

CDFI

Market Analysis

For: Utah Division of Indian Affairs and the
Utah Indian Housing Council

Presented to:
Utah Division of Indian Affairs and the
Utah Indian Housing Council

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Conducted by:



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Executive Summary

First Nations Oweesta Corporation (Oweesta) conducted an in-depth market analysis on behalf of the Utah Division of Indian Affairs and the Utah Indian Housing Council. The Utah Indian housing Council is an economic development organization looking at creating a Community Development Financial Institution (CDFI) created to serve the Native communities of the state of Utah. The CDFI plans to provide housing financing and related development services to tribal and community members living on or near one of the seven Reservations of Utah: Utah Paiute, Utah Navajo, Ute Mountain Utes, Northern Ute and Ouray, Northwestern Band of the Shoshone Nation, Skull Valley Goshutes, Confederated Tribes of the Goshute Indians, and 10,000 -20,000 Native Americans in the Salt Lake metropolitan area. The purpose of the Market Analysis is to understand what need and demand may exist for housing financing and services for the Native Reservations in the state of Utah.

Utah Indian Housing Council

As a branch of the Utah Division of Indian Affairs (UDIA), the Utah Indian Housing Council collaborates with the Native communities of the State of Utah to enhance grassroots leadership and provide access to education, tools and resources in order to assist these communities in achieving their community and economic goals. Utah Indian Housing Council is in the process of creating a Native Community Development Financial Institution.

Recommendations as a result of this market analysis are as follows:

- Recommendation #1: Offer home ownership loans ranging from \$5,000 - \$50,000 initially**
- Recommendation #2: Offer credit builder loans**
- Recommendation #3: Develop strong financial education and credit coaching programs and technical assistance**
- Recommendation #4: Offer a wide variety of homeownership education trainings and one-on-one technical assistance**
- Recommendation #5: Consider offering an Individual Development Account program**
- Recommendation #6: Identify partners for providing development services**
- Recommendation #7: Work with the Tribes to develop a secured transaction code and other codes and ordinances that support private sector economic development**
- Recommendation #8: Proactively expand role as an information clearinghouse**

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PART ONE: STATE OF THE PROJECT

First Nations Oweesta Corporation (Oweesta) is pleased to present this interim report of progress and findings related to the market analysis of eight Utah geographies. The overall goals of market research reflect the desire to: 1) better understand the state of housing availability and affordability for Tribal members; 2) assess existing availability of financing and technical assistance in the market; 3) assess potential demand for housing technical assistance and financing assistance in the market; and 4) determine the types of structures that may be most effective for delivery of technical and financial assistance to address housing issues. Findings and recommendations related to each of these key research objectives are contained in this report.

This project has several partners and including: First Nations Oweesta Corporation, Utah Division of Housing and Community Development, Utah Division of Indian Affairs, Utah American Indian Housing Council, American Express Center for Community Development and seven Tribes with reservation, tribal lands or population centers in the state of Utah.

The participating Tribes (and subject of study findings) are: Utah Paiute, Utah Navajo, Ute Mountain Utes, Northern Ute and Ouray, Northwestern Band of Shoshone Nation, Skull Valley Goshutes, and Confederated Band of Goshutes.

The project was initiated in September of 2009 and is projected to conclude by September 2011.

Key project steps include:

1. Definition of Investment Area and Key Research Questions
 - a. Seven Tribes, AIAN SLC metro area
 - b. Key Research Questions:
 - i. State of Housing availability and affordability
 - ii. Determine the appropriate structures(s) to deliver viable technical and financial resources for tribal housing
 - iii. Determine the quality of the market for financing in a market (tribal) area
 - iv. Assess the demand for a range of financial products and services in each market area
2. Development of Project Components
 - i. Survey of Tribal Leaders- Housing Focus
 - ii. Survey of Tribe members
 - iii. Key Opinion Leader Interview Questions
3. Collect Data
4. Conduct Analysis
5. Prepare and Present Final Report

Specific Methodology for Study

Research for this Market Analysis involved the collection of both primary and secondary data.

Primary Data

To acquire primary data researchers conduct interviews with key opinion leaders and distribute two confidential surveys: one survey pertains to Tribal leaders who work directly with housing issues and the other is targeted to Tribal members.

Secondary Data

The secondary data research consisted of a review of U.S. Census Statistics, Community Reinvestment Act lending data, statistics from other public resources and data from various other websites.

General Process

To complete the market analysis process, the following steps were implemented:

- ✎ Identify key opinion leaders and conduct interviews;
- ✎ Distribute and collect surveys;
- ✎ Conduct an environmental scan to assess existing sources of credit and financial service and lending data;
- ✎ Collect secondary data to determine the basic social and economic demographics of the target market;
- ✎ Input primary and secondary data into charts and graphs for analysis;
- ✎ Analyze both primary and secondary data and generate a report that meets the goals outlined above.

Any group that is able to prioritize and execute a comprehensive market research strategy can build capacity to achieve the following: assess the level of demand for financing and technical assistance products in the market; identify a market niche; identify growth opportunities; inform product development; inform strategic planning and decision making; establish community impact baseline and chart progress towards strategic objectives; increase understanding of the full breadth of community impact; assess effectiveness of marketing and outreach and gain insight into how a Native Community Development Financial Institution may be effective in the market and how a CDFI may be perceived by potential customers (Tribal members).

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PART TWO: FINDINGS from SECONDARY DATA ANALYSIS

Objectives (strengths and opportunities)

- 📌 How and why we research

Secondary data and analysis is used to outline prevailing market conditions and need for financial services and products throughout the target market. We use census data and statistics from other public resources to examine population growth trends, presence of minority populations, age and education levels, income and employment, poverty, levels of home-ownership, presence of lenders in the market and actual loan activity (home mortgage data informs us of potential competition or potential collaboration).

Need is something that is lacking in an area or population; we measure need partly by using secondary data (census statistics, labor department data, population indicators); all these indicators describe the economic condition of an area or its residents. Addressing a need will raise overall economic conditions and increase quality of life and help achieve positive community outcomes with respect to local economies, public health and safety, etc.

Demand is the willingness of a population to develop or use resources like lending institutions and technical assistance providers that help community members increase economic, social and community well being.

Challenges (weaknesses and threats):

- 📌 Scarcity in resources
- 📌 How we address the challenges

Supplemental census tools like the American Community Survey 2006- 2008 (ACS) and annual population estimates provide very limited information for American Indian Alaska Native (AIAN) population groups and geographies. Using decennial data sets we can make comparisons between our tribes or key groups and more general populations to highlight growth trends or economic distress; comparisons like these are not possible using the more recent ACS data set updates and population estimates.

Census data for some AIAN population groups and geographies can be extremely limited due to small population numbers or low response rate. In some cases, as with the Northwestern Band Shoshone Nation, when census data was unavailable we used county level AIAN population data to provide a statistically relevant snapshot. This data includes all AIAN residents in the county (county data set not limited to Northwestern Band of Shoshone Nation) because the reservation land is completely contained within the county line limits the data can provide a basic understanding of socioeconomic picture of that area.

As 2010 census data becomes available updates to the census baseline would expand potential analysis in this section. We can also augment traditional resources for secondary data by accessing local, regional or state databases and partnering with area research institutions. For example, some tribal governments conduct annual or regular member surveys to gather demographic information such as population numbers, age, income, employment, etc. Reports also come from state departments of education, industry and health.

Current secondary data challenges include a lack of up to date information on tribe demographics (number of residents, income, employment, etc) and housing data (number of stock on reservation or tribal lands, age, ownership, amount spent on rent/mortgage). To supplement the current use of county level data for the Northwestern Band of Shoshone Nation (Box Elder Co.) we could benefit from any other local information resources.

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Strategic Recommendations

Recommendation #1

Financial Products: Offer home ownership loans ranging from \$5,000 - \$50,000 initially

Community members have a variety of needs related to home ownership and home rehabilitation. Based upon the study findings, the gaps in lending for which there is high demand include loans for down payment assistance, new construction and home rehabilitation loans. Survey findings indicate initial demand for home ownership and home rehabilitation loans up to \$50,000. The emerging CDFI should anticipate the need for several different loan products with flexible requirements and varying dollar ranges for home ownership and home rehabilitation. There is some indication of demand for larger loan amounts up to \$200,000 for first mortgages. As the emerging CDFI grows its capacity both in terms of home ownership and home rehabilitation lending expertise as well as its capital base, an increase of the maximum loan amount should be considered.

Recommendation #2

Financial Products: Offer credit builder loans

Community responses and secondary data suggest that there are many Utah Tribal community members with absent or poor credit history. This creates a significant barrier to accessing capital. A large percentage of survey respondents indicated strong interest in improving their credit. A credit builder loan product would allow clients to demonstrate an ability to repay a loan in a timely manner. This would compliment development services described above and improve credit scores faster than just financial literacy training and credit coaching alone, building a larger pipeline of potential future borrowers.

Recommendation #3

Development Services: Develop strong financial education and credit coaching programs and technical assistance

Sufficient levels of financial literacy are essential to and lacking in this market.

Increasing the availability of financial education training and credit coaching will help build a pipeline of potential borrowers for the future.

Community responses and secondary data suggest that there are many Utah Tribal community members with absent or poor credit history. This creates a significant barrier to accessing capital. Community members also indicated a strong interest in learning more about personal financial management topics, particularly in relation to their credit history. The emerging CDFI should prioritize credit repair training along with financial literacy education throughout its target market, either directly or in partnership with other organizations such as USDA Extension office, Tribal housing, BIA, etc.

A component of this education should include credit coaching. Survey responses indicated strong interest in a savings program that featured educational components. Levels of economic distress including low income and lack of savings would suggest an IDA program would also help increase the pipeline of potential borrowers.

Key informants and industry studies indicate that potential borrowers lacking financial experience may retreat during the financing process. The emerging CDFI will need to couple financial literacy training with one-on-one credit coaching and technical assistance in order to effectively serve clients and develop relationships that will be critical to keeping clients in the process. As part of these services, the emerging CDFI may need to develop wrap-around services that would connect the client with other support providers.

Recommendation #4

Development Services: Offer a wide variety of homeownership education trainings and one-on-one technical assistance

The emerging CDFI should be prepared to develop a strong suite of homeownership trainings that can meet a wide range of home ownership interests and skill levels. Instead of focusing on one market niche, which will considerably limit the organization's effectiveness in impacting the target market as well as long-term sustainability, the emerging CDFI should cater to a broad array of home loans in the community. This will help ensure the emerging CDFI is able to generate enough impact to obtain continued funding as well as help ensure new and existing home owners are able to learn the skills they need to successfully to obtain a home or maintain their homes, and repay their loans.

