

Oneida Tribe of Indians of Wisconsin

Post Office Box 365



Oneidas bringing several hundred bags of corn to Washington's starving army at Valley Forge, after the colonists had consistently refused to aid them.

Phone: (414) 869-2214



Oneida, WI 54155

Resolution 11-23-94-G



UGWA DEMOLUM YATEHE
Because of the help of this Oneida Chief in cementing a friendship between the six nations and the colony of Pennsylvania, a new nation, the United States was made possible.

- Whereas, the Oneida Tribe of Indians of Wisconsin is a federally recognized Indian government and a treaty tribe recognized by the laws of the United States, and
- Whereas, the Oneida General Tribal Council is the governing body of the Oneida Tribe of Indians of Wisconsin, and
- Whereas, the Oneida Business Committee has been delegated the authority of Article IV, Section 1 of the Oneida Tribal Constitution by the Oneida General Tribal Council, and
- Whereas, from time to time, it becomes necessary to clarify the official policies of the Oneida Tribe on issues important to the tribal membership, and
- Whereas, the Tribe considers home building for the tribal membership utilizing the skills of our own members to be a first priority, and

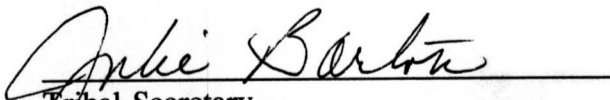
NOW THEREFORE BE IT RESOLVED: That the attached policy known as the "Home Building and Construction Policy of 1994" is hereby adopted and ordered to be promulgated and published.

BE IT FURTHER RESOLVED: That the Housing Development Department has established the "1994 Comprehensive Housing Plan" based on an inventory of present housing needs.

BE IT FINALLY RESOLVED: That the Oneida Business Committee hereby adopts the "1994 Comprehensive Housing Plan."

CERTIFICATION

I, the undersigned, as Secretary of the Oneida Business Committee, hereby certify that the Oneida Business Committee is composed of 9 members of whom 5 members constitute a quorum. 8 members were present at the meeting duly called, noticed and held on the day of November 23, 1994, that the foregoing resolution was duly adopted at such meeting by a vote of 7 members for and 0 members against, and 0 members not voting.


Tribal Secretary
Oneida Tribe of Indians of Wisconsin

**STATEMENT OF EFFECT
1994 COMPREHENSIVE HOUSING PLAN**

SUMMARY

This resolution adopts the attached policy regarding purchase, rehabilitation and construction of new homes. It attempts to set the general policy direction regarding the purchase of land and houses; construction and improvement of homes; financing of housing; and use of tribal members for building and improvements.

ANALYSIS

There are "Twelve points" to this official policy of the tribe. These twelve points address all areas of housing in a comprehensive manner.

However, there are some vague areas and overlapping areas that I would suggest be clarified prior to adoption. Specifically, the points that address construction and financing.

This policy states, in general, that there is a desire to utilize our own construction entities, and to use Tribal members where possible. In addition, it also states a desire to protect Tribal members right to preferential treatment in the award of contracts. These separate policies appear to be conflicting, as to follow one, means you cannot also do the other.

In the area of financing, this policy seeks to maximize the use of all loans, grants, and other funds generated or given through federal, state, local and private entities. Including the Tribe. This is stated in several areas throughout the policy. However, it could be more clearly organized to better clarify the intent as it relates to purchase, improvements and sale.

CONCLUSION

This policy has no legal defects barring its implementation. It is not in the nature of a law or regulation needing a Public Hearing. However, it could be better organized to more clearly represent its intent.

10-26-94

Ojibwa Nation Wisconsin



1994 Comprehensive Housing Plan

September 1994

Oneida Nation Housing Mission Statement

It will be the mission of the Housing Department to identify and pursue all avenues available to accomplish a coordinated, adjusted, and harmonious development of housing for the Oneida Nation which will, in accordance with existing and future needs, best promote public health, safety, and availability of housing for the Tribal members on the Oneida Reservation.

Summary of Nation Housing Goals

The tribal goals and objectives which guide the progress of the Oneida Nation's Comprehensive Housing Plan include the following:

Goal 1) To increase opportunities for all Oneida Tribal members to acquire and maintain decent, affordable, and energy efficient homes.

Goal 2) To establish a comprehensive housing program that will provide affordable, tribal financing and at cost construction to all tribal members.

Goal 3) To coordinate and integrate housing programs to assist Tribal members in moving toward economic self-sufficiency and independent living. This will be accomplished through identifying alternative sources of funding and financing through Tribal, State, Federal, and private sources.

Goal 4) To improve the standard of living and reduce costs through the promotion of energy efficiency and other efficiencies.

Goal 5) To bring the existing housing units to adequate quality through tribal programs.

Goal 6) To develop training and informational programs to increase awareness of the responsibilities of home maintenance.

Goal 7) To coordinate the development of an on going comprehensive housing needs assessment and an inventory of the existing housing conditions.

Goal 8) To update the "Comprehensive Housing Plan" every two years with consideration placed on the need for housing and the economy.

Goal 9) To examine and analyze traditional building alternatives that can be found in "Traditional Iroquois Architecture."

See appendix A for a complete list of goals and objectives.

Executive Summary

Authorization

After a tribal hearing, the Housing Development Department was formed to begin to address the housing needs on the reservation. The Department began with a tribal census. This data base has allowed the Housing Development Department to assemble the following 1994 Comprehensive Housing Plan.

Purpose

The purpose of the 1994 Comprehensive Housing Plan is to provide housing strategies and plans for the next ten years. This plan should be consulted when the tribe makes decisions concerning housing and other issues impacting the development of housing.

Starter Homes at Cost

The year of 1994 is just the start of our tremendous progress toward our goal of providing homes at cost to all Oneida members. These homes will allow more individuals and families from the waiting lists to be helped through our housing assistance programs. The homes at cost will not only help the elderly who currently live in homes that are beyond repair, but they will also help the younger community. Oneida members will be increasing the housing stock with quality built homes. These starter homes will act as a model and an inspiration to others in indian communities and around the country.

Two Year Short Term Plan

The current year of 1994 will be filled with aggressive housing efforts. Various departments of the Oneida Tribe will provide an estimated 89 housing units. These housing units will begin to address the pressing needs of elders, single parents with children, low income people, veterans, physically disabled people, and the overall tribal community. The year of 1995 will bring an even larger number of housing units. The Oneida Housing departments have estimated 221 housing units. These units will continue to address the pressing needs of the community. Apartment units and Oneida Housing

Authority units will be the main focus in 1995. Replacement homes and elderly units will also be a major part of construction.

Long Term Plan

The long term plan addresses the years of 1996 through 2004. The housing departments will be responsible for continuing the progress of 1994 and 1995. The emphasis in 1996 through 1998 will be on medium density units and single family homes. These years may lead into the development of primarily single family homes. The apartment needs will probably be diminished with the increase in the supply of single family homes, although, there will still be the option to reside in an apartment.

During these years the needs of the community will not be forgotten. There will be a great emphasis placed on updating the needs or assessment of the tribal members. These updates will allow the various housing departments to adequately supply specialty housing. This specialty housing will range from youth shelters to housing for veterans.

Background Work

The planning for the community housing program was based on the expanded needs of our rapidly growing reservations population. The staff of the 1994 Comprehensive Housing Plan paid special attention to the needs of the community through first hand accounts, the concerns of tribal members and the census figures. From this information, goals and objectives were formed, existing conditions were assessed, the population was projected, needs were studied and housing projections were made. The background work for the final housing schedules can be found in the appendixes.

Preparing for the Future

The planning process must always be updated to reflect the changes in the Oneida community. New forms of housing that are more energy efficient, that maintain the rural character and that are reflective of Oneida culture should be considered. More innovative and lower cost home building will be researched and developed, including the possible addition of modular units being constructed by our own members.

Comprehensive Housing Plan

Introduction

During the approval process of the 1992 budget program, it became clear to the Oneida Business Committee, that a larger and more accelerated comprehensive housing program had to be initiated in order to attempt to catch up to the extensive housing needs of the tribal membership. Expansion of the Tribe's enterprises and returning tribal members, swelled the reservation population and expanded a need which was already heavily backlogged.

To address this expanding problem, the Tribe funded a proposed department to determine the extent of the need and to develop a strategy that will address the housing issues in a comprehensive manner. The Comprehensive Housing Plan of 1994 has been developed to reflect the goals and objectives of the Tribe's housing organizations and the tribal membership.

The plan should be consulted when the tribe makes decisions concerning housing and other issues impacting the development of housing for the reservation. The plan presents baseline information about existing conditions, identifies tribal needs, and strategies to meet those needs. The plan provides a guide to where future growth and development of housing should occur for the time period of 1994 to 2004.

