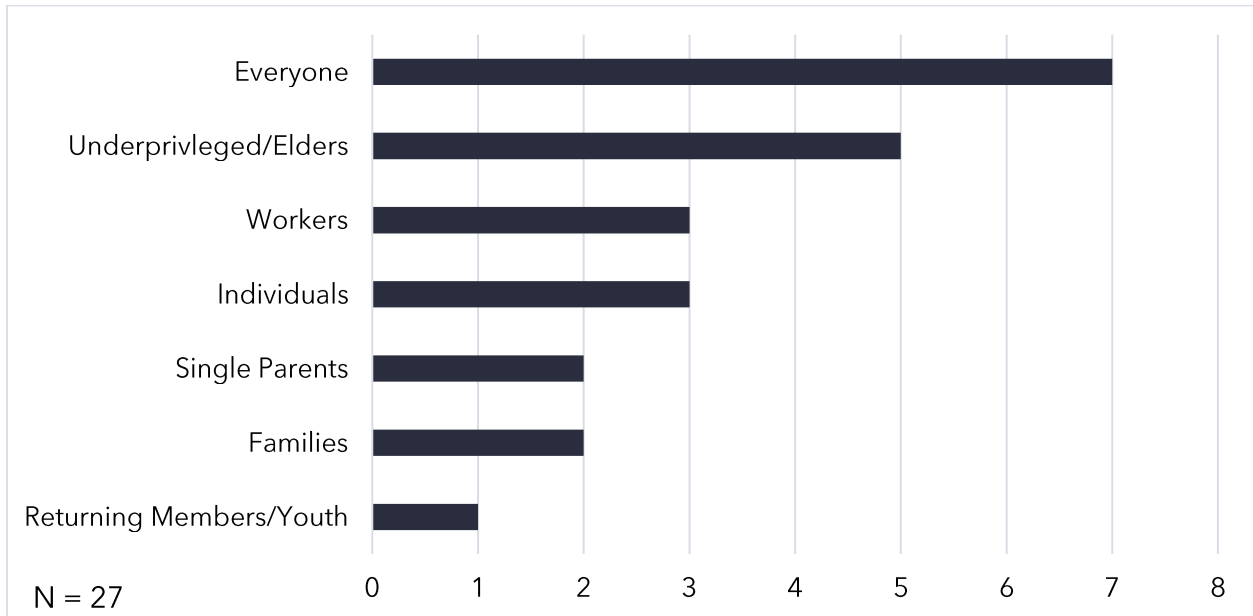
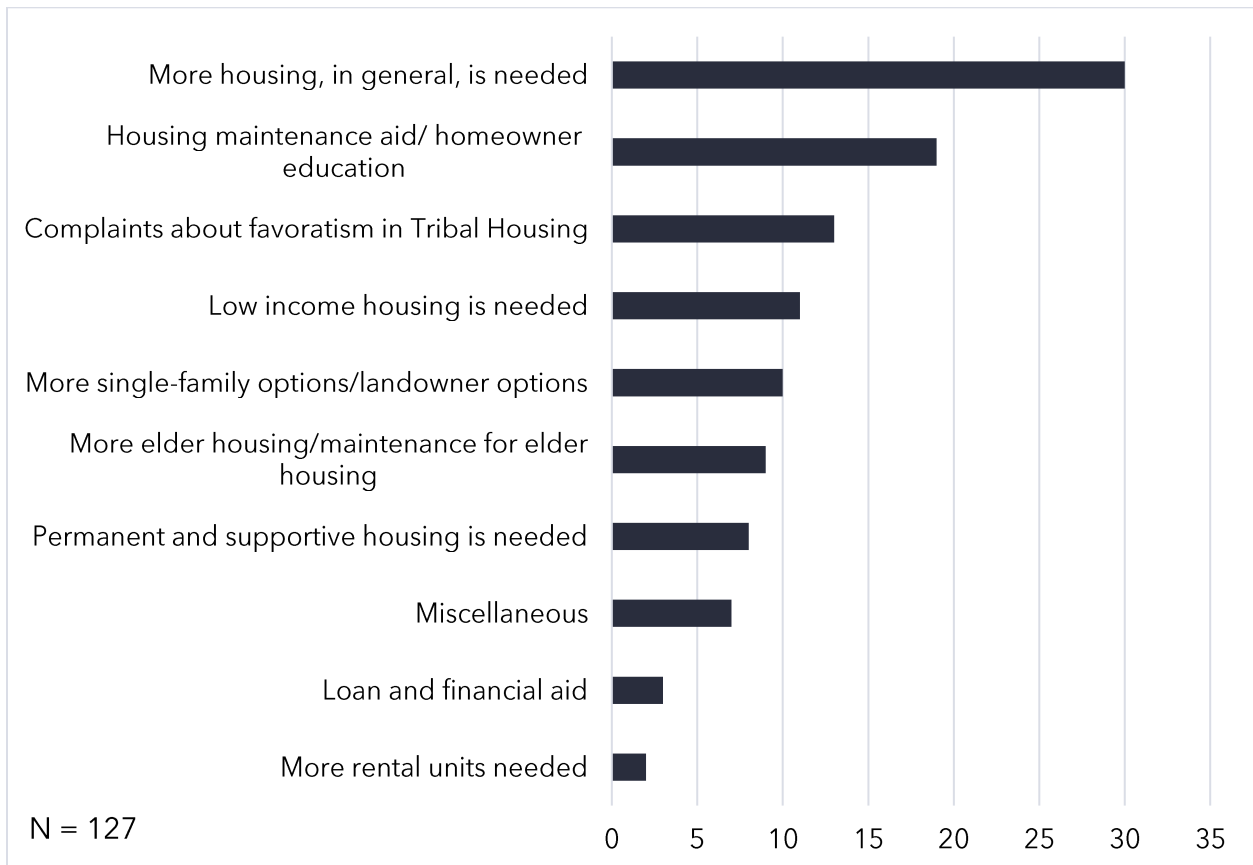


Figure 7.17: Please share any additional comments related to housing on the Nez Perce Reservation



## Demographics

Figure 7.18: What is your age?

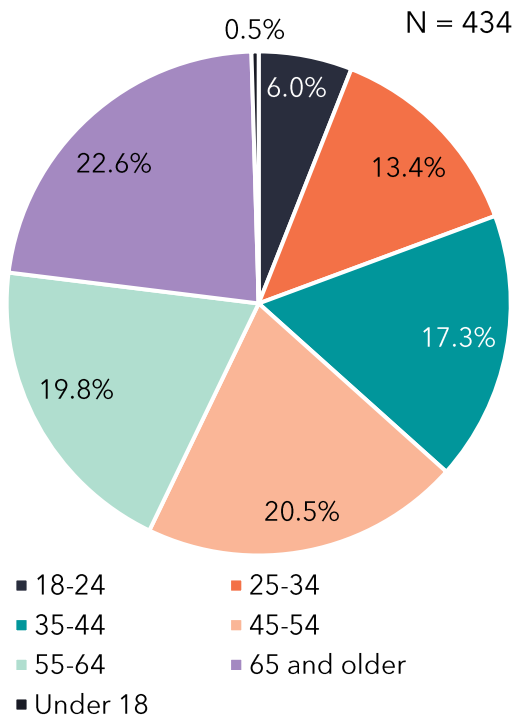


Figure 7.19: Where do you live currently?

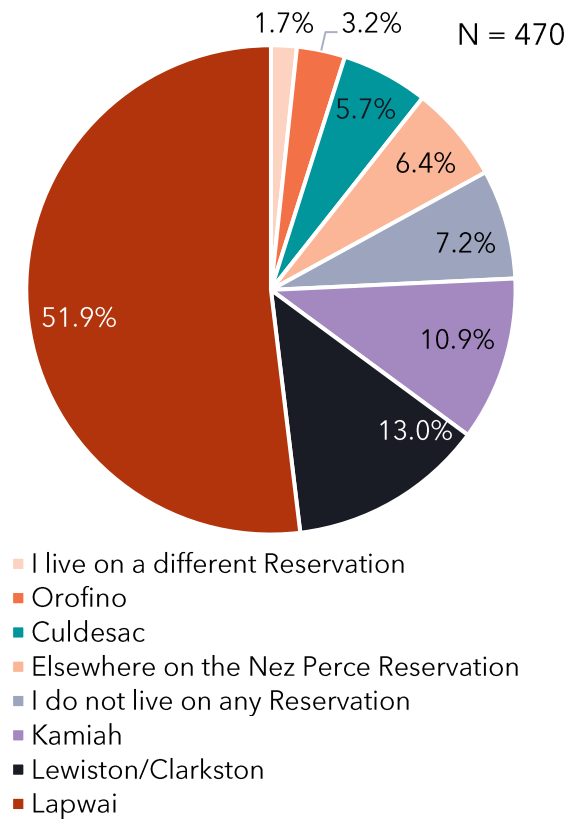


Figure 7.20: What is your affiliation with the Nez Perce Tribe?