Based on survey responses and Key Opinion Leader Interviews, individual homeownership workshops and one-time trainings can be offered including topics such as how to repair your credit, understanding the home ownership process, understanding mortgage terms, how to complete a home mortgage loan application, how to not default on your mortgage, home maintenance, and understanding property tax. The emerging CDFI should also offer a basic financial education course – either in-house or through a partner – that addresses all aspects of understanding and managing finances. This course may need to be offered for free or at a subsidized cost so community members can afford to attend.

Due to the lack of understanding the home ownership process and products that will be offered through the CDFI, it will be critical for the emerging CDFI to provide effective one-on-one technical assistance tailored to the clients' needs. The emerging CDFI may provide this directly or through a partner.

Recommendation #5

Development Services: Consider offering an Individual Development Account program

Due to low income, low levels of savings and credit history issues, many individuals in the target market may not be “loan ready.” The emerging CDFI will need to offer products and services to address these issues and build a borrower pipeline. An Individual Development Account program that allows for savings matches to be used to repair credit or for business equity would allow potential borrowers to address some of these issues. Program participants could become “loan ready” by rebuilding credit, learning money management tools, paying down debt and possibly saving for down payments equity. IDA programs are expensive to implement because of the development services required for participants to be successful. To make an IDA program manageable and successful, the emerging CDFI will need to identify partners across the state to assist in providing the necessary training and technical assistance to participants.

Recommendation #6

Development Services: Identify partners for providing development services

Due to the expansive geographic nature of the target market, it will be critical to the emerging CDFI's long-term sustainability to identify and partner with other organizations to provide development services. The development services that the emerging CDFI will provide with respect to home ownership courses, home maintenance courses, financial literacy, credit counseling and one-on-one technical assistance will be critical to the success of its programs and clients. However, development services are typically very expensive to provide. Because the emerging CDFI is serving a target market that is located across the state of Utah, providing effective development services will be particularly costly. To keep costs manageable, the emerging CDFI should conduct a comprehensive inventory of tribal, state, regional and national organizations providing such services so that it can collaborate and partner whenever possible (a preliminary list has been identified as a result of this Market Analysis). This will ensure that clients are able to maximize the resources available to them helping support their success while also allowing the emerging CDFI to maximize community impact efficiently and effectively.

Recommendation #7

Work with the Tribes to develop a secured transaction code and other codes and ordinances that support private sector economic development

Based on the complex legal environment the CDFI will face due to serving multiple jurisdictions, Oweesta recommends working closely with an attorney to appropriately designate choice of law and jurisdiction in all loan documents. It will also be important to review and understand any codes and ordinances related to lending (particularly existing commercial codes) in the tribal jurisdictions.

Recommendation #8

Proactively expand role as an information clearinghouse

The availability and accuracy of information is extremely important. Many of the Key Opinion Leaders indicated that public awareness of the available financial resources is low. The emerging CDFI should consider how it can expand its role as a conduit for home ownership and financial education information. Directing resources towards increasing the level of available information in the market will: stimulate greater awareness of the CDFI's eventual products and services, help gather evidence of need and demand, receive feedback, invite referrals and collaboration and communicate findings to both clients and partners.

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Legal Infrastructure

A CDFI created to serve the tribes in Utah and their members throughout the state will be subject to Utah State jurisdiction when lending off-reservation and the jurisdiction of the tribes when lending on tribal lands. In Utah, all titles are filed at the county level and all non-titled security is filed online through the Utah Secretary of State. A copy of Utah's Uniform Commercial Code can be found at <http://le.utah.gov/~code/TITLE70A/TITLE70A.htm>.

As part of this market study, tribal leaders were surveyed about the legal infrastructure on their reservations (see Tribal Leader Survey section). Seventy percent of those surveyed said their tribe has a tribal court system, which would give jurisdiction to the tribe for any collateral secured on the reservation. Specific codes that address lending issues are much less common: 19.2% of tribal leaders said their reservation had a foreclosure code or ordinance; only 11.5% had a tribal commercial code or secured transaction code and just 7.7% had a mortgage code.

Recommendations for loan product development based on current legal infrastructure

Based on the complex legal environment the CDFI will face due to serving multiple jurisdictions, Oweesta recommends working closely with an attorney to appropriately designate choice of law and jurisdiction in all loan documents. It will also be important to review and understand any codes and ordinances related to lending (particularly existing commercial codes) in the tribal jurisdictions.

Should the CDFI find it is providing a large percentage of its loans in one or more of the tribal communities, it should consider working with the tribal government(s) to continue to adopt important codes and ordinances to support the business and lending environment in these communities. In particular, they should consider addressing secured transaction codes, corporation and leasing codes, consumer protection codes and mortgage and foreclosure codes if they do not exist.

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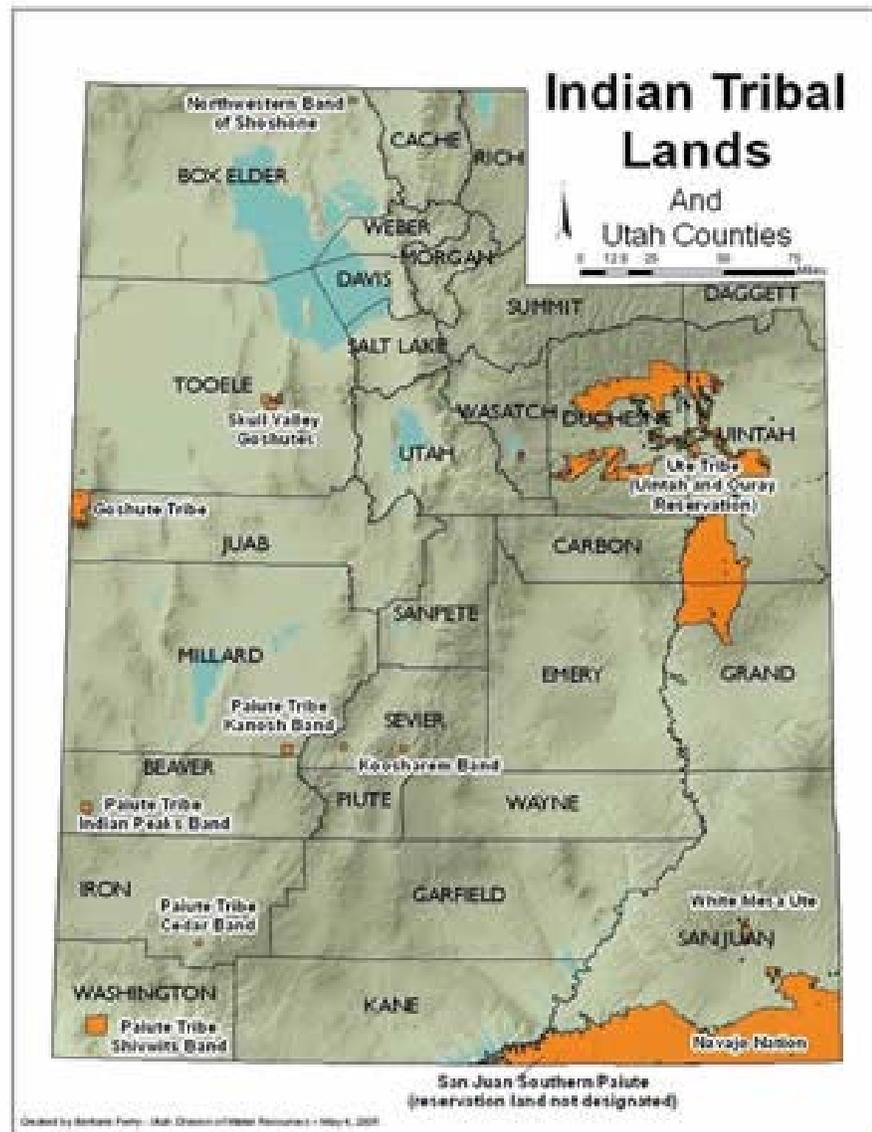
Secondary Data Analysis

Secondary Data Analysis Key Findings:

Objectives (strengths and opportunities)

- How and why we research

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Challenges (weaknesses and threats):

- ✎ Scarcity in resources
- ✎ How we address the challenges

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POPULATION

The following table shows population counts for the eight targeted service areas per key geography (reservation and tribal lands and Salt Lake City Metropolitan Statistical Area (MSA)).

Population of Selected Geographies	Total Population	AIAN Alone	% of Total Population
Confederated Band of Goshutes	143	118	82.5%
Northwestern Band of Shoshone Nation (Box Elder Co.)	375	375	100.00%
Skull Valley Goshutes	23	22	95.7%
Uintah (Northern Ute) & Ouray	24,369	2,951	12.1%
Utah Navajo	6,068	5,861	96.6%
Utah Paiute	273	239	87.5%
Ute Mountain Utes	1,742	1,652	94.8%
Salt Lake City MSA	1,124,197	9,842	0.9%
Combined Geographies	1,157,190	21,060	1.8%
UTAH	2,763,885	32,927	1.2%

Source: Census 2010; 2010 data for NW Band of Shoshone not available so 2000 Census data used