The Comprehensive Housing Plan is a guide which provides information, instruction, and advice. In doing so, it must be updated when conditions change or new information becomes available. The user must understand that while conclusions have been reached during the preparation of this plan, they can and should be refined, confirmed or adjusted with the introduction of additional factors such as updated Oneida Nation Data Resources (ONDR) or technological changes. No plan has much value unless it is put into practice.

Comprehensive Housing Plan

BACKGROUND

In February of 1992, the Business Committee sponsored a hearing addressing the concerns of housing on the reservation. As a result of this hearing the Housing Development Department was formed in June of 1992. Its primary function was to plan and coordinate housing projects that meet the needs of tribal members on the reservation.

Since the Housing Development Department was formed, it has diversified and expanded its services while continuing to work on a timely and comprehensive approach toward the Tribe's many housing needs. After the tribal housing hearing a decision was made to conduct a tribal census of housing needs and obtain other relevant information. The Oneida Nation Data Resources was compiled in March of 1993. The data base allowed the Housing Department to address the problems with specific action proposals. The Comprehensive Housing Plan of 1994 provides strategies and plans for the future.

Comprehensive Housing Plan

1994-2004 Oneida Comprehensive Housing Plan

The housing needs have escalated to a point requiring extreme measures, the Community Development Department will address these needs with aggressive efforts in 1994, 1995 and 1996. During these years the tribe will provide an estimated 89 housing units in 1994, 221 units in 1995, and 294 units in 1996. The current need of tribal members will be met with a massive effort in the construction of apartments and specialty units. The medium density dwellings and apartments will help meet the needs of all tribal members, including young professionals, elderly, and others, requiring such accommodations. The rural nature of the Tribe will be protected by locating these apartments and other medium density developments in existing high density areas. As seen on page 9, the high density housing will be placed east of Duck Creek in the northeastern and eastern borders of the reservation.

During 1997, 1998 and 1999 there will be a shift away from apartments and medium density units. Housing will continue to be supplied, with the main emphasis on single family units. This will be the beginning of a shift to supplying all tribal members with a home consistent with the lifestyle they wish to pursue. This plan proposes to make a significant change in the overall master planning of the reservation.

In the following years, of 2000 through 2004, the diminishing need for housing will continue to be addressed through single family homes. During these years, the housing entities will be supplying an estimated average of 181 single family homes a year. These single family homes will continue to phase out the apartments and allow all tribal members, if desired, to live in a single family home. During these years there will also need to be additional assessments on the requirements for specialty units. These specialty facilities will address the needs of tribal members.

The following text is clearly depicted in charts on the following pages 4 through 7.

Comprehensive Housing Plan

Oneida Nation Total Housing Units 1989 - 2004

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
Replacement Homes	0	0	0	0	8	0	10	15	15	15	15	15	15	15	15	15
Elderly discounted	0	0	0	0	0	0	5	5	10	15	15	15	15	15	15	15
Stader Homes	0	0	0	0	0	0	5	20	15	15	15	15	15	15	15	15
OHA-New	0	20	0	0	10	25	20	20	20	20	20	20	20	20	20	20
* Veterans - New	0	0	0	0	0	0	3	5	5	8	8	8	8	8	8	8
* Veterans - Mobile	0	0	0	0	0	0	1	2	2	3	3	3	3	3	3	3
Rental Units	8	1	2	5	8	9	15	110								
Independent Buy																
Homes Ac. - Land	8	1	2	5	8	9	15	10								
Elderly - CBRF	0	0	0	0	0	0	32	0	0	10	0	0	0	0	0	0
Elderly-Independent	0	0	0	0	0	0	10	10	0	0	0	0	0	0	0	0
Professional Housing	0	0	0	0	0	0	10	10	10	10	0	0	0	0	0	0
Apartments	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0	0
House Leases - Land	97	23	10	4	15	21	25	30								
THRIL - DREAM - TLC	29	9	11	23	37	25	20	57	63	69	76	84	92	101	111	122
Consolidated Total	138	54	25	37	84	89	221	294	140	183	150	158	166	175	185	198

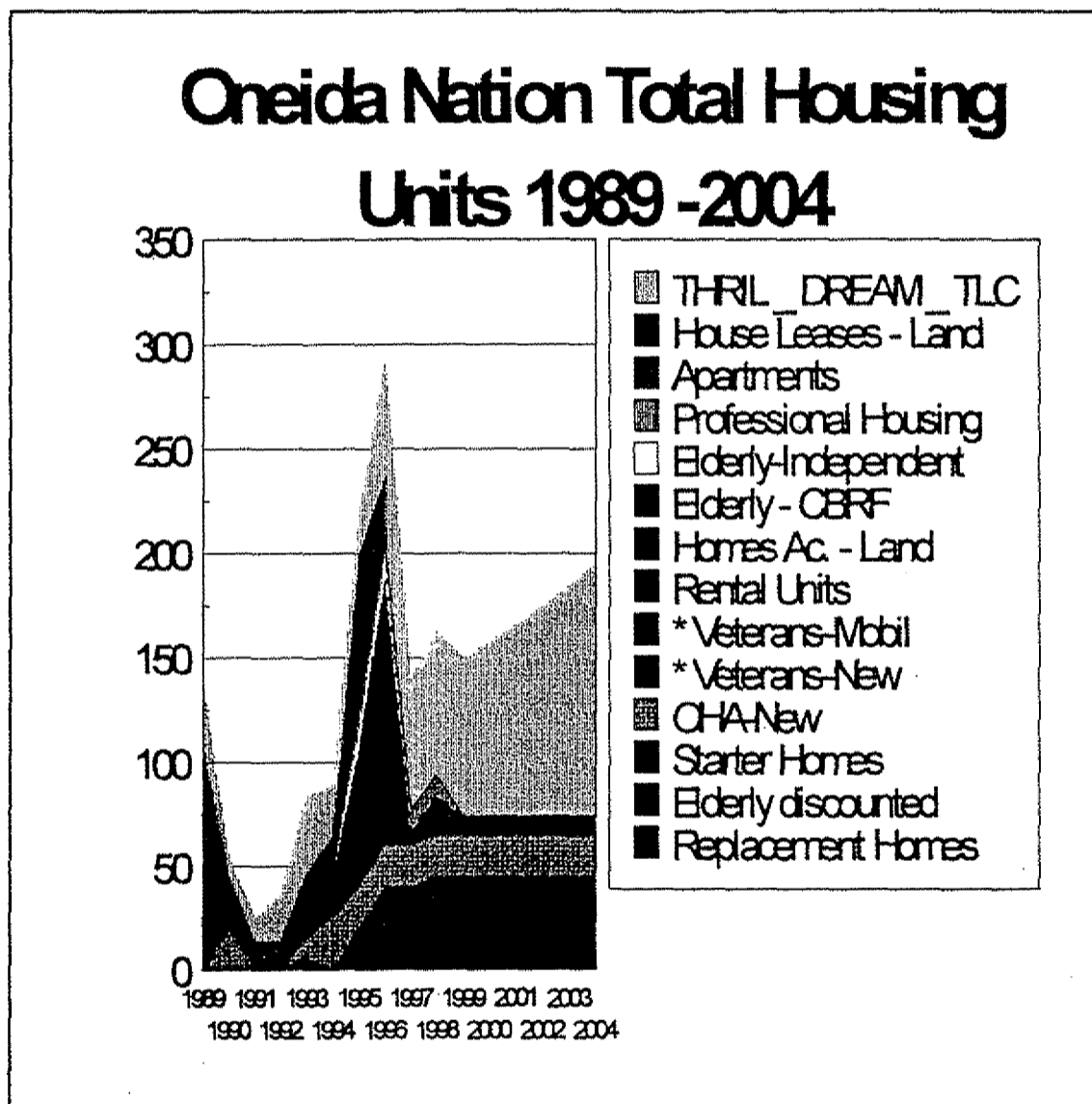
* Rentals include: Duplexes, Townhouses, Apartments & other various units.

* Veterans may still participate in all other programs.