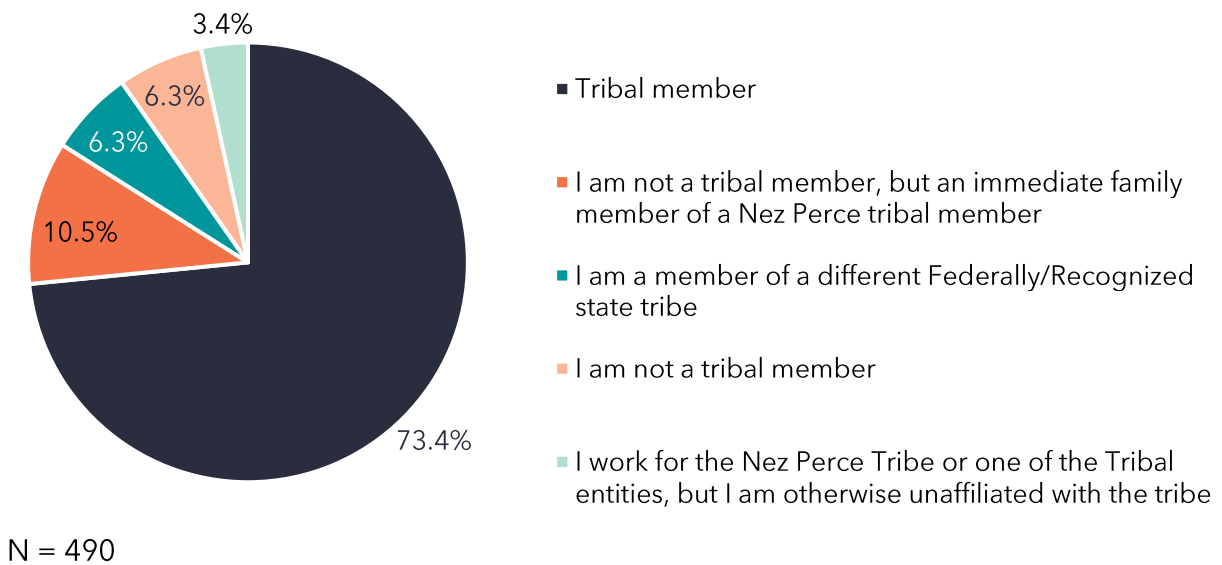
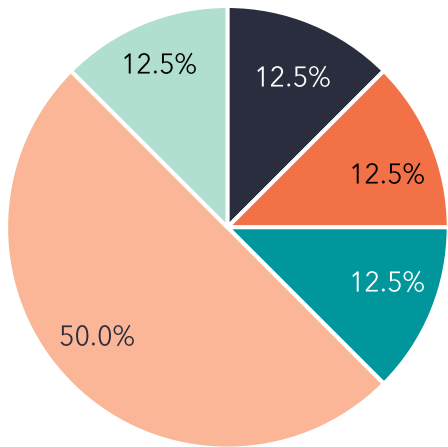


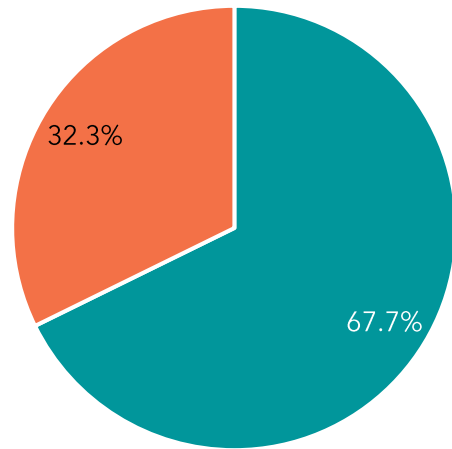
Figure 7.21: What reservation do you live on (if not the Nez Perce Reservation?)



- Fort Peck
- Nisqually
- Oregon
- Umatilla reservation
- Yakama

N = 8

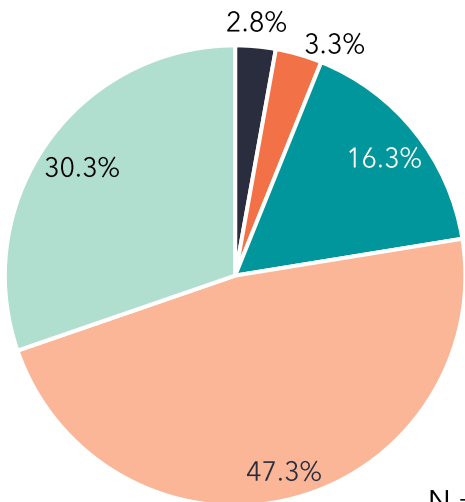
Figure 7.22: Are you currently looking to move?



- No
- Yes

N = 468

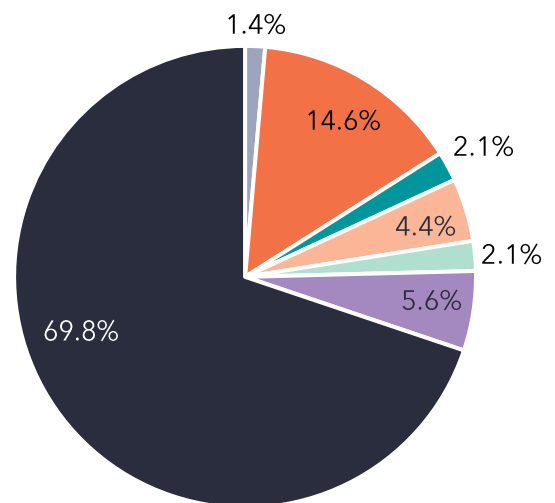
Figure 7.23: What is your current housing situation?



- I am currently unhoused
- I have inherited a home
- I live with family/friends
- Own
- Rent

N = 459

Figure 7.24: How long have you lived on the Nez Perce Reservation?



- Not applicable
- Don't currently live on Nez Perce Reservation
- Less than 1 year
- 1 to 3 years
- 3 to 5 years
- 6 to 10 years
- 10 years or more

N = 431



Figure 7.25: What type of housing best describes your situation?

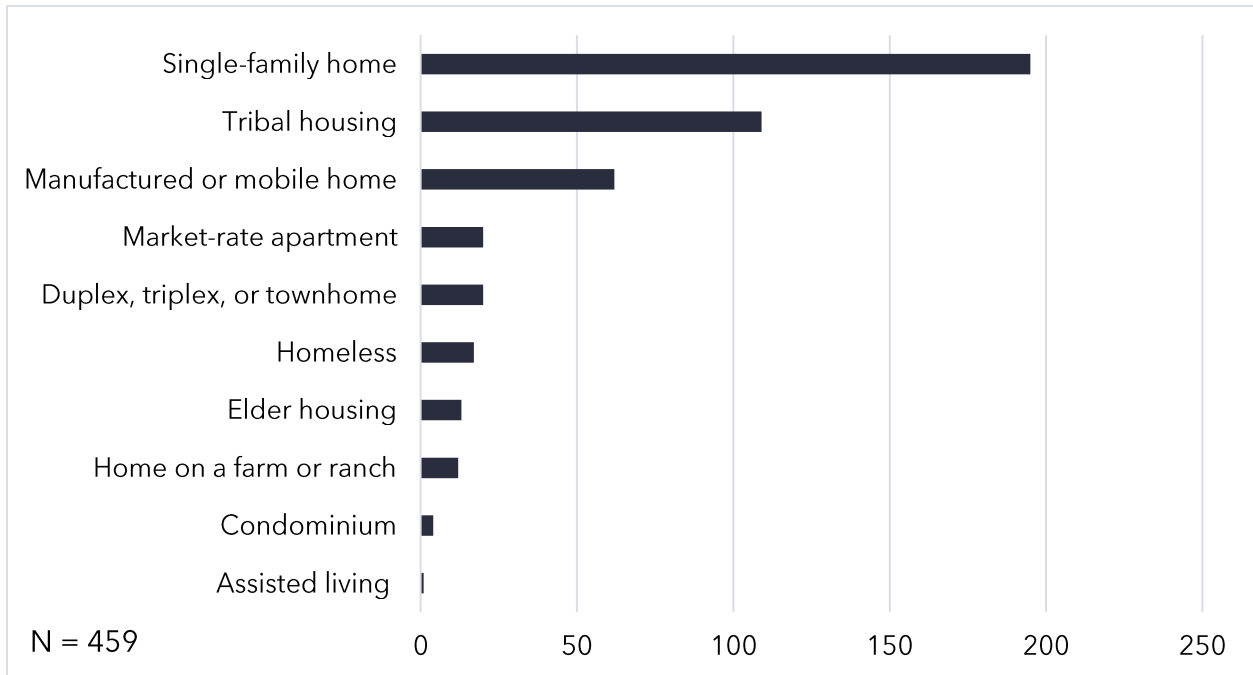


Figure 7.26: How many people live in your household (including yourself)?