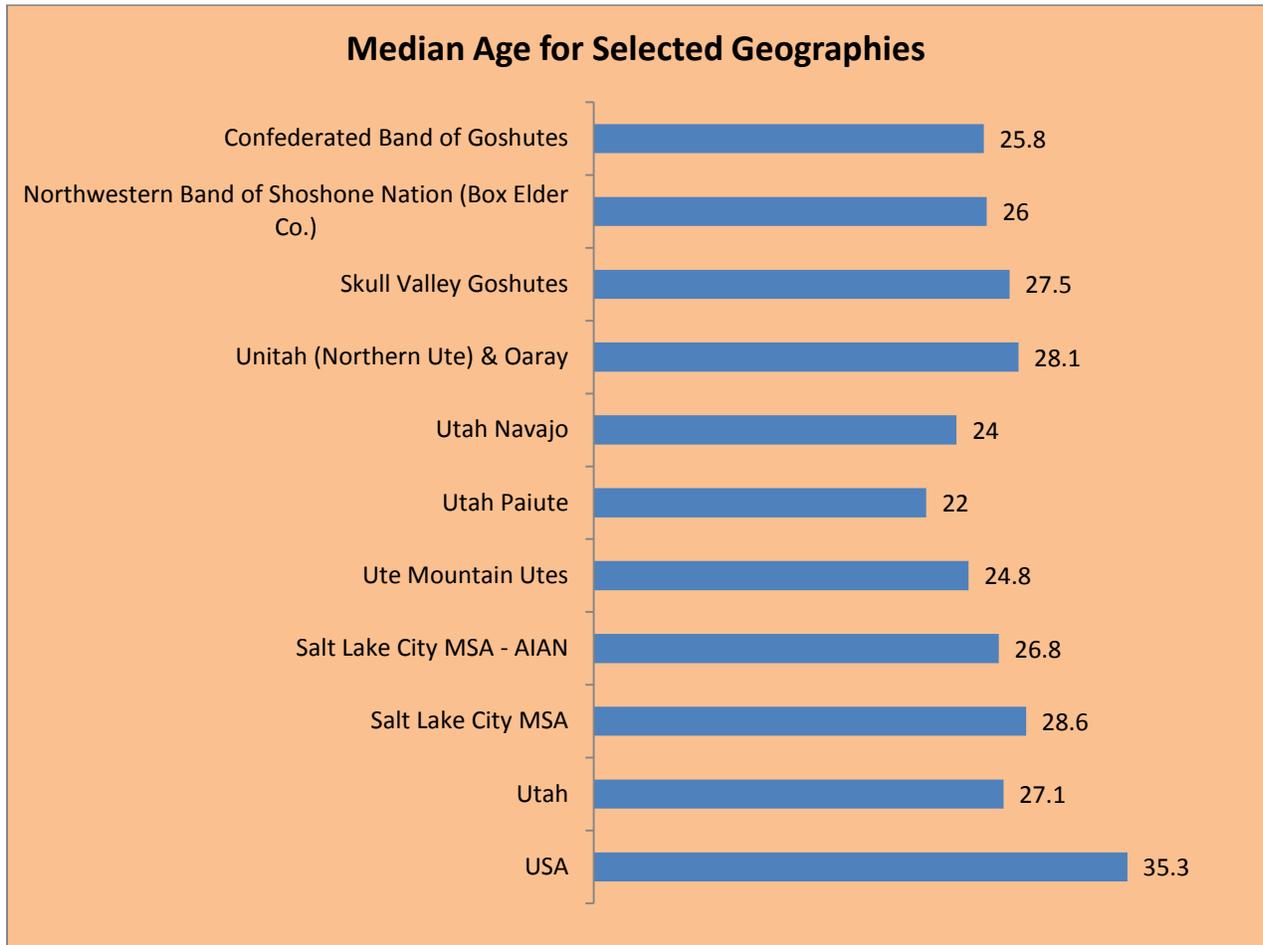
The total population of the combined areas was 1,157,190 residents. The combined areas population included 21,060 American Indians Alaskan Natives (AIAN), one race; this was 1.8% of combined area population.

The Salt Lake City MSA, the Utah Navajo Reservation, and the Uintah & Ouray Reservation had the largest individual AIAN populations. The Skull Valley Goshutes, Confederated Goshutes and the Utah Paiute had the lowest populations.

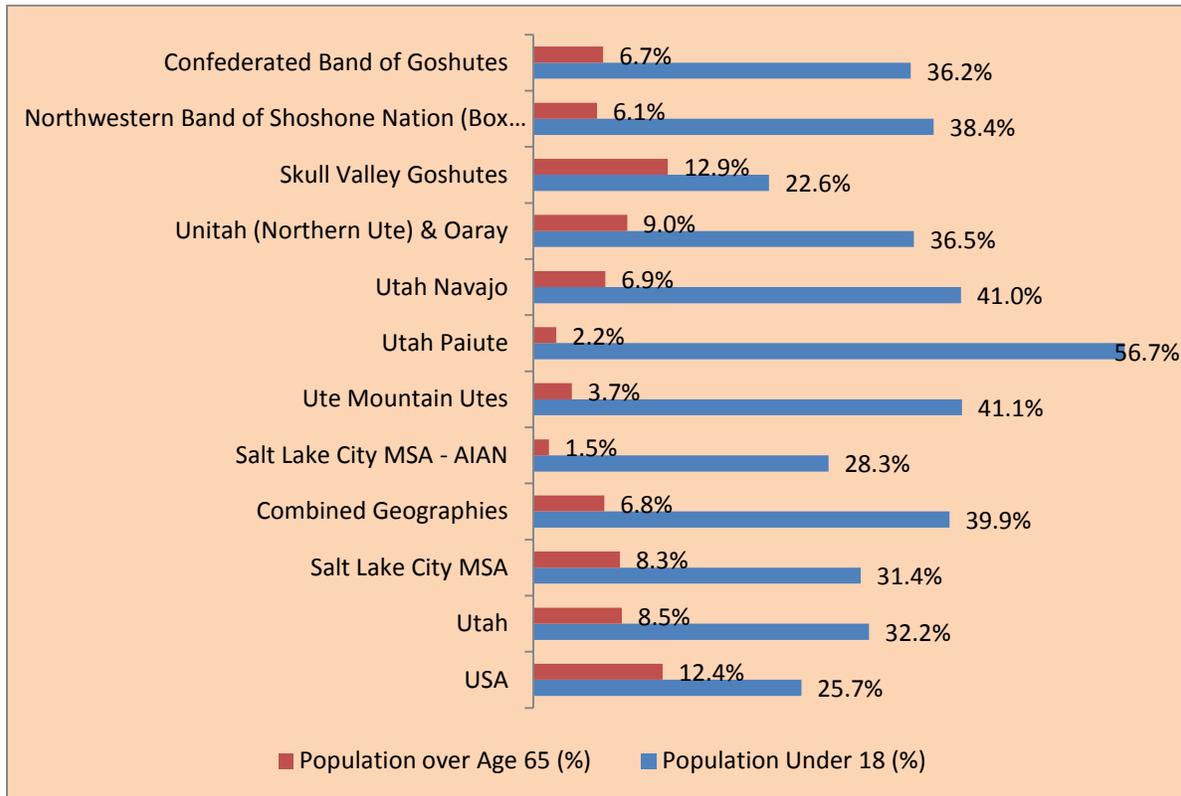
The Uintah & Ouray Reservation and tribal lands were only 12.1% AIAN, a much lower portion of residents identifying AIAN race than any other geography.

AGE

The following chart shows the median age for selected geographies. The populations for five of eight geographies have lower median age than the state. Salt Lake City MSA – AIAN (26.8), Skull Valley Goshutes (27.5), and Uintah & Ouray (28.1) have higher median age than the state.



As noted in the following chart, Native Americans in the combined geographies were more likely than the general population to be under age 18 and at the beginning of their years in the workforce. In 2000, 39.9% of Native American residents were under age 18. This is much higher than in the general population for Salt Lake City MSA (31.4%), Utah (32.2%) and the nation (25.7%).



Members of the general population were more likely than Native Americans to be over retirement age (65 years). In the combined geographies 6.8% of AIAN residents were age 65 or older; this lower than for the Salt Lake City MSA (8.3%), Utah (8.5%) and the nation (12.4%).

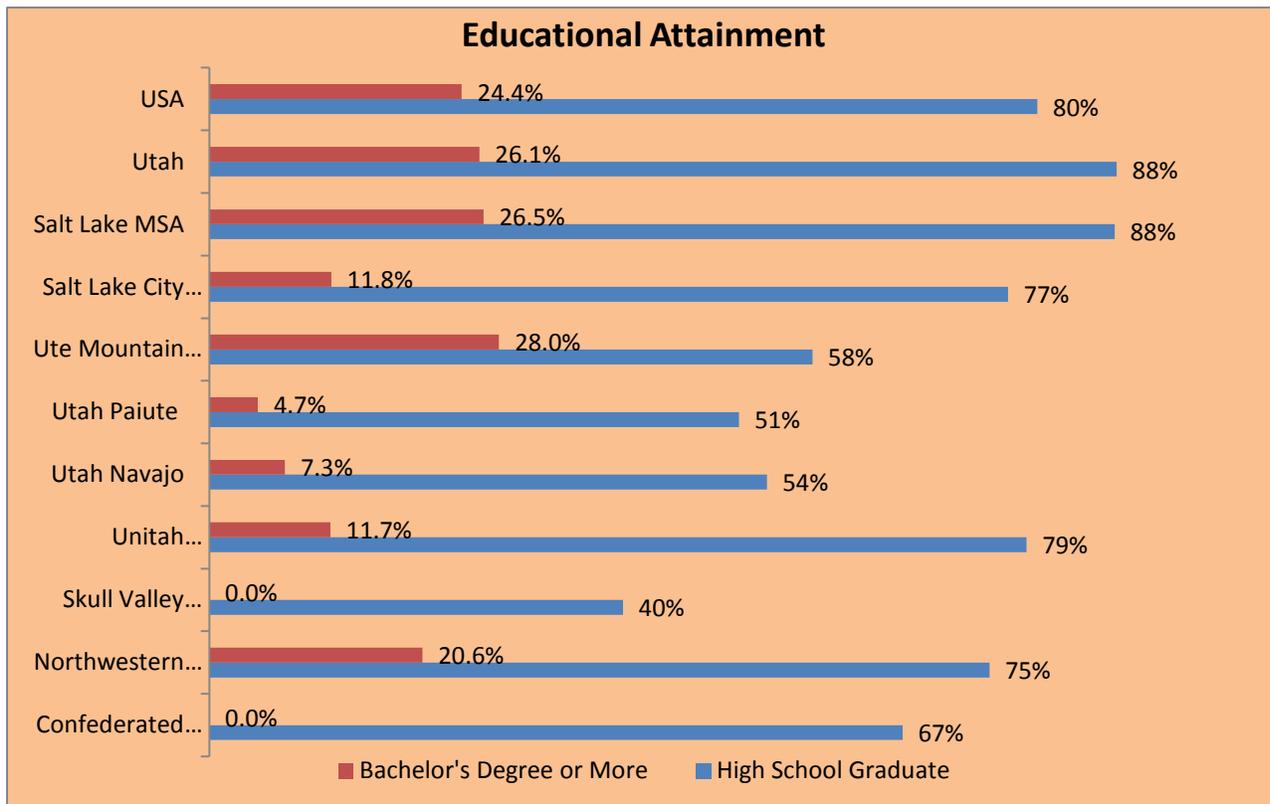
Youth and young adult population data provides a unique perspective of the potential service area market. In general, the younger the resident, the more years of potential income generation each would have. Although they are not likely to have significant savings or assets, youth and young adults are less likely than older adults to have built up significant debt or poor credit issues. With appropriate financial literacy skills training and access to fair financial resources, young people have an opportunity avoid predatory financial providers and correctly utilize financial systems to save, build assets and help to break cycles of poverty in lower income areas.