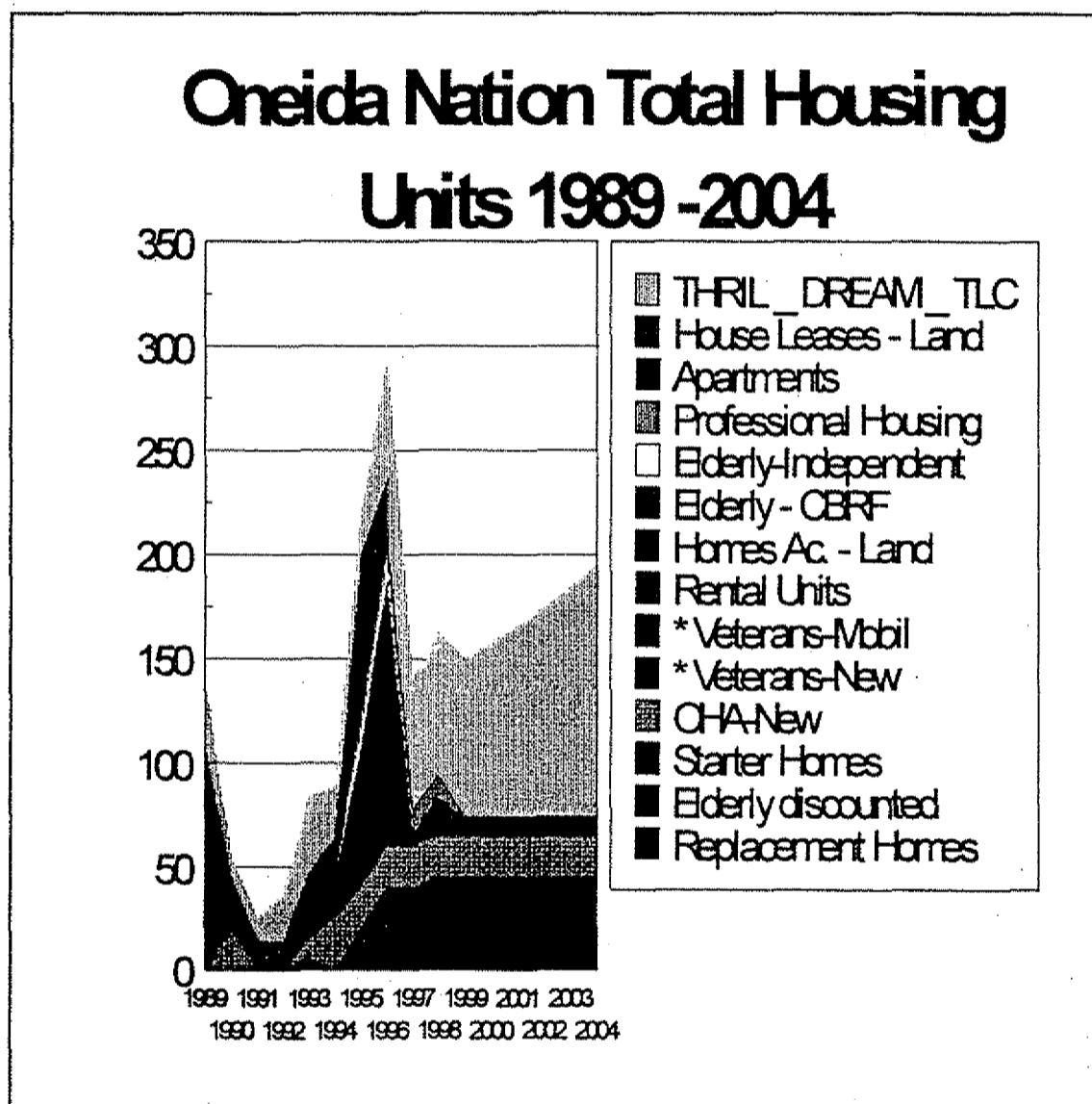
* 161 Average Homes Per Year.

* 17 homes were turned over to the tribe by HUD in 1989.

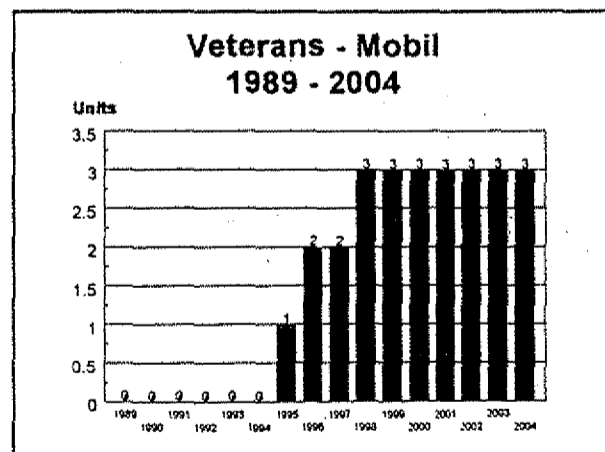
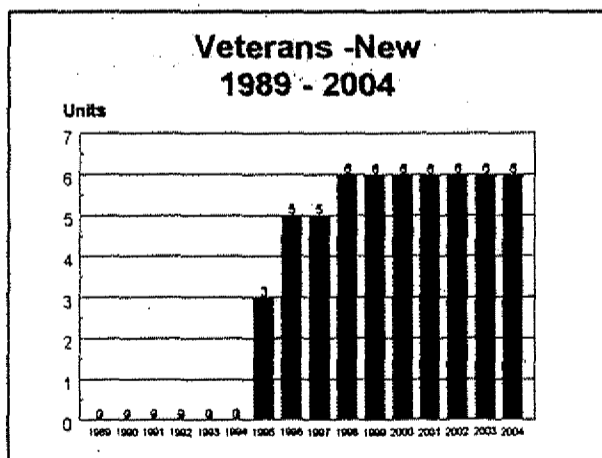
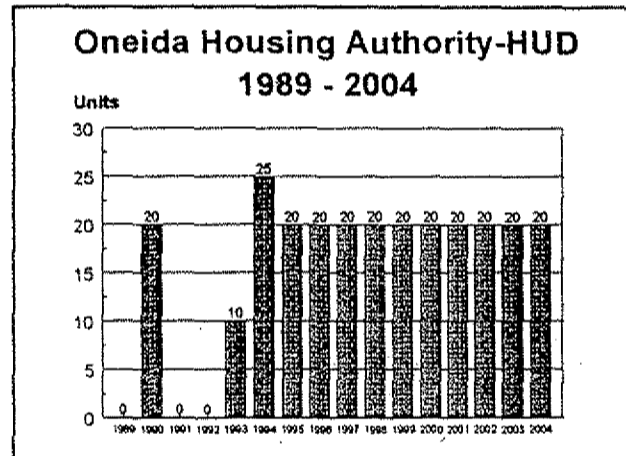
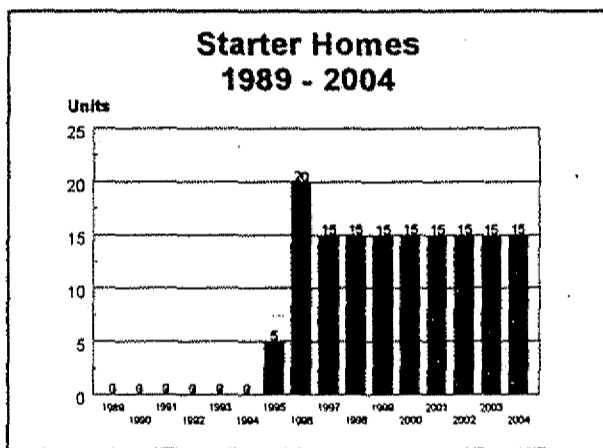
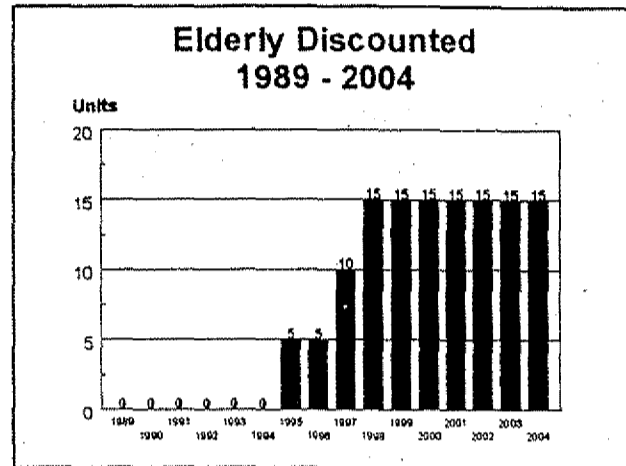
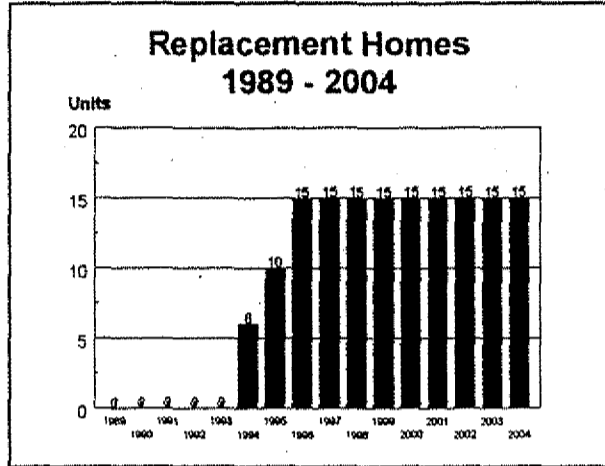
Comprehensive Housing Plan