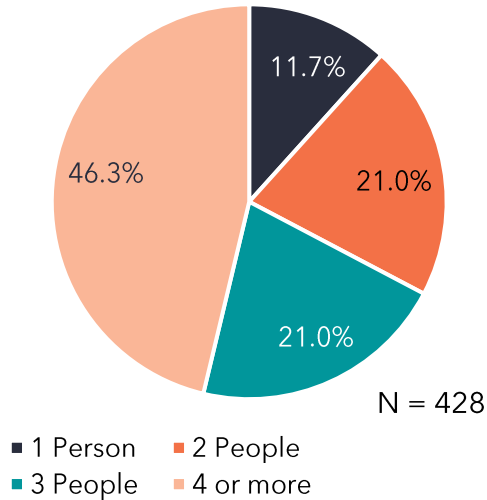


Figure 7.27: What is your employment situation?

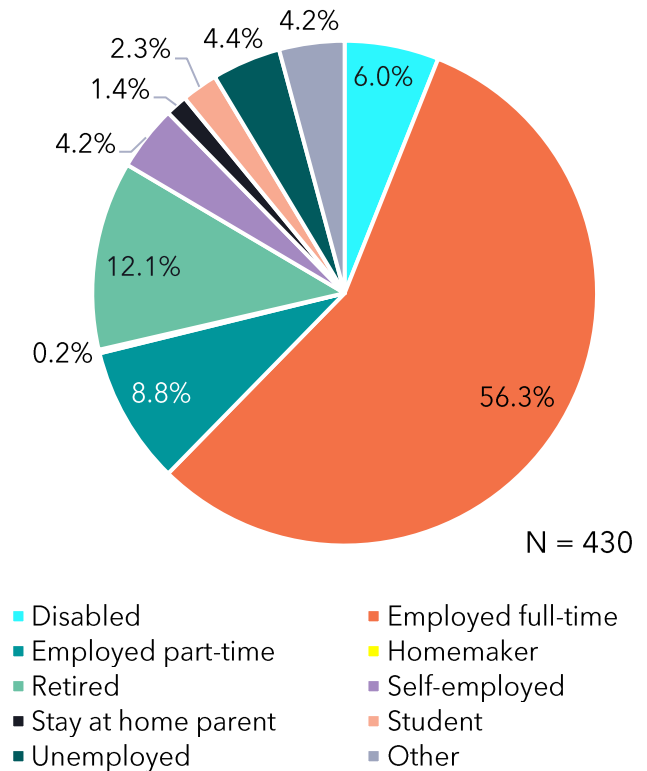
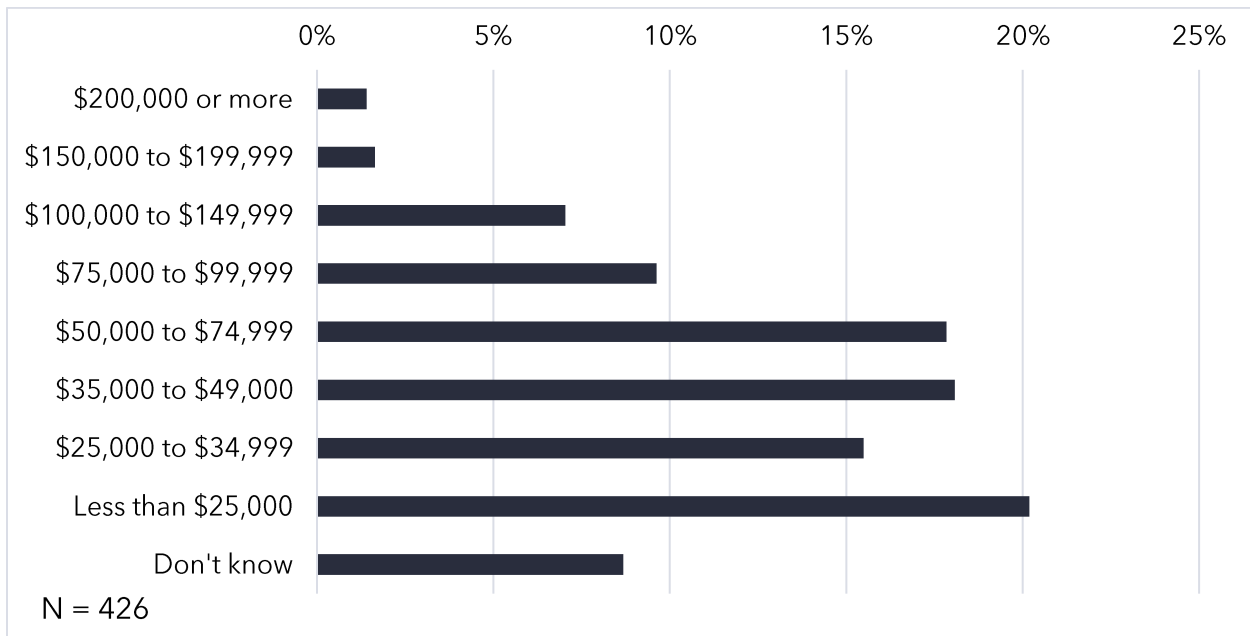


Figure 7.28: What is your annual household income?



### Additional Statistical Analysis of Survey Data

PC conducted additional analysis of the survey data using a Comparison of Means Testing approach. The purpose of this analysis was to identify differences in responses to key questions across demographic groups. Housing affordability is often tied to housing availability or supply, raising the question: Should the Reservation increase its housing stock? Responses to this question can vary significantly depending on the demographic group.

The Comparison of Means Test examines the average responses for each demographic category and determines whether the average for a specific group differs significantly from the overall average of respondents. This statistical approach helps uncover nuanced opinions across various segments of the community.

Our analysis revealed broad agreement among demographic groups regarding housing challenges in the area. For instance, individuals across all categories – ranging from those who have never lived within the Reservation to those who have lived there for over 10 years – agreed that there are far too few housing opportunities.

Figure 7.29: Have you had difficulty finding suitable housing? (Based on income)

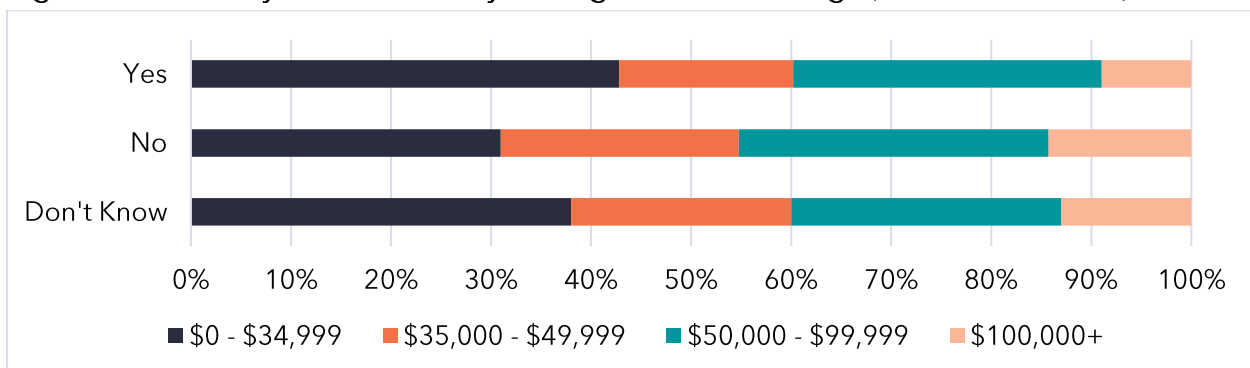


Figure 7.30: Have you or someone you know been displaced from their home in the past year due to rising housing costs? (Based on income)

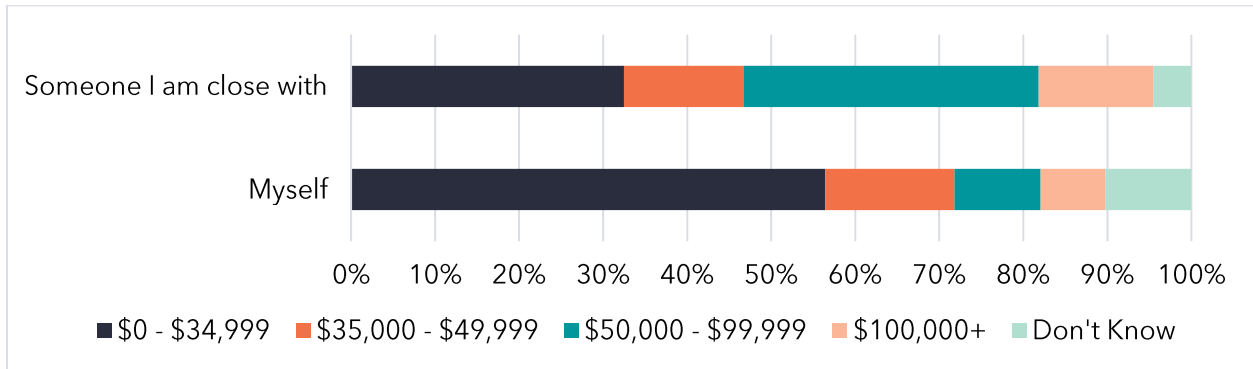


Figure 7.31: Where are you looking to move to? (Based on time lived on reservation)