EDUCATION

The following chart shows educational attainment for the selected geographies. In general, the greater the educational attainment for a population the more likely it is to have high levels of financial literacy, greater employment, higher income and other positive socioeconomic demographics. Higher levels of education are typically tied to a greater capacity to access and use financial tools and systems to build positive assets and wealth.

All reservation and tribal land areas have significantly lower educational attainment than the state or nation. The Uintah & Ouray Reservation and tribal lands (79%), Salt Lake City MSA – AIAN (77%) and Northwestern Band of Shoshone Nation (75%) chart the highest level of high school graduates compared with state population (88%).

Of all geographies, the Ute Mountain Ute (28%) is the only one to exceed the state level of bachelor degree (or higher) graduates (26.1%). The Northwestern Band of Shoshone Nation also charts a relatively high level of bachelor degree or higher grads (20.6%). All other geographies have less than half the state level of bachelor level or higher degree graduates.



INCOME and POVERTY

Median Household Income

The following chart shows median household income for all geographies in 2000.¹ Band of Shoshone Nation (Box Elder County) had the highest median income \$40,781; this was more than double the lowest median income of \$15,625 of the Utah Paiute. There was substantial variation in median income between geographies; over \$25,000 separated the high and low ends of income range in the proposed service area.

¹ Median household income is the level of income at which half the population has lower incomes and half has higher incomes.

Poverty

Poverty rates varied greatly between potential geographies reaching a high of 82.6% in Skull Valley Goshutes reservation and tribal lands to a low of 4.5% for Band of Shoshone Nation (Box Elder County). The following table shows poverty numbers and rates for individual and combined geographies in 2000.

Individual Poverty by Number and Rate

	Number Below Poverty	Poverty Rate (%)
USA	33,899,812	12%
Utah	206,328	9%
Salt Lake MSA	1,027,114	8%
Combined Geographies	6,455	31%
Salt Lake City MSA - AIAN	420	21%
Ute Mountain Utes	692	41%
Utah Paiute	85	57%
Utah Navajo	4,443	73%
Uintah (Northern Ute) & Ouray	769	20%
Skull Valley Goshutes	15	83%
Northwestern Band of Shoshone Nation (Box Elder Co.)	17	5%
Confederated Band of Goshutes	14	40%

EMPLOYMENT and INDUSTRY

Unemployment

The following tables show data from the Bureau of Labor Statistics. The most recent data available shows Utah, with (7.3%) has lower unemployment than the nation (9.5%).

Unemployment in the Salt Lake City MSA (6.8%) is higher than for the state as a whole, yet still well below the national benchmarks.

In keeping with national growth trends both the MSA and state saw significant increases in unemployment from 2008 to 2009. From 2000 to 2008 unemployment in the MSA and in the nation doubled while state levels increased.

	Unemployment Rate (annual) 2000	Unemployment Rate (annual) 2008	Unemployment Rate (annual) 2009
USA	4.0%	5.8%	9.3%
Utah	3.7%	3.2%	5.6%
Salt Lake City MSA	3.2%	3.6%	6.4%

	Unemployment Rate April 2008	Unemployment Rate April 2009	Unemployment Rate April 2010
USA	4.8%	8.6%	9.5%
Utah	3.3%	6.7%	7.3%
Salt Lake City MSA	2.9%	6.3%	6.8%

Similar to national trends, unemployment has been significantly elevated in the MSA and the state for at least the past two years. From April 2008 to April 2009 unemployment increased 3.8 percentage points. During that same time frame unemployment in Utah and the MSA rose 3.4 points. From April 2009 to April 2010, unemployment in the nation increased by 0.9 percentage points, 1.3 in Utah, and 0.5 in the MSA.

Although more recent data is not available for AIAN populations, the following table notes unemployment for the relevant geographies in year 2000.

	Unemployment Rate 2000
USA	3.7%
Utah	3.4%
Salt Lake MSA	3.3%
Salt Lake City MSA - AIAN	7.5%
Ute Mountain Utes	11.3%
Utah Paiute	6.7%
Utah Navajo	11.2%
Uintah (Northern Ute) & Ouray	5.4%
Skull Valley Goshutes	39.1%
Northwestern Band of Shoshone Nation (Box Elder Co.)	3.3%
Confederated Band of Goshutes	20.0%

Data shows significant variation in unemployment between geographies. The lowest unemployment, 3.3%, was seen in the Northwestern Band of Shoshone (Box Elder County); this was the only geography to have less unemployment than the state (3.4%) or USA (3.7%). The highest rate of joblessness occurred in Skull Valley Goshutes tribal lands (39.1%); unemployment here was almost twelve times the rate in Northwestern Band of Shoshone (Box Elder County).

Occupation

In keeping with national trends noted in the U.S. Census American Community Survey (ACS), occupations in 2008 in Utah were most frequently in the Management, Sales and Offices and Service categories.

	USA	Utah
Management, Professional & Related	34.50%	33.50%
Service	16.80%	14.90%
Sales & Offices	25.60%	28.00%
Farming, Fishing, Forestry	0.70%	0.40%
Construction, Extraction & Maintenance	9.60%	10.70%
Production, Transportation & Material Moving	12.70%	12.60%

Employment Industries

Utah residents (6.6%) were slightly more likely to be self employed (unincorporated businesses) than workers elsewhere in the nation (5.3%).

In general, service area county employment reflects national trends. Industries with greatest employment: education, health, social services; retail trade; professional, scientific, management, administrative and waste management services; and manufacturing.

	USA	Utah
Agriculture, forestry, fishing and hunting, and mining	1.80%	2.00%
Construction	7.70%	8.70%
Manufacturing	11.30%	10.60%
Wholesale trade	3.20%	3.00%
Retail trade	11.50%	12.50%
Transportation and warehousing, and utilities	5.10%	4.90%
Information	2.50%	2.60%
Finance, insurance, real estate, and rental and leasing	7.10%	7.10%
Professional, scientific, management, administrative, and waste management services	10.30%	10.70%
Educational, health and social services	21.30%	19.90%
Arts, entertainment, recreation, accommodation and food services	8.70%	8.30%
Other services (except public administration)	4.80%	4.30%
Public administration	4.70%	5.40%

HOUSING

Total Units

As of 2008, census data shows that the state of Utah had 944,347 total housing units. Also in 2008 there were 82,143 building permits issued.

Housing Tenure (homeownership rates)

The rate of homeownership can be an important economic indicator because higher rates of owner occupied housing suggests the availability of affordable housing units, affordable mortgage and other relevant financing tools, and on an individual or community level, sufficient income and financial literacy skills to understand and meet the responsibilities of paying a mortgage and maintaining a home.

In Utah there were 768,594 total housing units in 2000; of these, 71.5% were occupied including 501,547 or 71.5% owner occupied and 199,734 or 28.5% renter occupied. This rate of homeownership was higher than elsewhere in the nation. In 2000 the United States had a homeownership rate of 67.1% and renter occupation rate of 32.9%.

In 2000, there were approximately 13,739 AIAN occupied housing units throughout the proposed Investment Area. Native American residents were near par with the state general population when it comes to homeownership; 9,578 of total AIAN occupied units or 69.7% were owner occupied while 30.3% were occupied by renters.

Homeownership varied among the various geographies: the highest homeownership rates were seen in Uintah and Ouray (80.3) and Utah Navajo (75.9%); the lowest rates were seen in Northwestern Band Shoshone (Box Elder County, 48.2%) and Skull Valley Goshutes (50%) reservation and tribal lands.

In the Salt Lake City MSA, Native Americans were far less likely to own their own homes (37.1%) than the general MSA population (71.3%).

Homeownership Rates

	Total Housing Units	Total Units Occupied	Owner Occupied	Owner Occupied	Renter Occupied	Renter Occupied
USA	115,904,641	105,480,101	69,815,753	66.2%	35,664,348	33.8%
Utah	768,594	701,281	501,547	71.5%	199,734	28.5%
Salt Lake MSA	455,556	432,040	307,982	71.3%	124,058	28.7%
Combined Geographies	14,873	13,739	9,578	69.7%	4,161	30.3%
Salt Lake City MSA - AIAN		2,908	1,078	37.1%	1,830	62.9%

Ute Mountain Utes	572	507	312	61.5%	195	38.5%
Utah Paiute	84	72	43	59.7%	29	40.3%
Utah Navajo (San Juan Co.)	5,449	4,089	3,242	79.3%	847	20.7%
Uintah (Northern Ute) & Ouray	8,703	6,010	4,827	80.3%	1,183	19.7%
Skull Valley Goshutes	11	10	5	50.0%	5	50.0%
Northwestern Band of Shoshone Nation (Box Elder Co.)		110	53	48.2%	57	51.8%
Confederated Band of Goshutes	54	33	18	54.5%	15	45.5%

Home Value

Median Value of owner occupied homes varied greatly throughout the proposed Investment Area due in part of the land status (fee simple versus trust or allotted land); \$79,500 separated the highest values from the lowest. The highest values were found in Northwestern Band of Shoshone Nation (Box Elder County, \$102,300), Uintah and Ouray (\$79,000) and Utah Paiute (\$47,200) reservation and tribal lands. The lowest home values were seen in Utah Navajo (\$22,800), Skull Valley Goshutes (\$27,500) and Ute Mountain Utes (\$38,500) reservation and tribal lands.