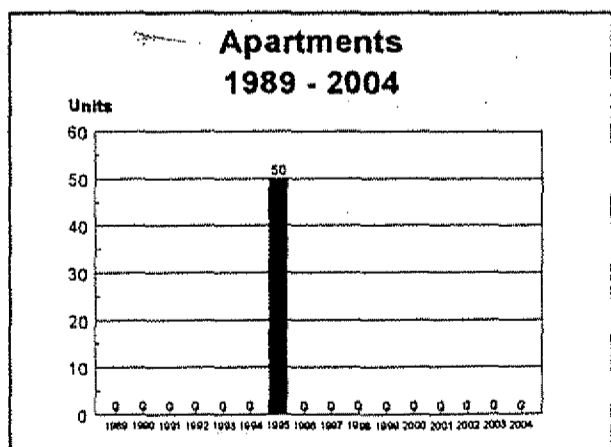
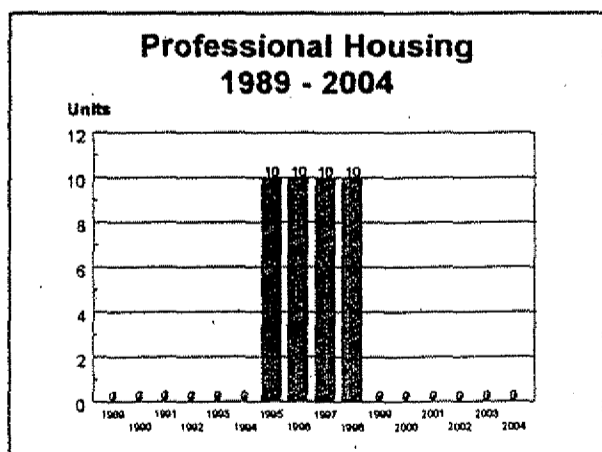
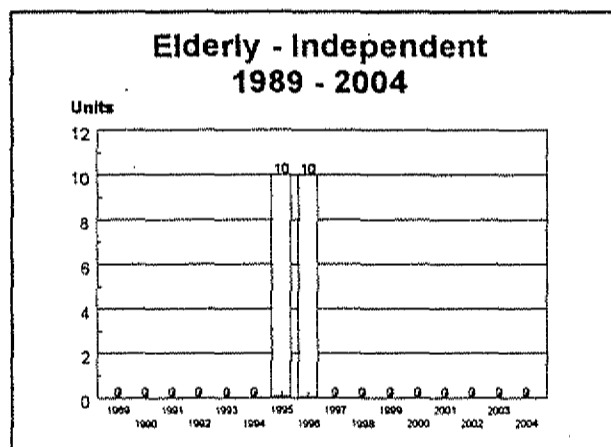
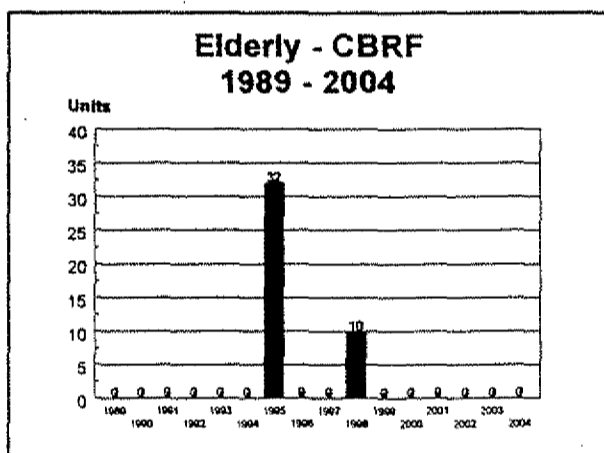
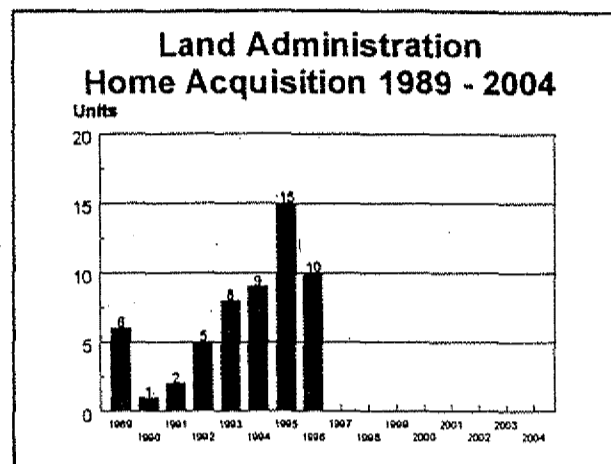
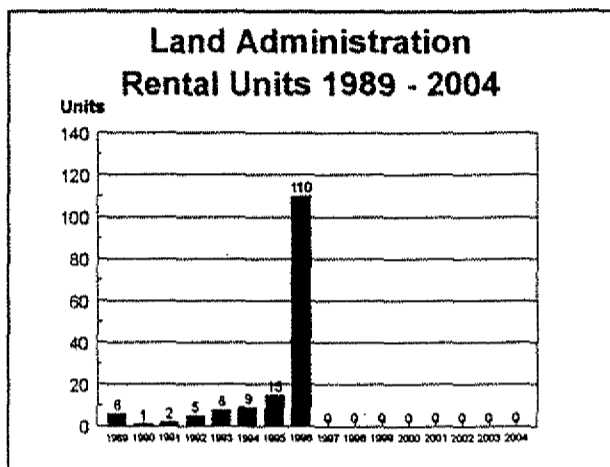
Comprehensive Housing Plan



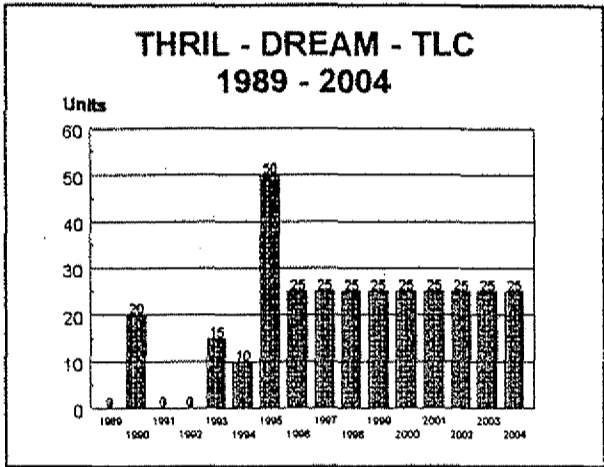
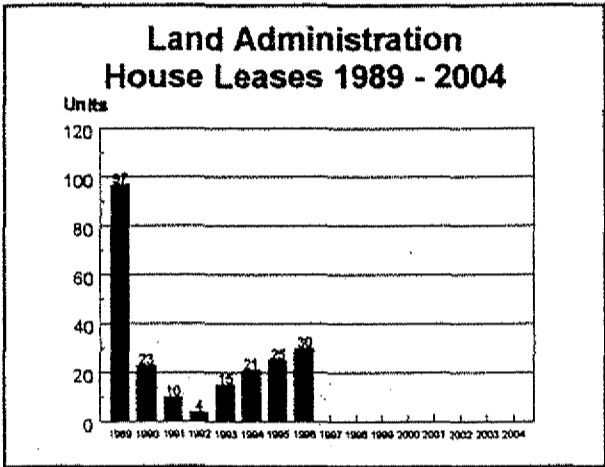
Comprehensive Housing Plan



Comprehensive Housing Plan



Comprehensive Housing Plan



Comprehensive Housing Plan

I. Short Term Plan (1994-1995)

Oneida Nation Total Housing Units 1989-1995

	1989	1990	1991	1992	1993	1994	1995
Replacement Homes	0	0	0	0	6	0	10
Elderly discounted	0	0	0	0	0	0	5
Starter Homes	0	0	0	0	0	0	5
OHA-New	0	20	0	0	10	25	20
* Veterans - New	0	0	0	0	0	0	3
* Veterans - Mobile	0	0	0	0	0	0	1
Rental Units	6	1	2	5	8	9	15
Independent Buy							
Homes Ac. - Land	6	1	2	5	8	9	15
Elderly - CBRF	0	0	0	0	0	0	32
Elderly-Independent	0	0	0	0	0	0	10
Professional Housing	0	0	0	0	0	0	10
Apartments	0	0	0	0	0	0	50
House Leases - Land	97	23	10	4	15	21	25
THRIL - DREAM - TLC	29	9	11	23	37	25	20
Consolidated Total	138	54	25	37	84	89	221

* Rentals include: Duplexes, Townhouses, Apartments & other various units.

* Veterans may still participate in all other programs.

* 17 homes were turned over to the tribe by HUD in 1989.