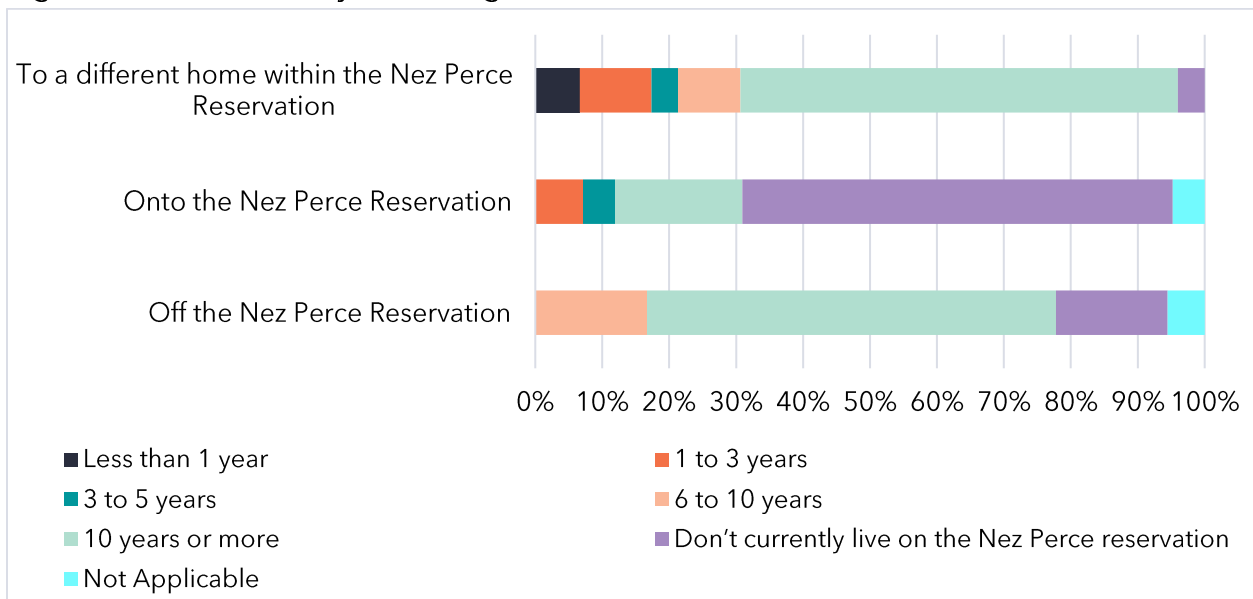


Figure 7.32: Please rate your perception of housing availability (Based on time lived on Reservation)

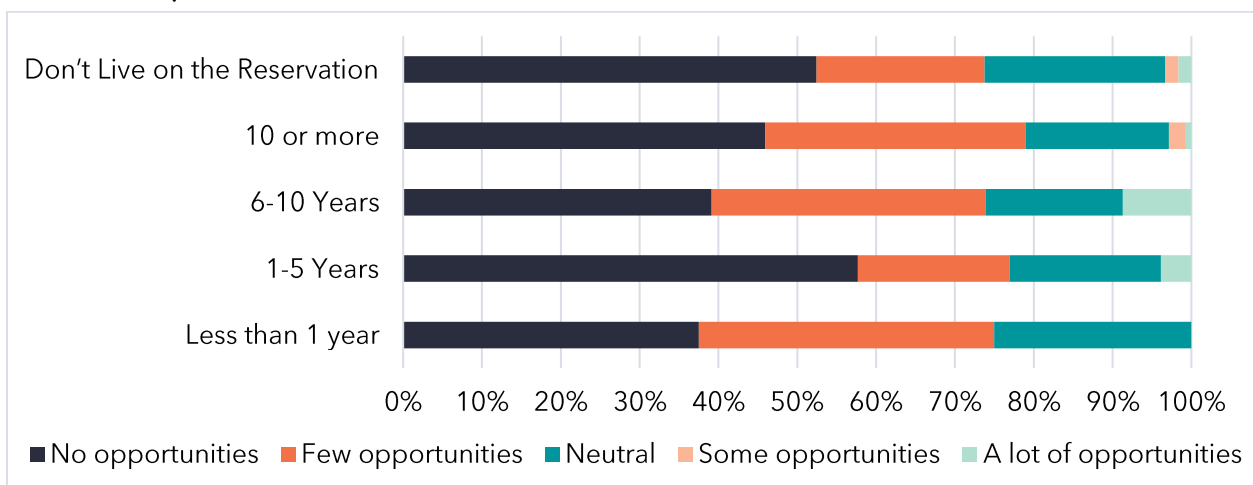


Figure 7.33: What type of housing best describes your living situation? (based on income)

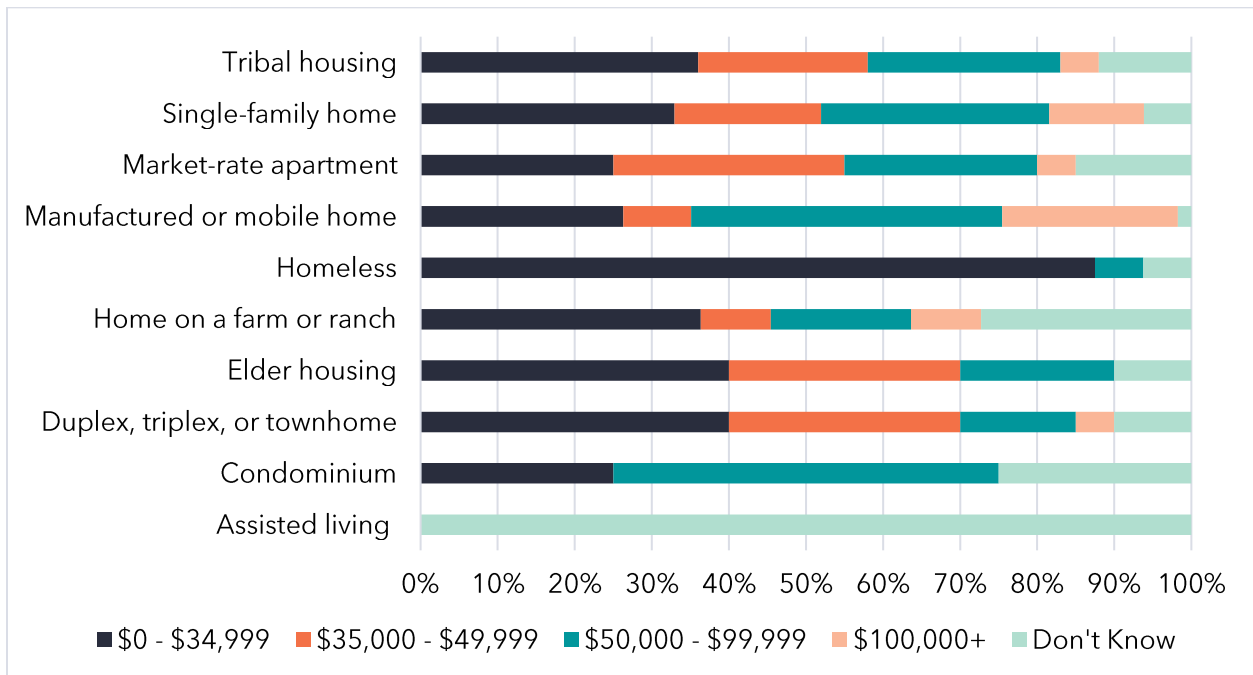


Figure 7.33: What type of housing best describes your living situation? (Based on income, in Lapwai)