Median Value Owner Occupied Housing 2000

	Median Value Owner Occupied Housing Unit 2000
USA	\$119,600
Utah	\$146,100
Salt Lake MSA	\$151,400
Combined Geographies	
Salt Lake City MSA - AIAN	\$128,200
Ute Mountain Utes	\$38,500
Utah Paiute	\$47,600
Utah Navajo	\$22,800
Uintah (Northern Ute) & Ouray	\$79,000
Skull Valley Goshutes	\$27,500
Northwestern Band of Shoshone Nation (Box Elder Co.)	\$102,300
Confederated Band of Goshutes	\$32,500

Median Value Owner Occupied Housing 2000- AIAN Comparisons

	Median Value Owner Occupied Housing Unit 2000- AIAN	Median Value Owner Occupied Housing Unit 2000	Difference (%)
USA	\$81,000	\$119,600	47.7%
Utah	\$87,100	\$146,100	67.7%
Salt Lake MSA	\$128,200	\$151,400	18.1%

In general, homes owned by Native Americans in 2000 held less value than seen in the general population. Chart data shows AIAN home values in Salt Lake City MSA were 18.1% lower than for the general population. AIAN home values in Utah were 67.7% lower than for the general population.

Age of Units

The following table shows the percentage of housing units that are relatively newer and older for the relevant geographies. Housing stock age can be an important indicator of general economy and affordability. Older stock tends to require more expensive and expansive rehabilitation (but may have less expensive purchase or upkeep). New stock may initially have a higher price tag; however there are typically fewer expenses for upkeep and upgrades.

	Number Built 1990 to 2000	Number Built Before 1939
USA	19,701,058	17,380,053
Utah	199,446	76,867
Salt Lake MSA	94,372	39,640
Combined Geographies	3,603	1,312
Salt Lake City MSA - AIAN	531	349
Ute Mountain Utes	145	32
Utah Paiute	1	-
Utah Navajo	1,332	239
Uintah (Northern Ute) & Ouray	1,577	689
Skull Valley Goshutes	2	-
Northwestern Band of Shoshone Nation (Box Elder Co.)	NA	NA
Confederated Band of Goshutes	15	3

Foreclosures

April 2010 information from The Center for Responsible lending factsheets summarizes substantial economic distress related to foreclosures and unrest in the housing market in Utah¹ from the third quarter of 2006 to the final quarter of 2009; foreclosure (starts) increased 138%. Foreclosures affect everyone: the average detriment to a homeowner brought about by a neighbor's foreclosure is \$8,047 and statewide \$5.7 billion.

Mortgage Delinquencies and Foreclosures

	Utah
Foreclosure projections (2009-2012)	69,383
Total foreclosure starts (Q1-2008 through Q4-2009):	32,196
Total foreclosure sales (Q1-2008 through Q3-2009):	7,110
Total foreclosure inventory (end Q4-2009):	14,666
Total past due mortgages (end Q4-2009):	53,030
4Q annual change in foreclosure starts (ending Q4-2009):	42%
Change in foreclosure starts (Q3-2006 to Q4-2009):	138%

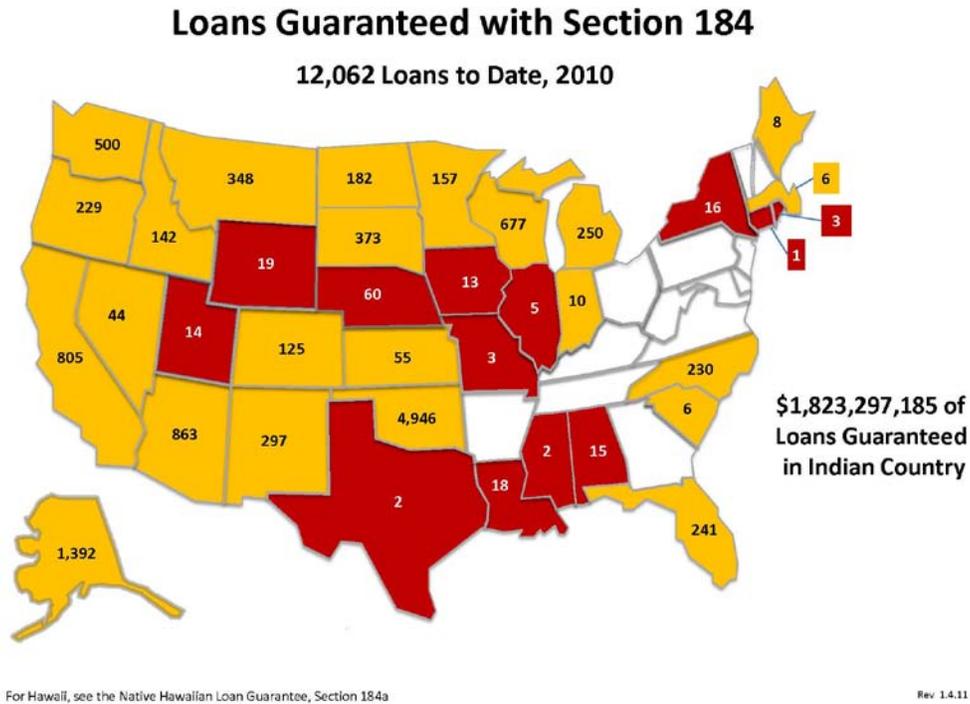
Lost Wealth

	Utah
Average loss per home due to nearby foreclosures	\$8,047
Statewide lost home equity wealth due to nearby foreclosures	\$5.7 billion
Number of homes statewide experiencing decline due to foreclosures	712,255

¹ <http://www.responsiblelending.org/mortgage-lending/tools-resources/factsheets/>

HUD 184

The Section 184 Indian Home Loan Guarantee Program is a home mortgage guarantee of 100% for home mortgages made to Native borrowers. They can be on or off trust land. This guarantee provided by HUD can help increase access to capital by encouraging lenders to lend to Native borrowers. According to HUD, only 14 guarantees have been provided in Utah. That is even less than the 19 that have been provided in neighboring Wyoming, a state with half the population of Utah.



Source: www.hud.gov

New Markets Tax Credits

New Markets Tax Credits are credits allocated by the U.S. Department of Treasury to encourage investment in low income communities. They are primarily for business purposes and can only be used in very limited forms for housing (e.g., a business office with a housing rental attached). According to the CDFI Fund website, there has been only one New Markets Tax Credit allocate in the state of Utah. Zions Community Investment Corporation was awarded \$100,000,000 in 2003.

FINANCIAL INSTITUTIONS and RELATED RESOURCES

CDFIs

Five CDFIs currently operate in the state of Utah; there are no Native CDFIs currently serving state residents.

While this section does not include an exhaustive list of economic development organizations in the proposed service area (as many such organizations do not seek or have CDFI certifications), Although these certified CDFIs may not share common geographic or target market population focus with an emerging CDFI and could provide opportunities for learning and partnership.

Ogden Reinvestment Corporation

2036 Lincoln Avenue, Suite 105, Ogden, UT 84401-0403

This CDFI has a geographic focus of Ogden, Utah and its surrounding area. Its focus is business development, lending and alleviation of poverty for low income communities and blighted areas.

Mountainlands Community Housing Loan (Mountainlands Community Housing Trust)

1960 Sidewinder Suite 107, Park City, UT 84060-7448

This CDFI is a certified Community Housing Development Corporation (CHDO) and dedicated to development and availability of affordable housing on three fronts: acquisition and new construction of affordable housing, direct assistance in securing housing and needed basic services, and education and advocacy to promote housing policy. Focus in Park City region.

Neighborhood Housing Services of Provo,

39 West 300 North, Provo, UT 84601-2841

This CDFI works in Provo region and supports affordable housing development with lending and technical assistance.

Salt Lake Neighborhood Housing Services

622 West 500 North, Salt Lake, UT 84116

This CDFI works to create affordable housing and community revitalization with support of businesses and local economies. The target market is mainly Salt Lake City's west side with boundaries include all or a portion of the Fairpark, Guadalupe, Rose Park, Glendale, Poplar.

Utah Microenterprise Loan Fund (UMLF)

154 East Ford Avenue #A, Salt Lake City, UT 84115

This CDFI is a private, non-profit, multi-bank community development financial institution, (CDFI), whose mission is to provide financing and management support to entrepreneurs in start-up and existing firms that do not have access to traditional funding sources - in particular, those who are socially and economically disadvantaged.

Other Organizations

Housing Coalition of Utah (members)

We identified at least 20 organizations via the Housing Education Coalition of Utah's website (full list and details included in full report). The HECU mission is to develop and promote homeownership programs, products and services for individuals throughout the state of Utah and to insure that all Utah residents have access to homebuyer education that adheres to a standardized curriculum and is taught by a nationally certified homebuyer education counselor. Two of the CDFIs above (Neighborhood Housing Services of Provo and Mountainlands Community Housing Trust) are coalition members. Not all of the following organizations provide lending and housing development services, but all have a distinct and stated interest in helping Utah residents obtain safe and affordable housing and may be valuable partners for an emerging Native CDFI.²

Banks and Credit Unions

As of April 2010, the National Credit Union Administration or NCUA reports 97 credit unions currently operate in the state of Utah. This includes five with designated low income status, which indicates that a majority of credit union (CU) members are low income.

As of April 2010 the Federal Deposit Insurance Corporation (FDIC) reports 60 bank institutions with 600 offices in the state of Utah.

Current Financial Activity

This section provides a glimpse of home mortgage data in the Salt Lake City Metropolitan Statistical Area (MSAs), data on business lending in the MSA and payday lending data for the state. The purpose of this information is to demonstrate an active credit and financial service market in the proposed service area among the general population, Native Americans and among lower income residents.

Housing Lending- HMDA

Home mortgage lending data from 2008 shows a substantial market for credit to purchase or rehabilitate homes throughout the service area. In 2008, in the Salt Lake City MSA, lenders received 13,546 applications requesting over \$3.8 billion in financing for conventional home purchase. Of these applications, 61.2% were originated. The following table details the number, dollar amount, originations and denials by race, ethnicity and income level.