Comprehensive Housing Plan

A. Starter Homes at Cost

- **Homes 86% developed, designed and built by tribal members.**
- **No-Profit Construction.**
- **Purchaser will pay the flat cost of materials and labor.**
- **Quality construction at affordable prices.**
- **Inspiration for others to follow.**

Starter homes at cost will be the beginning of tremendous progress toward our goal of providing affordable homes to all Oneida members. These homes will allow more individuals and families, from the waiting lists, to be helped through our housing assistance programs. In 1995 and 1996 the homes at cost will help the elderly, who currently live in homes that are beyond repair, and also help the younger community. Creative financing will assist elders on fixed incomes and the younger individuals who have less deposable income. In the years to follow, all tribal members will be offered housing opportunities at cost so that their mortgage payments are reasonable. These payments will then allow individuals to utilize the monies saved for their families, education, or other family/personal needs. The utilization of these starter homes will assist and allow more Oneida Tribal members along with their families and elders to have safe affordable homes while increasing the housing stock.

These starter homes will act as a model and an inspiration for other Oneida Tribal members, other indian communities and non-indian communities interested in developing low-cost innovative housing for young families or individuals.

B. Wishart Property, De Pere

This site is located in De Pere south of Grant Street and Ninth Street divides the northern portion of the property. This site is not located on the reservation. The estimated construction schedule is from September to December of 1994. The housing units are in the process of being planned.

Comprehensive Housing Plan

C. Apartments

It has been suggested that there is almost a total lack of accommodations on the reservation for single tribal members, including young adults, veterans, partially disabled, homeless, and others. Because of the lack of housing, individual tribal members stay with family, friends or relatives, therefore causing overcrowding, additional expenses to individuals who are reluctant to turn away friends, relatives or family members.

For this reason and to address the great demand for immediate housing, there will be a site(s) designated for apartment units. Projections are being made on the capacity of various sites and their infrastructure. The Housing Development Department is estimating 150 units in several medium density complexes. Construction will begin in the spring of 1995.

D. Veterans Housing

As a result of S.2528, entitled "Native American Veterans' Home Loan Equity Act of 1992" a pilot VA direct home loans for Native American Veterans living on trust lands were established.

With this in mind, the following new veterans housing opportunities were proposed as an integral component of the current comprehensive plan. It is the Oneida Tribal goal to provide qualified Oneida Tribal Veterans with 29 housing units over the next three fiscal years starting in 1995. See the chart on page XX for further information.

The benefits of this program will include increasing the housing stock of Oneida with VA funding for eligible and qualified Oneida Tribal Veterans. There will also be an opportunity to leverage additional funding to increase the twenty nine housing units through a variety of funding mechanisms. These programs will provide an ongoing program thereby, providing seven generations with housing

Comprehensive Housing Plan

opportunities.

The request from the "Oneida Chapter of Wisconsin Indian Veterans" to add \$800,000 for fiscal year 1995 and \$960,000 for fiscal year 1996 was approved by a resolution at the LOC meeting on September 1, 1994. This resolution will drastically improve the housing stock for veterans.

E. Westfield Property

The proposed housing development is located in the town of Hobart. The property is north of Westfield Road and northwest of County Trunk Highway J. The one acre site has been divided into two lots. A single family home and a duplex have been proposed for these sites.

F. Medium Density (Standing Stone)

Standing Stone is a 500,900 square feet parcel located in the southwest area of the village of Oneida. The site is on the corner of County Trunk "E" and State Highway "172". Construction will begin with several medium density buildings and be completed with single family homes. Standing Stone will feature the construction of medium density facilities with 15 units. Construction on these units is anticipated to proceed by the fall of 1994.

Standing Stone will be a model project for the Oneida Nation through its incorporation of solar energy. The application of passive solar delineates the design of the entire site. The individual homes are placed as to not cast a shadow on each other. This special method used in the planning process is called "Solar Zoning". Solar zoning maximizes the individual homes in the Standing Stone subdivision through usage of solar energy heat. These homes will incorporate new technology with energy efficient furnaces and windows.

Comprehensive Housing Plan

In addition, a portion of the Standing Stone subdivision has been designated for multi-family housing. The range of family housing to be built in this area will vary from 1 to 3 bedroom units. The objective is to provide short term housing for tribal members. The unique aspect of the multi-family rental units is that it incorporates a rural setting. Furthermore, the density factor is calculated as to maximize medium density. This style of design encourages social interaction which is a cultural trait ingrained in the Oneida Community.

This application of such planning strategy is the first of its kind on any Indian Reservation. Standing Stone can therefore serve as a prototype to other areas that are in the process of drafting new subdivisions or private homes.

G. Housing Standards/Design Development/Specifications

Covenants have been implemented into the Standing Stone property.¹ These covenants will maintain the aesthetic value of the site, incorporate social and cultural integration, and encourage the use of solar energy. A similar approach should be implemented through such guidelines on every housing site. These covenants should become a standard of the housing construction on the reservation.

To ensure that home construction meets the standards of the Oneida Nation, the Engineering Department will be designing home construction specifications. These specifications will explain the general conditions, the special conditions, the general scope of work, the technical specifications of Oneida home construction. The document is planned to be finished by January of 1995.

H. Replacement Homes For The Elderly

¹ The Restrictive Covenants for Standing Stone were prepared by the Oneida Community Housing Development Department. A copy of the covenants can be obtained from the Housing Development Department or the Land Management Department.

Comprehensive Housing Plan

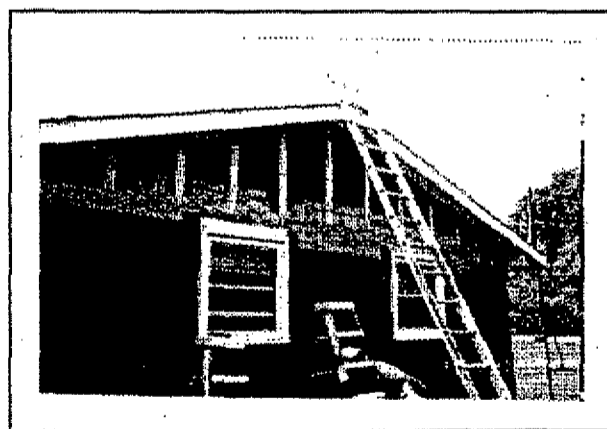
During the course of our rehabilitation, assessments are documented on each home. These assessments have determined that there are many homes where renovation is not feasible. In such cases, replacement homes will be issued. The Housing Development Department has estimated the construction of ten replacement homes per year for 1995 and 1996.

The concept of providing replacement homes for tribal elders has far reaching implications. For the next two years the Housing Department will be coordinating an effort to improve on economy of scale and efficiency, so that more elders can benefit from the program. Replacement homes for the elderly may be as many as 12 to 15 units per year within the next five years.

I. Home Repair/Improvements

As of June 1994, the home repair program has repaired 6 homes and are working on the last 5 applicants for 1993. When these applicants are completed the crews will start on the 1994 applicants. Starting in the summer of 1995 the Housing Development Department will be on schedule and continue to supply repairs to the applicants that qualify.

The various housing crews will complete 78 to 60 repairs during the construction season of 1995 and 1996, respectively. See the chart below for the breakdown on these figures.



Comprehensive Housing Plan

Oneida Nation Total Housing Repairs 1989 -2004

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
Emergency Repairs	0	0	0	0	65	45	30	30	30	30	30	30	30	30	30	30
HIP Repairs	8	8	12	10	8	9	20	20	20	20	20	20	20	20	20	20
OHA-Moderize	70	70	90	108	125	125	100	150	60	60	60	60	60	60	60	60
* Veterans - Rehab.	0	0	0	0	0	0	3	5	5	6	0	6	6	6	6	6
Consolidated Total	78	78	102	118	198	179	153	205	135	136	136	136	136	136	136	136

- * New Veterans Program in 1995.
- * Veterans may still participate in all other programs.
- * Emergency Repair Program began in 1992.

Comprehensive Housing Plan

II. Long Term Plan (1996 to 2004)

Oneida Nation Total Housing Units 1996-2004

	1996	1997	1998	1999	2000	2001	2002	2003	2004
Replacement Homes	15	15	15	15	15	15	15	15	15
Elderly discounted	5	10	15	15	15	15	15	15	15
Starter Homes	20	15	15	15	15	15	15	15	15
OHA-New	20	20	20	20	20	20	20	20	20
* Veterans - New	5	5	6	6	6	6	6	6	6
* Veterans - Mobile	2	2	3	3	3	3	3	3	3
Rental Units	110								
Independent Buy									
Homes Ac. - Land	10								
Elderly - CBRF	0	0	10	0	0	0	0	0	0
Elderly-Independent	10	0	0	0	0	0	0	0	0
Professional Housing	10	10	10	0	0	0	0	0	0
Apartments	0	0	0	0	0	0	0	0	0
House Leases - Land	30								
THRIL - DREAM - TLC	57	63	69	76	84	92	101	111	122
Consolidated Total	294	140	163	150	158	166	175	185	196

- * New Veterans Programs in 1995.
- * Veterans may still participate in all other programs.
- * 161 Average Homes Per Year.