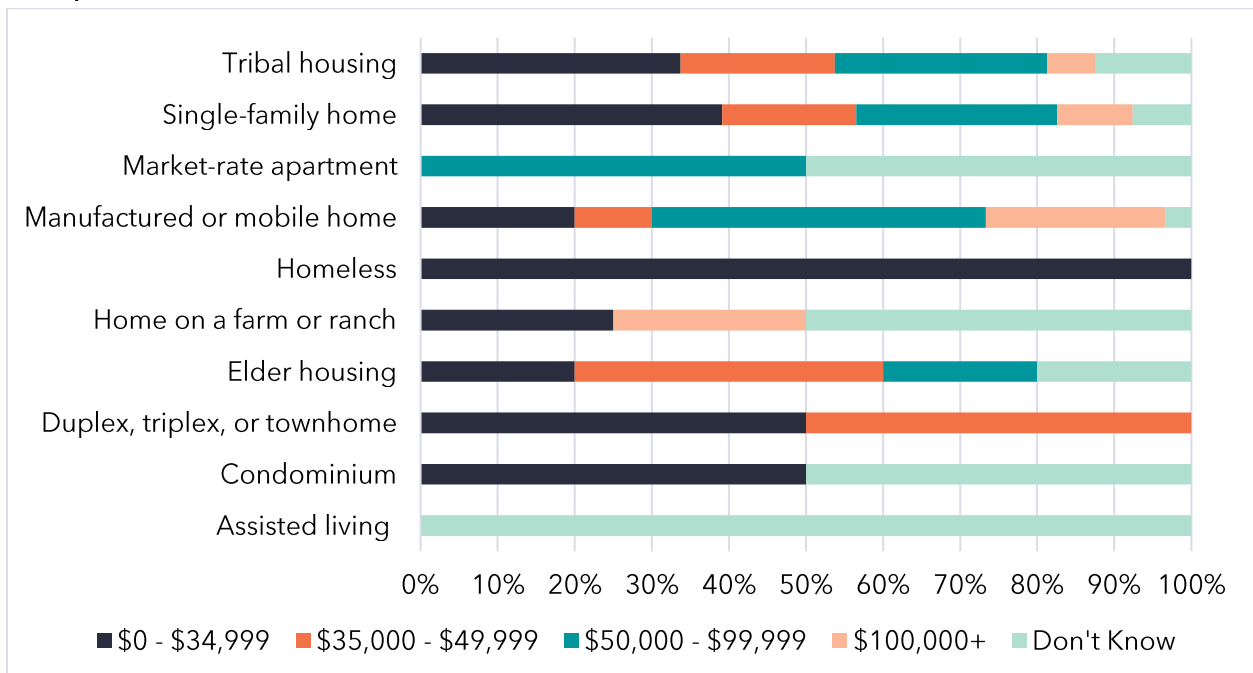


Figure 7.35: Which (if any) of the following housing aspects do you believe to be true of the Nez Perce Reservation? (Based on time lived on reservation)

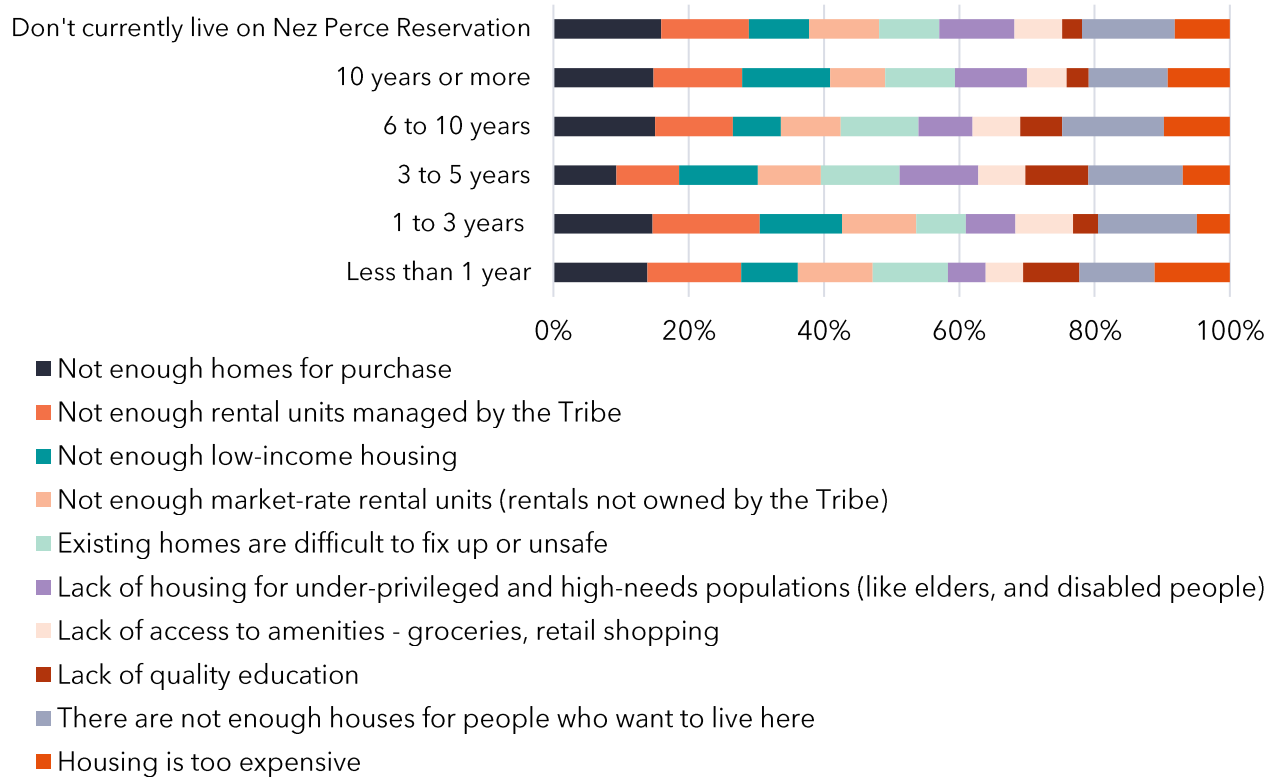


Figure 7.36: Which (if any) of the following housing aspects do you believe to be true of the Nez Perce Reservation (Open Ended Responses)? (Based on time lived on reservation)

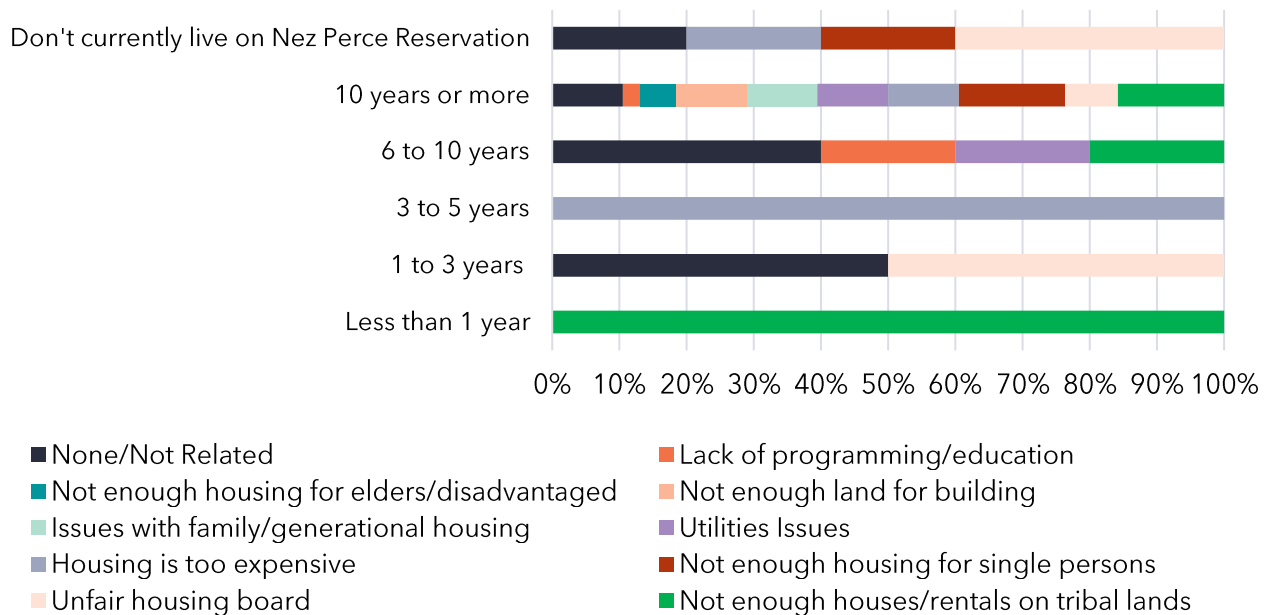


Figure 7.37: Which (if any) of the following housing aspects do you believe to be true of the Nez Perce Reservation? (Based on "How many people currently live in you household?")