² <http://www.hecutah.org/quick.html>

Home Mortgage Data- Conventional Purchase 2008

Salt Lake City MSA	Applications		Originations			Denials		
Population or Income Group	Number	Dollar Amount (000)	Number	Dollar Amount (000)	Origination Rate (%)	Number	Dollar Amount (000)	Denial Rate (%)
AIAN	31	\$5,366	15	\$2,912	48.4%	10	\$1,037	32.3%
Asian	416	\$101,823	251	\$59,356	60.3%	84	\$22,230	20.2%
African American or black	44	\$11,147	29	\$5,864	65.9%	4	\$2,626	9.1%
Native Hawaiian	46	\$10,839	18	\$5,418	39.1%	19	\$3,058	41.3%
White	11,852	\$3,247,362	7,356	\$1,842,576	62.1%	2,313	\$727,954	19.5%
Hispanic or Latino	1,267	\$232,373	497	\$86,983	39.2%	470	\$87,778	37.1%
White Non-Hispanic	10,313	\$2,940,066	6,685	\$1,710,384	64.8%	1,812	\$629,067	17.6%
Others	2,126	\$453,361	1,009	\$214,899	47.5%	638	\$133,277	30.0%
<50% MSA median income	856	\$101,991	438	\$48,947	51.2%	278	\$35,197	32.5%
50%- 79% MSA median income	2,825	\$438,700	1,771	\$272,076	62.7%	589	\$90,383	20.8%
80%-99% MSA median income	1,740	\$337,164	1,104	\$211,717	63.4%	314	\$60,379	18.0%
100-119% MSA median income	1,269	\$273,131	845	\$183,019	66.6%	224	\$46,484	17.7%
>120% MSA median income	6,688	\$2,580,738	4,048	\$1,376,990	60.5%	1,232	\$615,373	18.4%
no income available	168	\$76,229	90	\$37,113	53.6%	30	\$16,815	17.9%
Total	13,546	\$3,807,953	8,296	\$2,129,862	61.2%	2,557	\$864,631	18.9%

(Source: FFIEC)

In general, minority and lower income applicants are less likely than white applicants or applicants of higher incomes to have their application approved for financing. The table data suggests a clear need for financial institutions and technical assistance tools that help meet the demand for financing from underserved populations in the MSA and across the Investment Area; Native American (AIAN) applicants in the MSA (48.4%) are far less likely to be approved for financing as their white counterparts (62.1%).

HMDA Origination Rates by Race and Income Compared with Nation

	Total	White Non-Hispanic	Other	AIAN	<50% MSA median income	50%-79% MSA median income	80%-99% MSA median income	100-119% MSA median income	>120% MSA median income
Salt Lake City MSA	61.2%	64.8%	47.5%	48.4%	51.2%	62.7%	63.4%	66.6%	60.5%
USA	59.8%	65.0%	48.1%	43.4%	52.1%	60.6%	62.3%	63.2%	64.5%

(Source: FFIEC)

CRA- Business Lending

FFIEC CRA data from 2008 shows substantial small business lending activity in the Salt Lake City MSA which has Salt Lake City County, Summit County and Tooele County. Because reservation and tribal lands are not all coterminous with Utah county boundaries CRA data is not useful in showing market demand for the eight Investment Area geographies. We examined data for the Salt Lake City MSA to provide sample market statistics for the Investment Area.

In 2008 there were 147 lenders who made a total of 48,231 small business loans worth over \$ 1.2 million to small business owners and entrepreneurs in the MSA.

Of this amount, 14,681 loans worth over \$402 million went to businesses with less than \$1 million in gross annual revenue (small businesses).

Small Business Lending in the Salt Lake City MSA

	Total Lenders	Total Loans (#)	Total Dollar Amount (000)	Loans to Businesses with Gross Annual Revenue of < \$1 million	Dollar Amount (000)
Salt Lake MSA	147	48,231	\$1,226,373	14,681	\$402,045

Source: FFIEC

Alternative Financial Resources

The following table provides information from the Center for Responsible Lending on the number and activity of alternative financial providers or payday lenders in Utah...

Payday Lending Experience in Investment Area States

	Utah
Number of payday lending stores	353
Annual payday loans per store	3,643
Average payday loan size	\$350
Maximum APR of two-week \$100 payday loan	No Limit
Total payday loan volume	\$450.1 million
Total payday loan volume - churning³	\$342 million
Total payday lending fees paid annually	\$105 million

Resource: Center for Responsible Lending <http://www.responsiblelending.org/mortgage-lending/tools-resources/factsheets>

³ The term churning is used by Center for Responsible Lending to describe repeat borrowing of short-term loans. Data from the CRL in July 2009 indicates that about 75% of the payday industry's loan volume is generated by borrowers who, after repaying one payday loan, take out another before their next paycheck. <http://www.responsiblelending.org/media-center/press-releases/archives/phantom-demand-unfair-payday-loan-terms-generate-most-of-loan-volume.html>

PART THREE: SURVEYS

Objectives and Expectations

- ☞ How and Why we want to survey
- ☞ The two surveys we have explained

Comprehensive survey data will provide the most direct and effective evidence of need and demand for housing stock, financial products and technical assistance in the various communities of the target market. Survey findings will also inform product development and evaluation, identify gaps in service or areas of potential market expansion. Findings can translate to outreach and promotional materials to attract and retain additional financial and partner support. These surveys can be used as a jumping off place for more complex, longitudinal customer survey and impact tracking.

Survey One: This is a General Housing Survey targeted to tribal members in each of the seven geographies under examination for the market research. Our final market research report will contain findings for each tribe/geography as well as for the market as a whole. This way we can see how housing conditions and challenges vary tribe to tribe and community to community and which housing issues may be common across the market.

To date we have collected data from 169 members of the all seven Tribes in Utah. Key findings are described in this section.

Survey Two: In June of 2010, project team members surveyed tribal leaders and “subject matter experts” regarding housing issues affecting their communities, reservation or Tribal lands. Respondents frequently work in housing administration, local housing organizations or organizations with similar standing or mission goals.

These sample findings pertain to the Navajo Tribe, Confederated Tribe of the Goshute, Uintah and Ouray, Northwestern Band of the Shoshone, and Ute Mountain Ute Tribe and represent the expert opinions of 35 individuals representing five of the seven Tribal communities in two states (Utah and Arizona).

Challenges

The most difficult aspect of surveying is ensuring sufficient response from all target market communities. We cannot make relevant or meaningful observations with low survey turnout as we cannot apply generalizations to a broad community using just a few responses.

Current Status

Surveys have been distributed to all participating tribes. To date we have received approximately 35 responses to the Tribal housing leader survey (representing five of the seven communities). We have received approximately 169 responses to the General Housing Survey were mailed to all seven Utah Tribes' members heads of household.

Methodology

The Utah Department of Housing and Community Development worked with Oweesta to create survey documents specific to the opinions of general tribal members' verses tribal leaders. Both the Housing Survey and Tribal Leader Survey surveys were finalized by Oweesta and links to both were sent out via mass email starting in the fall of 2009 and sporadically until the spring of 2011. Although outreach initially focused on mass emails to a list of Utah Division of Indian Affairs contacts and distribution at the 2010 Utah Native American Summit, efforts were also made to enlarge the pool of respondents in 2010. Surveys techniques vary: hand delivered printed surveys (with postage paid return envelopes) to 75 Navajo homes and tribal leaders, hand distributed approximately 250 cards (with the survey website listed) at a regional Pow-wow hosted by Brigham Young University, the 2010 Indigenous Day dinner, conducting in-home surveys to households including those with elderly tribal members along the Wasatch Front, enlisting the help of the Indian Walk-in Center to distribute printed copies of the survey, and in May 2011 distributing the printed surveys at a meeting in Cedar City involving various Indian housing leaders. They survey collection officially ended June 2011. The biggest challenge was meeting the threshold of 200 respondents necessary to statistically validate the survey.

Sample Findings

Survey One: UIHC Housing Survey 2010- General Respondent Pool White Mesa (Northern Ute Mountain) N=169

Respondent Profile

- ✎ 11% of participants live in White Mesa, 99% were Native American and 88 were members of the Utah Navajo Nation.
- ✎ 111 were female and just over one in four were high school grads; 5% were military vets.
- ✎ 16% of all respondents had extremely low income, earning less than \$5,000 per year; 22% of respondent family income exceeds \$60,000 per year.
- ✎ Over one out of four respondents received income assistance from federal resources including food stamps, social security or unemployment benefits.
- ✎ Nearly half of the respondents paid more than \$500 a month for housing; 4% of all respondents pay nothing for housing.

Key Findings

- ✎ Just more than two fifths of respondents (65 people or 42%) own or are in the process of buying a home; just over one in four have rented or purchased housing from the Tribe's Housing Authority. (N=153)
- ✎ Over one half of respondents indicated they would like to own their own home; another two out of five remaining already own a home or a mobile/manufactured home. (N=163)
- ✎ The most significant obstacles to homeownership identified by respondents is income (53%) or inability to afford the down payment (52%). Bad credit, payments too high and lack of credit history were also noted as challenges. (N=134)
- ✎ The majority of respondents (59%) have never applied for a home loan; eleven respondents (7%) have never been turned down for a home loan; 54 respondents were ever denied a home loan. (N=159)
- ✎ Just over three of four respondents have never had a loan and nearly half of respondents report interest in applying for a home loan. Of the 113 respondents who have had a loan, nearly one in four report defaulting on a loan. Three out of four respondents (77%) do not report using check cashing or payday lenders. Three out of four respondents are concerned about their credit report. (N=160)
- ✎ Almost half of survey respondents would use financing for home purchase (68) or manufactured home purchase (14) if they were to take out a future loan. (N=148)
- ✎ More respondents would seek assistance in determining a loan amount (22%) than were able to identify the amount of financing they would need or request. Another 11% of respondents equally indicate applying for \$10,000-\$25,000 and \$25,000-\$50,000. (N=139)
- ✎ Two fifths of respondents (60%) expressed interest or reported knowing someone who would express interest in participating in a matched savings program that would allow saving towards productive asset such as homeownership, higher education or building a business. (N=154)
- ✎ Among respondents who were personally interested in a matched savings program (n=104) nearly three out of four (77) would use savings to purchase a home. Among respondents who reported knowing someone who would be interested in a matched savings program the most commonly identified use of funds would be financing of higher education (83). (N=93)
- ✎ Nearly two out of five respondents indicated they would be willing to commit to financial fitness training in a match savings program; an additional 22% would not make this commitment.

Survey Two: Tribal Housing Leader Survey

In June of 2010, project team members surveyed tribal leaders and “subject matter experts” regarding housing issues affecting their communities, reservation or Tribal lands. Respondents frequently work in housing administration, local housing organizations or organizations with similar standing or mission goals.