Comprehensive Housing Plan

A. Homes Per Year

To meet the great need of housing on the Oneida Reservation, the Housing Development Department, Housing Authority and the Land Management Department estimate that they will supply a combined minimum of 90 homes/housing units a year. The construction of these homes will continue until the needs of the Oneida people have been met. Refer to the chart below for an estimated breakdown of the housing units proposed for construction.

B. Community Housing/Training

Future coordination with the Oneida Land Office, Oneida Housing Authority and the Housing Development Department will introduce our community to easy, short work shops. These sessions will include financing, home repair skills, maintaining appliances and other various home ownership skills.

C. Innovative Housing

For generations Oneida people in Wisconsin have drifted away from traditional architectural designs, and have been forced to adopt non-Indian housing designs promulgated by the U.S. Department of Housing and Urban Development. Nowhere is there to be found design features that depict the Great Tree of Peace. No where is there to be found "Traditional Iroquois Architecture" to remind Oneida People of the Eagle, Bear, Turtle, or Wolf.

In the future, Oneida alternative housing will examine and analyze traditional alternative designs. Oneida artists will be approached about coming up with preliminary designs for an Iroquois housing design.

Alternative housing needs to be explored. In addition, alternative housing needs to be energy efficient.

Comprehensive Housing Plan

D. Medium Density Units

Eventually, our long term housing needs will be met with single family homes. When these needs are satisfied, there will not be as great of a demand by tribal members for rental units. Thus, the medium density units will be made available to non-tribal members. This will allow the Tribe to generate revenue. This revenue could then be used to continue our quality, energy efficient home building and maintenance.

E. Location

The location of future housing sites will depend on the land that becomes available for purchase. Once the land is purchased, it will be allocated by the Land Management Office in accordance with the Oneida Master Plan.¹

F. Home Repair/Improvements

The repair and improvements of homes will continue until the homes on the reservation are in adequate conditions. The Housing Development Department will complete a minimum of 20 major rehabilitations a year and 30 minor rehabilitations a year.



¹ The Oneida Master Plan is projected to be completed by the Planning Department during the summer of 1994..

III. Conclusion

PREPARING FOR THE FUTURE:

The impact of not having a land base is felt throughout the world today. We can see the reform that's being successful in other parts of the world. In our community we sometimes need to remind ourselves of the struggle that people go through to recapture land as a fundamental part of their culture and heritage. As indigenous people, as Indian people, the land again is more than just a place to build a home. It has a special spiritual significance and value to us. So that all has to be understood as we talk about the housing issue, because certainly housing is important, but, having a "home" and having community is important as well.

We need to understand being in a new area there is both risks and opportunities. As our enrollment increases, of course, so will our needs, so consequently when we assume what our needs are we need to be innovated and deal with the problem by coming up with unique solutions. Long ago in our community we found a nation house where anyone could go at any time, to get out of the elements or to find a meal or maybe just find friendship. Now as we become more cultured and assimilated, everyone locks their doors at night to protect themselves out of necessity. So we need to again understand in our own tradition that there have been unique approaches to dealing with the homeless and in dealing with various elements of our community our own elders as they grew up and as they become older. There was still a place for them in the home.

In our "Iroquois Innovations" we have found that just as there is an "Indian car" there must be an "Indian home". An Indian house, some kind of unique application to the housing issue. It could be quality construction, it could also be energy efficiency and appropriate technology involved. That could include a place for the elders in the home. That isn't imposing, yet gives them privacy. It also could

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be a space for visitors to sleep overnight or several days and still respecting the privacy of both parties.

Many of the issues involved with the Indian homes seem to reflect the culture. And within that is a respect for nature. The actual construction of the home may reflect common concepts such as berming or solar design, southern exposure, maybe even a door to the east to welcome the sun in the morning. These things have all been a part of our past; and again, as we become more acculturated and assimilated seem to escape from our present. We need to recapture much of the past to understand our future path.²

**-CFW Wheelock
Planning Director**

² This statement is an actual testimony from the public hearing on housing in 1992.

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Appendix A: Goals and Objectives

Oneida Nation Housing Goals and Objectives

The tribal goals and objectives which guide the development of the Oneida Nation's Comprehensive Housing Plan include the following:

Goal 1) To increase opportunities for all Oneida Tribal members to acquire and maintain decent, affordable, and energy efficient homes.

Objectives:

- 1.1) Build 10 replacement homes in 1995 and 15 replacement homes a year from 1996-2004.*
- 1.2) Build 5 starter homes in 1995, 10 starter homes in 1996 and 15 starter homes a year from 1997 through 2004.*
- 1.3) Build 25 Oneida Housing Authority homes in 1994 and 20 Oneida Housing Authority homes a year from 1995 through 2004.*
- 1.4) Build 3 homes for veterans in 1995, 5 homes for veterans in 1996 and 1997, and 6 homes for veterans a year from 1998 through 2004.*
- 1.5) Purchase and/or build 9 rental units in 1994 and purchase or build an additional 15 rental units in 1995 and 110 units in 1996..*
- 1.6) Build 10 elderly independent homes in 1995 and 1996.*
- 1.7) Build 10 professional housing units a year from 1996 through 1999.*
- 1.8) Build a mens' apartments complex with 50 units in 1995.*
- 1.9) Supply 25 home leases in 1995 and 30 home leases in 1996.*
- 1.10) Build 5 elderly discounted homes in 1995 and 1996, an additional 10 in 1997, and continue with 15 from 1998 to 2004.*

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Goal 2) To establish a comprehensive home building program that will provide affordable tribal financing and at cost construction to all tribal members.

Objectives:

- 2.1) *Final draft approval by the Land Management Administration and Housing Authority by September 12, 1994.*
- 2.2) *Draft resolution and approval by OBC, September 21, 1994.*

Goal 3) To coordinate and integrate housing programs to assist Tribal members in moving toward economic self-sufficiency and independent living. This will be accomplished through identifying alternative sources of funding and financing through Tribal, State, Federal, and private sources.

Goal 4) To improve the standard of living and reduce costs through the promotion of energy efficiency and other efficiencies.

Objectives:

- 4.1) *Build 43 new homes in 1995 and 65 new homes in 1996 with the following materials:*
- 4.2) *Use approximately 23,220 lin. ft. of lumber in 1995 and 35,100 lin. ft. in 1996.*
- 4.3) *Use 43 water heaters, stoves, furnaces and refrigerators in 1995 and 65 in 1996.*
- 4.4) *Apply 645 squares of roofing in 1995 and 975 sq. ft. in 1996.*
- 4.5) *Use 430 windows 1995 and 650 windows in 1996.*
- 4.6) *Apply 430 sq. ft. of siding in 1995 and 650 sq. ft. in 1996.*
- 4.7) *Use 258 squares of soffit in 1995 and 390 sq. ft. in 1996.*
- 4.8) *Apply 4300 lin. ft. of rain gutters in 1995 and 6500 lin. ft. in 1996.*
- 4.9) *Use 430 doors in 1995 and 650 in 1996.*
- 4.10) *Use 14,350 lin. ft. of trim in 1995 and 29,250 lin. ft. in 1996.*

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4.11) Apply 4300 sq. ft. of drywall in 1995 and 65,000 sq. ft. in 1996.

4.12) Purchase 43 cabinet units in 1995 and 65 units in 1996.

4.13) Install 86 plumbing units in 1995 and 130 in 1996.

4.14) Lay 7138 sq. ft. of carpet in 1995 and in 1996 7540 sq. ft.

Goal 5) To bring the existing housing units to adequate quality through tribal programs.

Housing Improvement Program (HIP) was started by the Bureau of Indian Affairs (BIA). The program is structured to help with repair and renovation of existing housing. The goal of the program is to make needed repairs for the health and safety of occupants until they can obtain better housing, and to preserve structurally sound houses, by bringing such homes to standard condition.

Emergency Fund is a program that was started by the Housing Development Department. This program assists tribal members who apply for emergency repairs and do not qualify for other available programs. The minor home repairs consist of minor replacements such as windows, furnaces and painting.

Elderly Fund is a program started by the Housing Department. This fund was implemented to assist elders with home repairs on an emergency basis.

Objectives:

5.1) Provide adequate labor forces for the rehabilitation programs listed above.

5.2) Provide the maximum amount of Home Improvement (HIP) repairs.

5.3) Provide financial assistance for repair of 30 serious structural deficient housing units per year from 1995 to 1996. *Serious Structural Deficiencies (SSD)* are dwellings determined to be experiencing serious structural deficiencies but are repairable as described by occupant at time of the Oneida Tribal Data Survey. Examples would include the absence of a foundation, warped walls, or sagging rafters, etc.