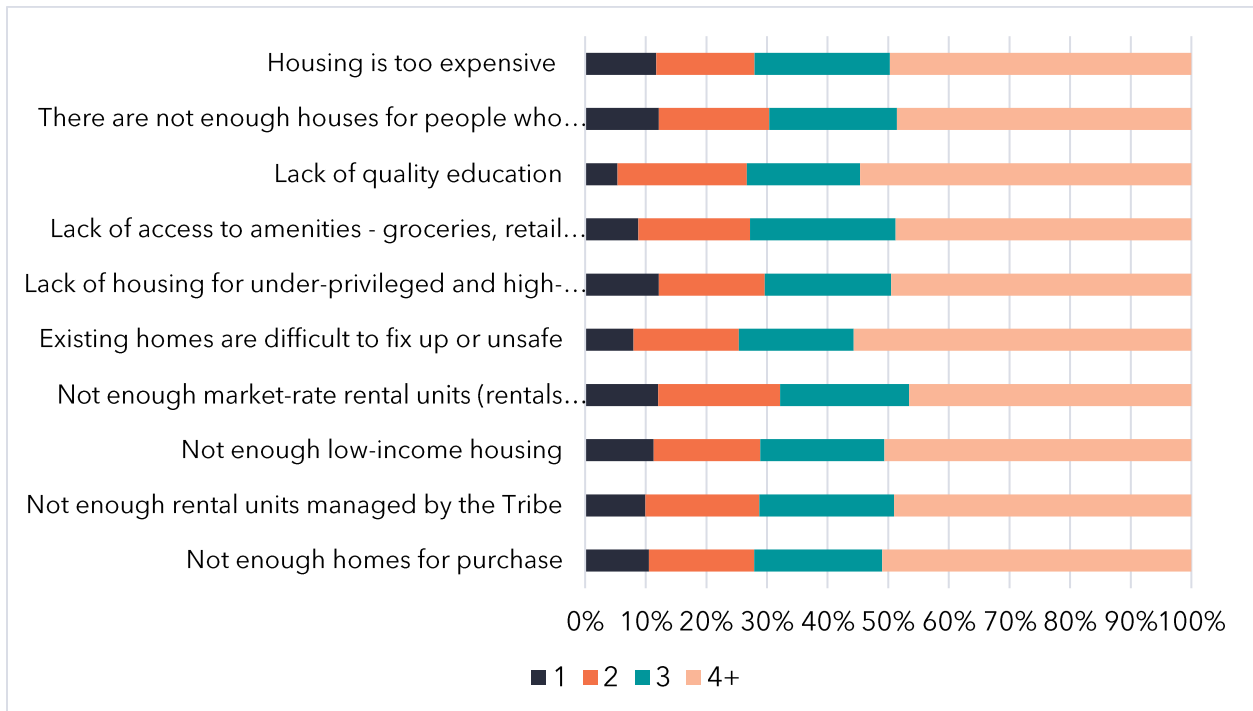


Figure 7.38: Which (if any) of the following housing aspects do you believe to be true of the Nez Perce Reservation (Open ended responses)? (Based on "How many people currently live in you household?")

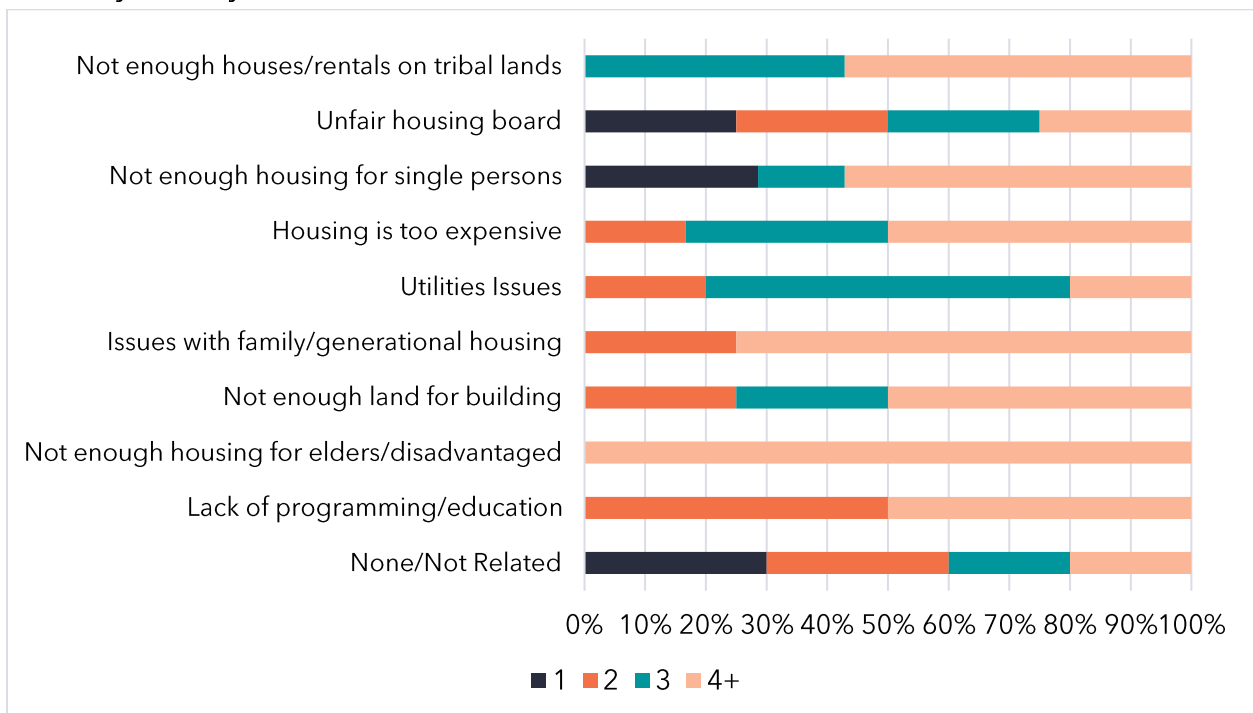


Figure 7.39: Which (if any) of the following housing aspects do you believe to be true of the Nez Perce Reservation? (Based on income)

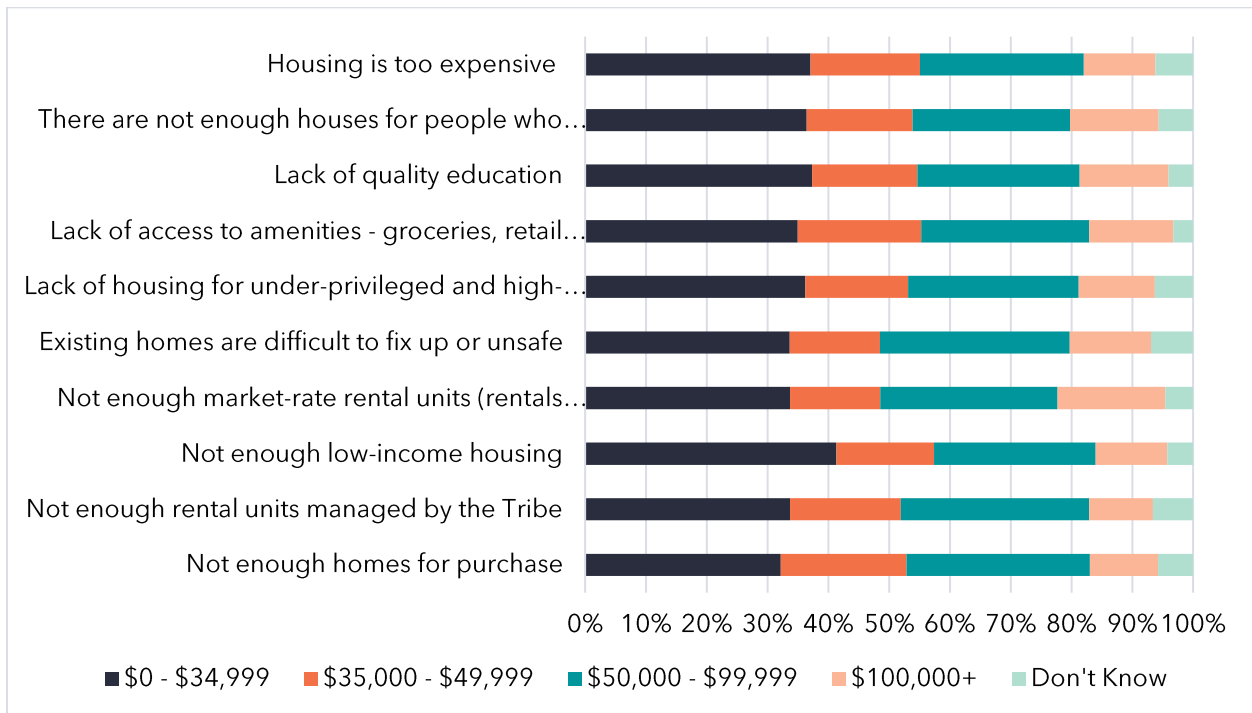
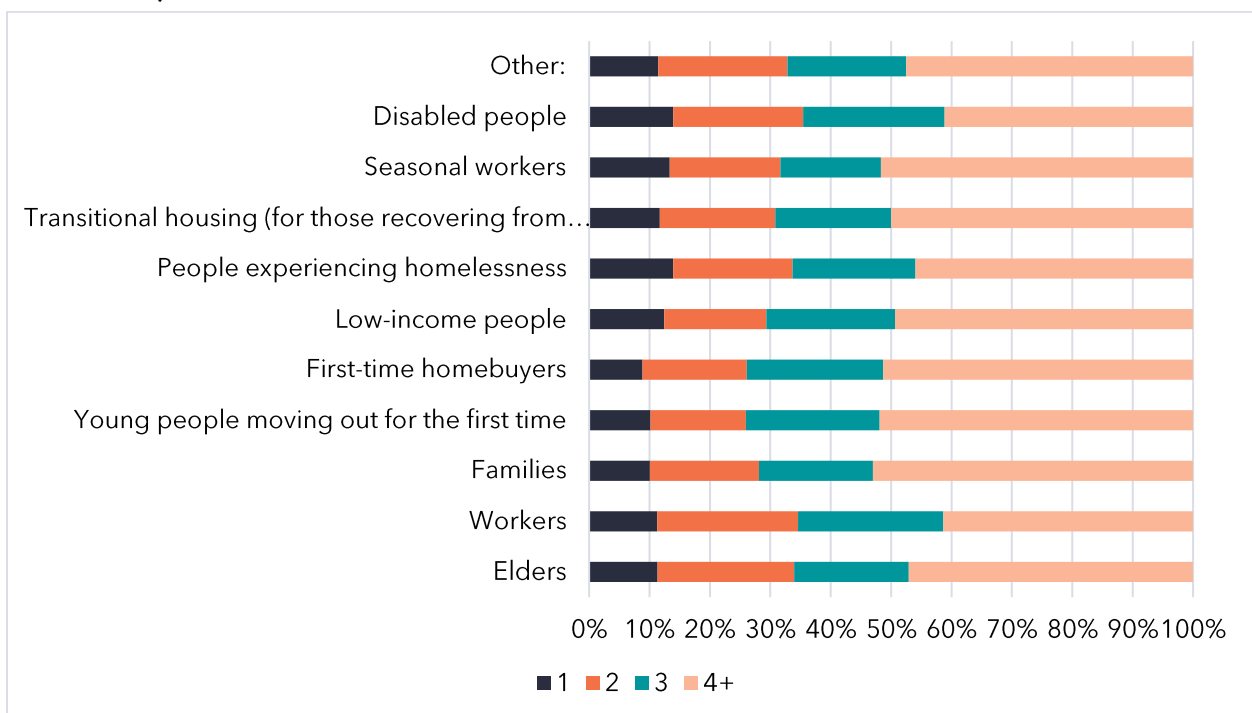