- ✎ These sample findings pertain to the Navajo Tribe and represent the expert opinions of 35 individuals representing five of the seven Tribal communities in two states (Utah and Arizona).
- ✎ The most common programs or partners for respondents included Rental Assistance (13) Mortgage Assistance (10), Community development corporations (4), Community Development Financial Institutions (3), Business lending programs (4) and access to a credit office/department/association (4). N=38
- ✎ Non-tribally affiliated entities most frequently offer traditional forms of credit at locations via institutions located outside reservation/Indian lands than via locations on reservation/Indian lands (Conventional mortgages, Loans for mobile home purchase, Property rehab, Home equity loans, Personal/consumer loans and Construction loans). N=27
- ✎ Some business financing including funding for start-ups, small business loans and micro business loans (funding below \$100,000) are slightly more likely to be available on reservation/Indian lands than elsewhere. Business funding for larger amounts (over \$100,000) is far more likely to be found via resources located outside reservation/Indian lands. N=6
- ✎ Private equity or venture capital is not found on reservation/Indian lands but is available elsewhere. N=18
- ✎ Although ATMs are relatively common on reservation/Tribal lands, the capacity to conduct more complex banking services (checking/savings) is much more limited on reservation/Tribal lands than elsewhere. N=18
- ✎ Tribes are most likely to fund finance activities such as Reservation infrastructure using federal or state resources (81%) or Tribal sources like a credit office or Tribal corporation (29%) than via any other resource. N=21
- ✎ Tribes are most likely to fund large business activities using Tribal sources like a credit office or Tribal corporation (44%) or federal or state resources (39%) than via any other resource. N=18
- ✎ Tribes are most likely to finance economic development activities (like capital improvement projects or neighborhood revitalization) using federal or state resources (81%) or Tribal sources like a credit office or Tribal corporation (29%) than via any other resource. N=21

- 👉 Tribal members take advantage of a variety of financing resources to support micro, small and large businesses including Personal sources, Tribal sources, Banks, Venture capital, Federal or state resources. Banks are the most likely source of financial support for Tribal member businesses of any size (40% to 55%). N=16
- 👉 Tribal members use a variety of resources including Personal Sources (41%), Banks (54%), and Federal or state resources (36%) to finance home purchase (N=22). Similar trends are seen in Home construction however Home equity loans are most often sourced from Banks (88%). N=18
- 👉 Bonding authorities are not a significant source of financing for any Tribal member.
- 👉 The average distance from the Reservation or Indian Lands to the nearest branch or ATM was 25.3 miles (median 26); though respondents indicated that ATM or branch services were frequently located in stores. N=18
- 👉 Respondents indicate it is not easy to get any type of credit on reservation/Tribal lands. The most difficult types of housing credit assistance to get include home equity loans, construction loans (residential and commercial real estate), conventional mortgages, and loans for mobile home purchase (45% difficult or extremely difficult). N=27
- 👉 With respect to business financing, it is most difficult to get loans over \$25,000 (54% difficult or extremely difficult) on reservation /Tribal lands. Business funding in amounts over \$100,000 is most difficult to find (67% extremely difficult). N=24
- 👉 Business site leases (12% somewhat easy and somewhat difficult) are easier to obtain than home site leases (0% somewhat difficult and difficult). N=26
- 👉 Among the easiest financial products and services to acquire on reservation or Tribal lands: Personal/consumer loans (40% somewhat easy and somewhat difficult) and basic banking/financial services (80% easy, somewhat easy and somewhat difficult) are the most prevalent. N=10
- 👉 The majority of respondents note the following training, counseling and technical assistance services are available to Tribal members on reservation/Indian lands (80% to 90%): Basic financial literacy(e.g., family budget, managing a checkbook, savings plan); Consumer credit counseling and/or credit repair; Banking and lending practices; Home buyer education; Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.); Accounting and bookkeeping; Federal laws and regulations. N=10
- 👉 A majority of respondents (70% to 90%) say current number of organizations providing training, counseling or technical assistance needs do not meet the community needs when it comes to providing adequate financial education, credit counseling, banking/lending practices education, homebuyer education, small business education or in areas of accounting or legal issues. N=18

- ❏ The five most common barriers hindering a Tribe's and/or Tribal members' ability to obtain credit include: Limited use of Trust land as collateral (4.44 average score); Lack of understanding of Tribal sovereignty and sovereign immunity (4.39 average score); Change in Tribal governmental leadership creates uncertainty (4.38); Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world (4.33); and Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories (4.29).
- ❏ The strategies suggested addressing common barriers to obtaining credit and financial services most often include provision of educational services to assist Tribal governments and Tribal members with understanding and using more traditional private sector financial systems and tools. Other strategies suggest education outreach for private sector entities to increase understanding of Native American culture (and stimulate greater interaction) and technical assistance to increase Tribal member capacity to meet lending/banking service requirements such as credit and collateral benchmarks.
- ❏ Respondents note the following industries have the greatest need for credit/capital: Housing (77%), Agriculture (66.7%), Construction (55%) and Utilities/Telecommunications (55%). N=22

PART FOUR: Key Opinion Leader Interviews section

Objectives

👁 How and why we perform Key Opinion Leader Interviews (KOLIs)

By talking to community and Tribal leaders we elicit direct and expert opinion regarding their frontline understanding of demand for financial products and services in the target market. The project team tries to interview 15 to 20 stakeholders per tribe and will provide assessment of all responses.

Interview findings demonstrate what key stakeholders are seeing on the front lines. This is one of the best ways to elicit information on demand as interviewees have a strong feel for what housing issues are affecting Tribal members, whether target market members have a need for financial and development services related to housing.

Challenges

The main challenge here is completing sufficient interviews per area to develop meaningful understanding of what is going on in the community from the community perspective. We also need complete answers that contain sufficient detail to really describe a community's experience and housing conditions... yes or no is just not enough for us to tell what issues are affecting the community, what resources are available to address challenges and what ideas people have to move forward economically and with housing needs.

Current Status

To date we have conducted interviews in two of the eight relevant geographies. In each set we are lacking sufficient interviews to create a fully complete picture of "what is going on" in the communities, but nonetheless have gathered some great insight into the unique challenges faced by tribal members in these communities.

Sample Findings

To date we have conducted two groups of KOLI interviews and analysis. The following findings and observations are noted from these interviews.

KOLI Analysis One – Confederated Band of Goshute

In June of 2010, a project team member conducted interviews with community leaders of the Goshute Tribe. Interviews were completed in June of 2010; each community leader was asked to respond to the set of questions about Goshute Tribe member needs and housing issues. Interviewees represented tribal government and community organizations.

ACCESS TO CAPITAL

Interviewees do not think the community had adequate access to safe and fair financial services; the group identified a lack of educational resources and actual banking or financial service locations.

Interviewees do not believe that as a whole the tribal community is well informed regarding available financial services; however some Tribal members including those who are active in Tribal council or administration or their family members, young people and those who live off reservation lands are perceived to have a greater level of such knowledge.

Interviewees indicated that financial readiness or financial literacy is an issue for the community as a whole. “I don’t think we are very well informed at all”

NEED

Interviewees do not believe that all community members have a relationship with a financial institution; those that do use banks or credit unions.

Interviewees felt that Native Americans and low income people experienced difficulty when seeking financing for a business or home especially when seeking assistance outside the Tribe or with traditional financial institutions. Interviewees noted that financing programs were available for Tribe members and lower income people via the Tribe and federal government programs like HUD.

“It is cumbersome and difficult because financial institutions close the door when they hear Reservation, tribal members don’t realize they can’t get at tribal lease and they may have bad credit.”

BARRIERS and CHALLENGES TO FINANCING

Interviewees identified several obstacles hindering housing credit in the community including capacity to meet income requirements or credit benchmarks, lack of information about financing opportunities, lack of willingness to participate in loan/financing process.

Interviewee comments suggest the most effective strategies to address obstacles that impede housing financing would provide information and educational resources that explain the lending process and available opportunities as well as help people address personal finance issues to make them more likely to be approved for financing and meet conditions of loan agreement. One interviewee suggested more direct economic investment (in the form of a store) would stimulate interest and participation.

“Tribal member don’t want to go through the cumbersome process. Lack of information provide about financing opportunities.”

“Income, background checks, credit history. 50-60% of tribal members live under poverty level. The only employment is with the Tribe.”

“The housing department needs a loan program that could assist tribal members. Tribal member need to learn about the loan process and what it takes to get a loan.”

“I don’t anyone on the reservation would try for financing but off the reservation they would.”

DEMAND

Interviewees acknowledge that multiple community members and organizations inquired where they could access financing each year.

Comments suggested limited demand for financial education and informational services currently, but indicate that interest would grow over time as word spread regarding these services.

ACCESS AND NEED

Interviewees identified Nevada State Bank and Nevada Credit Union as two entities that specifically assist low income and Native Americans in their region.

ACCESS

Interviewees did not identify any other organizations in their community area outside of banks that provided housing loans.

Interviewees noted that housing financing was available from regional or state programs like the housing department and the BIA HIP Program and that this financing was available if people understood how to apply.

Interviewees had only limited familiarity or direct experience with Community Development Financial Institutions Low Income housing Tax Credits, HUD section 184 guaranteed loans or HUD title VI loans, or USDA.

NEED

Interviewees were divided regarding the condition of the housing stock suggesting that while some housing stock, especially the newer or rehabbed stock was in good condition, other homes were not properly maintained.

KOLI Analysis- White Mesa Focus Group

In June of 2010, a project team member conducted a focus group with community leaders of the Ute Tribe. The community leaders were asked to respond to a set of questions about Ute Tribal member needs and housing issues.

ACCESS TO CAPITAL

Most group participants did not think the community had adequate access to safe and fair financial services; the group identified a lack of multiple banking or financial service locations and barriers hindering greater access such as credit scores, collateral and income requirements.

FINANCIAL LITERACY

Participants indicated that not all members of the Tribal community were well informed regarding available financial services; however some informational resources were available and some Tribal members were educated early on regarding personal finances.

All participants agreed that financial readiness or financial literacy was an issue for the community as a whole.

“We don’t get that kind of information around here. “

About half of participants reported that community members have relationships with a financial institution; there was no particular type of financial institution noted more than others.

Participants noted that while there is need for home rehabilitation, some community members are reluctant to seek out financing. Reasons for not seeking assistance include fear, not believing that help will be provided, lack of hope and past history of non-action.

“Many people in the community in the community need their homes fixed but they never come out with it. A church group came out years ago and fixed rehab loans. Culturally people don’t ask. It is scary because housing is being burned and tagged.”

“They don’t ask because there is no hope.”

“They are scared.”

“People have said they will help but never do.”

BARRIERS AND CHALLENGES TO FINANCING

Participants noted that obstacles hindering housing credit in the community included cumbersome processes and lack of opportunity.