5.4) Provide financial assistance for repair of 40 moderate structural deficient housing units per year. *Moderate structural deficiencies (MSD)* are dwellings determined to be structurally sound with only moderate deficiencies as described by occupant at time of survey.

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- 5.5) *Provide the maximum amount of emergency services to the elderly and other entitled applicants.*
- 5.6) *Provide 125 Oneida Housing Authority modernizations in 1994, 150 in 1995, and approximately 80 a year from 1997 through 2004.*
- 5.7) *Provide 3 rehabilitations for veterans homes in 1995.*
- 5.8) *Provide 5 rehabilitations for veterans homes a year in 1996 and 1997.*
- 5.9) *Provide 6 rehabilitations for veterans homes a year from 1998 through 2004.*

Goal 6) To develop training and informational programs to increase awareness of the responsibilities of home maintenance.

Objectives:

- 6.1) *Implement apprentice programs into our home building for tribal members.*
- 6.2) *Housing Development Department to Develop Career paths for our employees by establishing 6 journeyman positions in the next 6 years.*
- 6.3) *Employment information training programs through workshops for home buyers.*

Goal 7) To coordinate the development of an on going comprehensive housing needs assessment and an inventory of the existing housing conditions.

Objectives:

- 7.1) *Develop a complete database consisting all home construction, including homes in need or repair.*

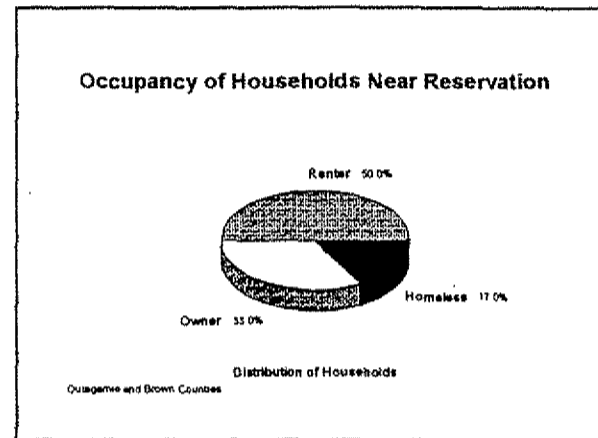
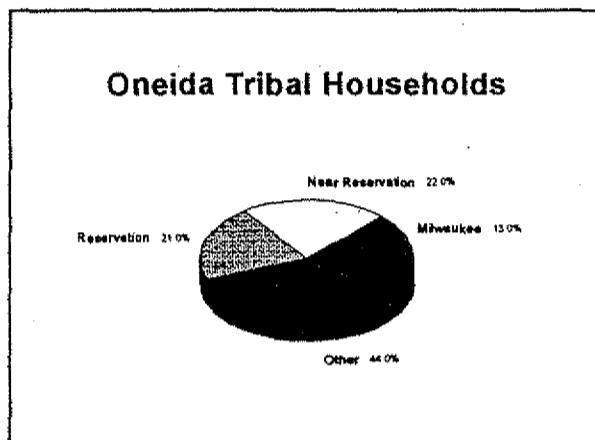
Goal 8) To update the "Comprehensive Housing Plan" every two years with consideration placed on the need for housing and the economy.

Goal 9) To examine and analyze traditional building alternatives that can be found in "Traditional Iroquois Architecture."

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Appendix B: Existing Conditions

A. Demographic Description



B. Homeless/Extended Families

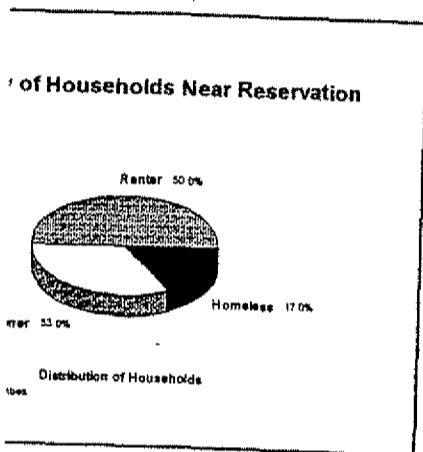
The 1993 Tribal Data Report shows that 250 households (25% of tribal members) on the reservation are homeless. When broken down, 223 households (89% of the homeless) live with extended families and 27 households (11% of the homeless) live in shelter homes.

C. Income

The figures concerning income levels have been very disturbing in the past. Although, the income of tribal members on the Reservation. Households whose income is below 50% of the county median have decreased by 12.3%. The Tribe still has an alarming 36.5% of its population in this income bracket. This income bracket consist of 75% of the household members below the age of 62 and 25% of the household family members above the age of 62.

Low-income households show 25.5% of the tribal families, whose income is between 50%-80% of the county median. This is an increase of 10.4% since 1992-1993. This income bracket consist of 87% of

IS



tribal members) on the reservation
omeless) live with extended families

the past. Although, the income of
below 50% of the county median have
population in this income bracket.
below the age of 62 and 25% of the

income is between 50%-80% of the
this income bracket consist of 87% of

the household family members below the age of 62
and 13% of its household family members above the
age of 62.



A moderate-income of tribal members on the
reservation is between 80%-120% of the county
median. This is the smallest bracket with only 13.8%
of tribal members. Although it is still the smallest, it
has increased by 4.1% over the last year. There are
14.2% of the households whose income is above
120% the county median. This is an increase of
1.8% in the last year.



Figures A and B reflect HUD income standards in
relation to income of tribal members on the reservation.
These statistics are current projections based on data
from Human Resource Department and Housing and
Urban Development Department.

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D. Housing Conditions

1. Structure



The Oneida Tribal Data also shows 33.8% of the home owners are living in houses which have serious structural deficiencies or homes that are beyond repair. Another 8% of the members surveyed own homes with moderate deficiencies.

2. Code Violation

There are approximately 40% of the homes on the reservation with at least one code violation. Many of the homes have several severe violations. They range from plumbing and electrical to substandard structures which affect the safety and health of the residents. There are currently five homes which should be condemned because repair costs exceed the cost of new construction.



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E. Waiting List

As of April 1994, the Land Office had 124 families on their waiting list for rental units and 325 waiting for home ownership. The Housing Authority had another 170 families waiting for rental units and 96 more waiting for Mutual Help.

1. Oneida Housing Authority

Historically, the Oneida Nation in Wisconsin had been involved in providing housing to tribal members through the Oneida Housing Authority, established in 1967. This entity was created to apply for housing with the Department of Housing and Urban Development (HUD). The Oneida Housing Authority is committed to providing quality housing units for rental and home ownership. There are also ongoing activities to modernize existing units through the HUD Comprehensive Improvement Assistance Program (CIAP). The Housing Authority has supplied housing at the following sites:

Rental		Mutual Help	
Site I	38	Croa House	8
Site II	51	Hillside	6
Hillside	9	Daniel Court	6
Three Sisters	50	Aliskwet Court	5
Redstone Elderly	10	Joshua Court	4
Sandhill Circle	11	Three Sisters	35
		Ridgeland	10
		Rolling Hills	15

2. Land Management Administration

The Land Management Office has been in existence since 1977. The goal of the Land Office is to purchase and maintain land. They handle all leasing and land business, which includes housing and trust properties. The acquired lands are leased and sold for residential, agricultural, commercial and

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small businesses purposes. The main goal of the Land Office is to acquire the entire Oneida Reservation consisting of 65,000 acres. The Tribe currently owns approximately 6,500 acres.

The Land Management Office averages the purchase of 10 to 15 homes a year. There are a number of housing finance programs which are administered by the Land Management Office:

The *Loan Mortgage Program* leases or sells purchased properties to tribal members. This program was started in March of 1986. The tribe presently has 15 direct mortgages throughout the reservation. The mortgage program's potential applicants are thoroughly screened and selected by the Land Committee. Once selected, the loan term is determined and set according to the applicant's income. There are presently 14 loans in progress.

The *Oneida Tribal Loan Credit Program (TLC)* was started in 1986 and functions to provide assistance to tribal members attempting to buy homes within the boundaries of the reservation. The borrower can apply for up to 20% of the home purchase price. This 20% determines the down payment and the closing payment of purchases. There are currently 65 TLC loans. The Land Office is also in the process of developing or adding another option to the TLC. Plans are to loan money for tribal members to purchase two acres of land for residential purposes. This program allows the Tribe to expand their land base and at the same time provide housing to tribal members.

The *Tribal Home Repair/Improvement Program* was started to assist tribal members in maintaining their homes. The program is strictly for home repair purposes with priority given to the elderly. There are future plans to increase the loan amount for this program.

The *Direct Real Estate and Mortgage Program (DREAM)* has been a great success. The DREAM program purchases residential homes and sells the properties back to tribal members. This land is owned by the Oneida Tribe.

The *Green Earth Court* is another project of the Land Office. Presently, all 21 mobile home lots are being occupied.