Figure 7.40: In your opinion, which (if any) populations within the Nez Perce Reservation are underserved in their housing needs? (Based on number of people living in household)



## 8. [Chapter 8 not for Distribution]

CONFIDENTIAL – Chapter contents removed for public distribution.



## Appendix A: Additional Data

**CONFIDENTIAL** – Chapter contents removed for public distribution.

## Appendix B: Supplemental Maps

**CONFIDENTIAL** – Chapter contents removed for public distribution.

## Appendix C: Background & Literature Review

### NCDF Market Analysis

The Oweesta Corporation is a national Native nonprofit organization dedicated to establishing strong institutions and programs that support asset development and wealth creation for Native people. In collaboration with the Nimiipuu Community Development Fund (NCDF), the Oweesta Corporation conducted a market analysis to assess the current landscape of available financial resources, economic needs, and the feasibility of creating additional financial assets for members of the Nez Perce Tribe. The report, submitted in October 2021, was based on primary data research and multiple community surveys.

Key concerns identified from the survey findings included:

- There is a mixed concern for financial products and services.
- 50% of survey respondents are concerned about their credit score.
- Predatory lending is a concern.
- Payday loans are a large issue in Tribal communities.
- There is need for an increased housing stock:
  - Need for new rental opportunities
  - Not enough financing options
- The community values the entrepreneurial spirit.
- There is a communal need for a Lapwai community bank.
- There is a need for all types of loans.
- Financial education is important:
  - Elder and youth financial education specifically
- Business development services could be expanded upon.

The Oweesta Corporation provided several recommendations to address major concerns identified through the survey responses. The market analysis suggested that the NCDF should build on its already positive presence in the community by continuing to provide loans, enhance financial knowledge, and promote economic sovereignty. Maintaining the NCDF's existing products, training programs, and technical assistance will ensure a strong foundation for future generations.

Despite the NCDF's successes, areas for improvement remain. Survey results revealed that marketing and outreach efforts may be insufficient, as only 41.6% of respondents identified the NCDF as a source for personal loans.

Additionally, interviews and surveys highlighted a critical shortage of adequate housing, particularly in the Lapwai community. Limited housing stock has hindered lending opportunities. To address this, the Oweesta Corporation recommends partnering with an established mortgage lender rather than managing direct lending internally. By collaborating with a loaning entity, the NCDF could offer technical assistance to support HUD 184 loans without the need to train staff in mortgage product administration.

Another pressing issue is the lack of a local depository institution within the Reservation, especially in Lapwai. While Kamiah and Orofino have banks, the western half of the

reservation lacks any banking branches. One potential solution is for the NCDF to replicate initiatives like Native Cash from the Blackfeet Reservation in Browning, Montana.

Financial education was also identified as a key area of need, particularly for youth, Elders, and new homeowners. Despite the NCDF's efforts, financial literacy remains a challenge within the community. The Elder population requires guidance on retirement planning, savings, and investments to prepare for non-working years. Youth need essential financial literacy skills to foster independence, while new homeowners need education on financing products and resources available to them as members of the Native population.

To implement these recommendations, the NCDF must establish lasting relationships with community partners such as banks, lending institutions, and educational organizations. Expanding partnerships and delegating some responsibilities to external entities will help ease the burden on the NCDF and support sustainable economic growth in the area.

### **Nimiipuu CDF Economic Survey 2017**

In 2017, the NCDF conducted a survey, gathering just over 100 responses from community members. The survey explored topics such as financial product usage, the prevalence of financial institutions, business ownership, and housing. The key findings from the survey included the following:

- 59 respondents had taken a payday loan at the time of surveying, 43 did not answer the question.
- 54% of respondents say they will be applying for a loan over the next 12 months.
- The NCDF is the primary source for loans within the NPR.
- Almost half of survey respondents are interested in owning their own business:
  - Art and culture
  - Agriculture
- 43% of respondents who own a business are interested in expansion.
- 64% are interested in financial literacy classes.
- Personal and auto loans are the top financial products needed.
- Most respondents have a monthly household income below \$2,999

It is important to note that the findings from the 2017 survey may no longer fully reflect current conditions. However, there remains a clear desire for the NCDF to expand its distribution of financial products within the Reservation. Additionally, the community's reliance on payday loans highlights a critical area of concern that the NCDF should address.

### **Nimiipuu Annual Report OTIS Data**

Between October 1, 2022, and September 30, 2023, NCDF gathered data on the demographics and needs of loan applicants through OTIS. Key findings included:

- The average age of applicants was 42 years.
- 80% of applicants identified as American Indian.
- 90% of applicants were employed.
- 33% of applicants learned about the NCDF through word of mouth.
- 91% expressed interest in loan information, while 23% showed interest in financial product training.

- Consumer loans accounted for 73% of the loan interest.
- Regarding housing, 45% of respondents were renting, 31% owned their home, and 19% lived rent-free in another person's home.
- Business owners made up 11% of the survey respondents.

### ALICE In Idaho: A Financial Hardship Study

This report highlights the challenges faced by a growing group called ALICE – short for Asset Limited, Income Constrained, Employed. ALICE households earn above the poverty line but struggle to afford basic necessities. Despite economic improvements in Idaho from 2010 to 2018 (including lower unemployment, GDP growth, and higher wages), 40% of households still faced financial difficulties by 2018.

In Idaho, 28% of households fall into the ALICE category, while 12% are below the Federal Poverty Level (FPL). This leaves only 60% above the ALICE threshold. Rising living costs since the 2008 recession have expanded the ALICE group, despite declining unemployment. The ALICE Report argues the FPL significantly underestimates the number of households unable to meet modern economic demands. From 2007 to 2018, the proportion of ALICE households in Idaho grew from 17% to 28%, even as the state recovered from the Recession.

Idaho's population grew rapidly, with households increasing 14% between 2010 and 2018, making it the fourth fastest-growing state. While poverty levels remained stable, the ALICE category expanded, particularly among seniors (47%), Hispanic households (53%), and single mothers with children (78%). Idaho's population also became more diverse, with Asian, Black, and Hispanic households growing faster than white households (23%, 26%, and 27% vs. 9%, respectively). Household structures shifted as well, as single or cohabiting adults under 65 with children becoming the largest household type (45%).

Demographic changes have widened income and wealth gaps. High-income, older individuals moving to Idaho have exacerbated disparities. The top 1% in Idaho earned 17.4 times more than the average income of the bottom 99%, with even greater differences in savings and assets. ALICE families are unable to build wealth, deepening the economic divide.