F. Population Projections

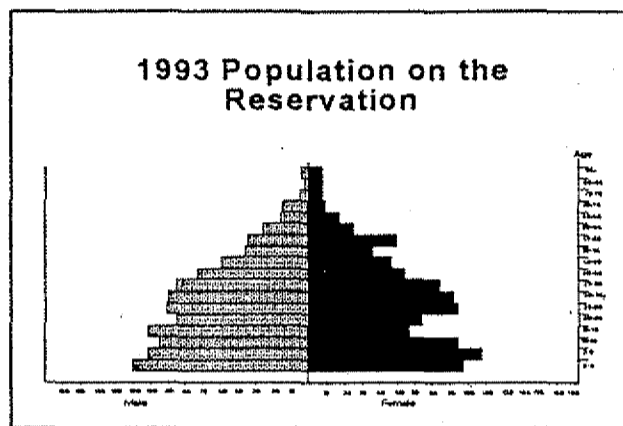
Population change is the primary component in tracking a community's past growth as well as predicting future population trends. Population characteristics relate directly to the Tribe's housing, educational, community and recreational facility needs, and to its future economic development.

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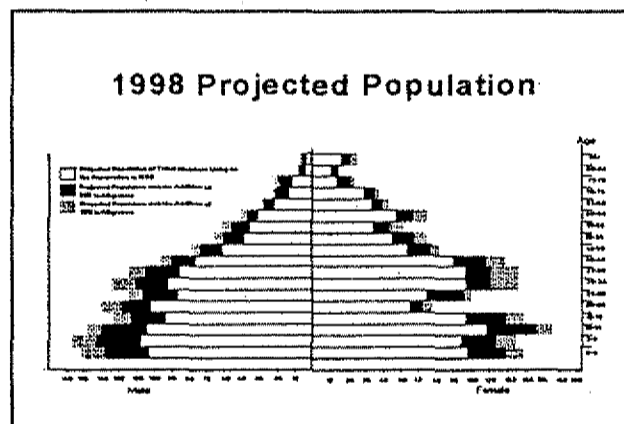
Fluctuations in the economy can greatly influence the population growth and characters of the community.

With the lack of Oneida Nation Data Resources in the past, accurate population statistics are impossible to come by. The Enrollment Office, where all tribal records are kept, has had large fluctuations in their population numbers. It is also hard to find accuracy in the U.S. Census Data. An accurate population can not be obtained because a small percent of the population is surveyed for the census. Currently the tribe has obtained credible statistics generated by the 1993 Oneida Nation Data Resources project.

Thus, the population of 1993 (Population A) was obtained from enrollment records and the Oneida Nation Data report. These figures were then used to project population trends of 1998 (Population B).



Population A: 1993 Population by Age/Sex Cohort



Population B: 1998 Population Projections by Age/Sex Cohort

The following population projections must be able to withstand careful scrutiny. While there are mathematical models for tabulating future populations, there are no specific guidelines for determining

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degrees of blood quantum of future members, nor the likelihood of off reservation members choosing to reside on the reservation, and when and to what degree the in-migration is likely to occur.

Determining these factors is a matter of judgement. Some of the key judgements or assumptions were: fertility rates, mortality rates, in-migration, blood quantum requirements, and increased interest in tribal membership. With these factors taken into consideration, the population of the reservation was projected for a five year growth period. In-migration was also factored at 25% and 35% (Population B).¹

Figure A and B show that the population on the reservation will experience an increase of 30% to 40% over the next five years. These percentages derived from average growth patterns of the Tribe and also consider the in-migration of tribal members to the reservation.

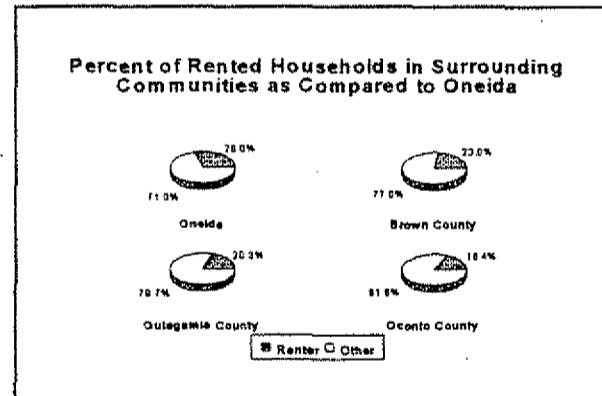
As of July 1993, the enrolled population for tribal members living on the reservation is 2,138. The enrolled population for tribal members living off the reservation is 8,352. The 1998 projections show that the reservation population will increase by 30% to 40% in the next five years. This will account for 2,779 to 2,993 tribal members living on the reservation.

G. Housing Projections

1. Rental

As of June 1994, there are a total of 294 households waiting for rental units. The Oneida Tribal Data shows that rental units currently average 29% of the households on or near the reservation (see Rental A).

This is somewhat higher than surrounding areas:



Rental A: Percent of rented households in Surrounding Communities as compared to Oneida.

¹ The in-migration rate of 25% and 35% were factored through population projection formulas and several axiom. These axiom were based on in-migration rates of the surrounding cities and the largest factor was the average increase of enrolled members moving to the reservation for the last five years. The average increase for a year was figured at 5% to 7%. This rate was then projected for five years at 25% and 35%.

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Brown County, Outagamie County, and Oconto County.¹

Thus, future housing schedules will need to include a minimum of 100 apartment units and 80 medium density units. In addition to these units the Land Office and Housing Authority will continue to supply their average number of rental units.

2. Home Ownership

Housing projections were made after studying the waiting lists, population trends, incomes, the current structure of homes, and the average number of homes the Land Office and Housing Authority provide each year. See the charts on page 11 and 12.

¹ Brown County included a mean of Suamico, Howard and Ashwaubenon. Outagamie County included a mean of Freedom and Seymour. Oconto County was a mean of the entire county, due to its rural character.

Appendix C: Tribal Needs

Low-income and insufficient homes are not the only problems on the reservation. Today, the great success of the Oneida Nation in Wisconsin has also placed additional demands on the Tribe in terms of housing and land acquisition. More tribal members are residing on the reservation. There are a large number of tribal members returning because of employment opportunities and benefits offered to tribal members living on the reservation.

The issue of housing and income level are only some of the concerns of the Oneida community. Today, major concerns are focused on single parents with children, transitional males, low income individuals, veterans, handicapped and physically disabled, and owners of obsolete housing.

A. Single Parents with Children

One of our most concerned populations in need are single parents with children. Immediate issues include a safe, affordable, open space environment. One in which our future children will prosper and grow. As we all know, childhood is a strong determinant to adulthood paths. Childhood not only affects children but the upbringing of their children as well. A stable environment is an important variable for positive development.

Oneida culture and strong community relationships will help us achieve stability. However, to accomplish these goals we must acknowledge and incorporate these goals in our design. By being consciously aware, we can encourage harmony and prosperity for our children.

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B. Tribal Members in-Transition

The need for transitional housing is striking when looking at the alarming statistics on the reservation. For instance, singles that are homeless represent an astounding 36.2%. Overall, we have a 20% homeless population on the reservation. These percentages will also be affected by the in-migration of tribal members. Many single tribal members are returning to the reservation due to optimism in job opportunities. So instead of waiting for a disaster to happen, we should take the precautionary measures now to prevent these percentages from escalating even higher.

C. Homeless

It has been discovered through the 1992-93 Tribal Census Report that there are approximately 17 - 20 percent of homeless individuals within the boundaries of the Oneida Reservation which include young adults, veterans, elders, women, men, partially disabled and many others. This percentage clearly defines a need for immediate housing facilities on the reservation.

D. Veterans, Handicapped and Physically Disabled

The Oneida Tribal Veteran Service Office (TVSO) has identified 400 Oneida veterans with approximately 188 to 200 living within the reservation boundaries. One third of these Oneida veterans are either handicapped or physically disabled as identified by the survey.

As a result of a recent survey it has been established that we have approximately 97 households with either handicapped or physically disabled members. There are also additional household members including youth.

E. Obsolete/Deteriorated Housing

Until 1993, funding was not available through the Oneida Nation's contributions for rehabilitations and

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repairs. The only money received for this purpose was from the Bureau of Indian Affairs (BIA). The BIA's Home Improvement Program (HIP) has continued to allocate \$94,000 a year. This amount wasn't enough to address the needs of this community.

An accurate needs assessment was obtained from the Nation's census figures. A plan was developed and proposed to the Business Committee requesting additional funding to assist tribal members in upgrading the housing standards. Prior to 1993, only 6 to 10 applicants could be served under the HIP program. Currently, the Housing Development Department successfully completes 20 to 25 major rehabilitations and 30 to 35 minor rehabilitations. The department needs to continue completing 60 to 70 projects each year. This construction will improve the standard of living for our community

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Oneida Nation in Wisconsin Comprehensive Housing Plan

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