The ALICE Report provides three budget models to illustrate the financial pressures these households face:

- **Household Survival Budget:** Covers minimal costs for essentials like housing, childcare, and food.
- **Senior Survival Budget:** Adjusts for reduced food costs and travel but increased health needs.
- **Household Stability Budget:** Includes savings and reflects the higher costs of maintaining a household long-term.

In all Idaho counties, basic living costs exceed the FPL for all household types. For example, a single adult must earn \$10.64/hour to meet the survival budget, while a single parent with four children requires \$31.69/hour. In contrast, the median hourly wage for retail jobs (the most common occupation in Idaho) was \$11.55 in 2018.

The rising cost of living intensifies hardships for ALICE families across both urban and rural areas. Idaho's median wage ranks 43rd in the United States, while affordable housing remains scarce. A Boise State University study found 36% of students had experienced food insecurity within a year, highlighting broader issues affecting seniors and other vulnerable groups.

Health disparities are also growing. Idaho ranks 39th in health care accessibility, with provider shortages making care harder to obtain. As modern medicine advances, ALICE families are increasingly priced out of necessary health services, compounding inequalities driven by demographic, environmental, and socioeconomic factors.

### **Housing Needs on Native American Tribal Lands**

The National Low Income Housing Coalition (NLIHC) highlights the housing challenges faced by Native American communities in the brief report *Housing Needs on Native American Tribal Lands*. These communities experience higher poverty rates, lower incomes, a lack of basic amenities like plumbing and heating, and unique development challenges. Despite the urgent need for safe housing, federal investments have declined over decades. The NLIHC provides the following key statistics regarding housing needs on reservations:

- Native households on tribal lands have a poverty rate of 32%, compared to 18% nationwide. In the Plains region, the poverty rate rises to 41%.
- In 2015, the annual median household income on tribal lands was 33% lower than the national average.
- Nearly 16% of households on tribal lands live in overcrowded conditions, compared to 2.2% nationally.
- Families on tribal lands are five times more likely to live in substandard housing compared to the general population.

### **Obstacles, Solutions, and Self-Determination in Native American Housing Policy**

Before the Native American Housing Assistance and Self-Determination Act (NAHASDA), federally funded housing projects were developed through Indian Housing Authorities (IHAs). NAHASDA introduced alternative strategies for the development, management, and modernization of housing for Native Americans, emphasizing the need to move away from "one size fits all" approaches.

NAHASDA is more effective at addressing local conditions than the Department of Housing and Urban Development (HUD). Previously, IHAs often built housing projects unsuited to the climate, conditions, and culture of the tribes they served. NAHASDA empowered tribes to decide which housing programs to fund, who they would serve, and how the programs would be delivered.

Before NAHASDA, HUD oversaw five noncompetitive and nine competitive grant programs for tribes. This gave the federal government greater control and forced tribal authorities to prioritize government requirements over local economic development. NAHASDA replaced the nine competitive programs with the Indian Housing Block Grant (IHBG), a formula-based, noncompetitive grant that ensures all tribes are eligible for funding.

HUD continues to administer three additional programs:

- The Indian Community Development Block Grant program
- The Tribal Housing Activities Loan Guarantee Program (Title VI)
- The Section 184 Indian Home Loan Guarantee Program

Because NAHASDA-related funding has not kept pace with inflation, limited private investment in Native housing programs makes federal funding even more critical. Tribes can leverage IHBG funds with other federal or state resources, such as other HUD programs, the Low-Income Housing Tax Credit program, and the U.S. Department of Agriculture’s rural housing programs.

In 2012, Congress passed the Helping Expedite and Advance Responsible Tribal Home Ownership (HEARTH) Act, granting tribes greater sovereignty over tribal lands and further supporting self-determination.

### **Nimiipuu Fund Annual Report 2022**

The Nimiipuu Fund fosters “financial independence by enhancing the personal and entrepreneurial capacity of the Nez Perce Reservation and surrounding communities.” It promotes economic growth while honoring cultural values and traditions through offering financial products and services.

In 2022, the NCDF received the Seed Award, which recognizes emerging Native Community Development Financial Institutions (CDFIs) with strategies showing strong potential for success and impact. The NCDF was awarded \$75,000, which it plans to use to launch a home rehabilitation lending product to address the need for affordable housing.

The Nimiipuu Fund Annual Report highlights the following key statistics:

- Between 2016 and 2022, the NCDF issued 540 loans totaling \$1,324,171.
- Consumer loans accounted for \$485,972, while employee loans totaled \$494,617.

The NCDF has established strategic goals for 2023–2026, which will be regularly evaluated for progress:

- Expand the loan portfolio to \$1.5 million by offering diverse and innovative financing products that support economic prosperity.
- Increase the number of Tribal and community members benefiting from NCDF services across the region.
- Support the development of social and physical infrastructure.
- Strengthen NCDF’s internal capacity to ensure long-term sustainability.

### **North Central Idaho Comprehensive Economic Development Strategy 2020-2025**

The Clearwater Economic Development Association (CEDA) serves as the U.S. Department of Commerce Economic Development Administration’s designated planning organization for the Clearwater Economic Development District. CEDA focuses on North Central Idaho, encompassing Clearwater, Idaho, Latah, Lewis, and Nez Perce Counties. The North Central Idaho Comprehensive Economic Development Strategy (CEDS) assesses the region's economic conditions and outlines strategies to promote growth. This review of the CEDS emphasizes the Nez Perce Tribe's contributions to economic development.

North Central Idaho's population growth has been slower than the rest of Idaho (6% compared to 14% in other regions), contributing to its slower economic growth. Additionally, the population is older than the national average.

Over the past 35 years, North Central Idaho has seen growth in industries such as jet boat building, ammunition manufacturing, and metal fabrication. However, employment in agriculture, logging, and milling has declined. The Nez Perce Tribe has become a significant economic driver, expanding employment at its headquarters, opening a casino resort, and playing a key role in environmental remediation.

### ***Economic Highlights by County:***

- **Clearwater County:**  
Historically reliant on logging, Clearwater County has transitioned to manufacturing as its largest employment and economic sector. A business-friendly environment helped the county grow non-lumber jobs from 33 in 1993 to 250 in 2019. However, the population has declined by 15% over the past 40 years due to the 1980 recessions.
- **Idaho County:**  
Scenic beauty and outdoor tourism, including rafting, fishing, hunting, and hiking, are economic assets. Farming and ranching, particularly on the Camas Prairie, remain vital. Like Clearwater, Idaho County experienced a decline in logging-related jobs but saw growth in businesses like Pacific Cabinets and Anderson Aeromotive. The population grew 7% over the past 20 years, compared to a 40% increase statewide.
- **Lewis County:**  
Dominated by agriculture, Lewis County has 197 farms spanning 200,435 acres. Manufacturing jobs nearly tripled, increasing from 80 to 223 over the past 20 years. Tourism also contributes, with outdoor recreation attracting visitors. The Nez Perce Tribe operates a small casino in Kamiah, employing nearly 60 people.
- **Nez Perce County:**  
Home to Idaho's only seaport in Lewiston, where the Snake River enables barge transport to the Columbia River and Pacific Ocean. Agriculture is significant, with 446 farms covering 381,587 acres. The Nez Perce Tribe is a major employer, with over 900 employees in its headquarters, clinic, environmental projects, and casino resort.

### ***Regional Strategies and SWOT Analysis:***

The region's economies vary significantly from Lewiston to Grangeville to Kamiah. To support growth, CEDA developed the following strategies:

- Host an annual housing summit to share information on financing, funding, homeownership, and housing availability.
- Convene a coalition of regional stakeholders by 2022 to implement a workforce and business action strategy.
- Educate local leaders on public and private options for broadband infrastructure ownership and operation.
- Develop collaborative marketing strategies for training and education in high-demand occupations.
- Provide professional development opportunities for elected and civic leaders by 2023 to build leadership pipelines.



A SWOT analysis identified the following for North Central Idaho:

- **Strengths:** Natural resources, attractive communities, and tourism.
- **Weaknesses:** Limited housing availability, insufficient workforce training, and gaps in technology and communications.
- **Opportunities:** Proximity to higher education institutions and a high quality of life.
- **Threats:** An aging workforce and low wages.

CEDA's action plan aims to address these challenges and leverage regional strengths to foster economic growth.

### **Nez Perce County Comprehensive Plan 2018**

The Nez Perce County Comprehensive Plan, originally written in 1998, was updated in 2018 to comply with the Local Land Use Planning Act. However, the plan remains outdated despite including some updated statistics. For this literature review, the focus will be on Section 6, which addresses housing. Although the statistics in the report are outdated, the Nez Perce County Comprehensive Plan outlines several housing-related goals:

- Encourage the development of diverse housing types and options for both ownership and rental units to serve all income groups.
- Support the maintenance of the County's existing housing stock.
- Promote denser housing developments in or near incorporated cities and communities.
- Maintain standards for road and utility placement in rural subdivisions.