Participant comments suggest the most effective strategies to address obstacles that impede housing financing would ensure adequate representation of community members in county and regional planning and adequate provision of information, educational resources.

“Nobody stands up for us.”

“There are a lot of young people that need help, windows, heater.”

DEMAND

Interviewees were asked if they think there is a demand in the community that you serve for these products and services.

Comments suggest there is demand for housing and home improvement financing products that take into account various income levels of some community members and unique land ownership issues.

“They would rather have grants since they low income.”

“There is a tribal middle class that may be willing to get a loan.”

“Here on the community, the people don’t know who owns the land.”

“We have allotments and trust land. It is hard to find homes.”

“We are scared to talk to each other about our needs.”

“We do need new housing.”

Interviewees had only limited familiarity or experience with various types of financial institutions and programs including: Community Development Financial Institutions Low Income housing Tax Credits, HUD section 184 guaranteed loans or HUD title VI loans, or USDA.

NEED

Participants noted a lack of sufficient housing and a prevalence of aging or dilapidated housing in their community.

“Our houses need fixing for the window, roof, heater.”

“We need more houses too.”

PART FIVE- NEXT STEPS

Missing info and expectations for project completion

The biggest gaps in information currently stem from lack of sufficient Key Opinion Leader Interviews and low response rate for General Housing Surveys. The project team is also interested in acquiring any and all locally sourced secondary data (housing needs surveys and reports; tribal member surveys that indicate population levels, income, housing status and needs or banking practices and demand).

How they can help

Current secondary data challenges include a lack of up to date information on tribe demographics (number of residents, income, employment, etc) and housing data (number of stock on reservation or tribal lands, age, ownership, amount spent on rent/mortgage).

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Housing Survey Analysis

Respondent Profile

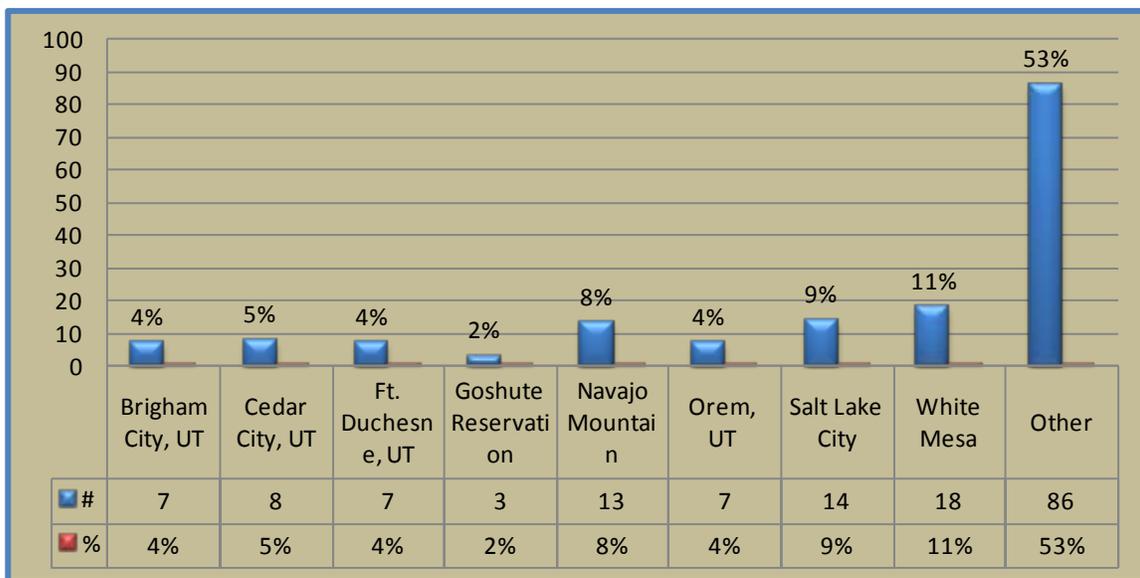
- 11% of participants live in White Mesa, 99% were Native American and 88 were members of the Utah Navajo Nation.
- 111 were female and just over one in four were high school grads; 5% were military vets.
- 16% of all respondents had extremely low income, earning less than \$5,000 per year; 22% of respondent family income exceeds \$60,000 per year.
- Over one out of four respondents received income assistance from federal resources including food stamps, social security or unemployment benefits.
- Nearly half of the respondents paid more than \$500 a month for housing; 4% of all respondents pay nothing for housing.

Key Findings

- Just more than two fifths of respondents (65 people or 42%) own or are in the process of buying a home; just over one in four have rented or purchased housing from the Tribe's Housing Authority. (N=153)
- Over one half of respondents indicated they would like to own their own home; another two out of five remaining already own a home or a mobile/manufactured home. (N=163)
- The most significant obstacles to homeownership identified by respondents are income (53%) or inability to afford the down payment (52%). Bad credit, payments too high and lack of credit history were also noted as challenges. (N=134)
- The majority of respondents (59%) have never applied for a home loan; eleven respondents (7%) have been turned down for a home loan; 54 respondents (34%) have never been turned down for a home loan. (N=159)
- Just over three of four respondents have never had a loan and nearly half of respondents report interest in applying for a home loan. Of the 113 respondents who have had a loan, nearly one in four report defaulting on a loan. Three out of four respondents (77%) do not report using check cashing or payday lenders. Three out of four respondents are concerned about their credit report. (N=160)
- Almost half of survey respondents would use financing for home purchase (68) or manufactured home purchase (14) if they were to take out a future loan. (N=148)

- More respondents would seek assistance in determining a loan amount (22%) than were able to identify the amount of financing they would need or request. Another 11% of respondents equally indicate applying for \$10,000-\$25,000 and \$25,000-\$50,000. (N=139)
- Two fifths of respondents (60%) expressed interest or reported knowing someone who would express interest in participating in a matched savings program that would allow saving towards productive asset such as homeownership, higher education or building a business. (N=154)
- Among respondents who were personally interested in a matched savings program (n=104) nearly three out of four (77) would use savings to purchase a home. Among respondents who reported knowing someone who would be interested in a matched savings program the most commonly identified use of funds would be financing of higher education (83). (N=93)
- Nearly two out of five respondents indicated they would be willing to commit to financial fitness training in a match savings program; an additional 22% would not make this commitment.

1. Where do you live now?

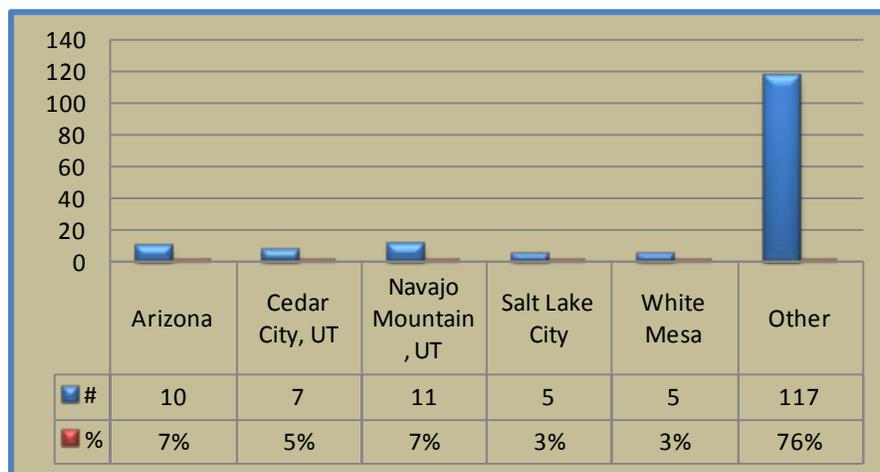


N=163

The largest percentage of respondents indicated one of the specific service areas: White Mesa at 11%. A few respondents specified an exact type of structure or other detail including: “In my own home” and “Trailer”.

Other answers include: 1.5 miles east of Navajo Mtn. Chapter Hse, American Park, Aneth-UT, Blanding-UT, Bountiful, Cedar Valley-UT, Centerville, , Dennehotso-AZ, Draper-UT, Duck Valley Reservation, Halchita by Mexican Hat-UT, Hogan-1 room, I live at Navajo Mountain-UT about 3/4 miles east of Navajo Mountain Chapter House, Ibapah-UT, I live in an apt. in West Jordan City-UT, Indian Reservation in a trailer, In an older house, In my own home, Kayenta-AZ, Leti-UT, Logan-UT, Magna-UT, Mexican Hat, Mexican Water-AZ, Mill Creek-UT, Montezuma Creek-UT, Monticello ,Monument Valley-UT, Murray-UT, Navajo Mt. with my father in a separate little house 12'x14' my father lives n a trailer 12'x6', Neola-UT, Ogden-UT, Oljato-UT, On the reservation, Oregon , Orem-UT, Page-AZ, Paiute Mesa-UT, Park City-UT, Phoenix-AZ, Plymouth-UT, Pocatello, Portland-OR, Roosevelt-UT, Rural community, Salt Lake-UT, San Juan County Sandy-UT, Shivwits Indian Reservation, Spanish fork-UT, Taylorsville-UT, Towaoc-CO, Tribal Housing rental-Ibapah, Utah, Wendover-UT, West Jordan-UT 84088, West Valley City-UT, and With my Grandmother.

2. Where would you prefer to live in the future?



N=153

A majority of the respondents indicated “Other” as where they would prefer to live in the future. 7% of respondents indicated they would prefer to live in Navajo Mountain, 3% of the respondents indicated they would prefer to live in White Mesa, and would prefer to live elsewhere including Salt Lake City, and Arizona.

Answers include: A bigger place with at least five bedrooms, A Place where there is employment, Aneth-UT, Anywhere but here, Away from here, AZ-the rez or LA-CA, Blanding-UT, Bountiful, Brigham City, Cancun, Flagstaff-AZ, Cedar Valley-UT, Close to Grandmother, Closer to my grandchildren-closer to Brigham City, Cortez-CO, Davis County, Dennehotso-AZ, Depends on work location, Draper-UT, Duck Valley Reservation, Flagstaff-AZ, Fort Duchesne, Utah / Fort Washahie-WY, Fruit Heights-UT, Ft. Defiance-AZ, Goshute, Here, Here but in a house, Home-Aneth, Home-Rez by Aneth, I like where I am at now, I live there now, I would like to live in the same place or somewhere near it, I would like to live somewhere in Salt Lake County in a house, Ibapah-UT, In a new house, In my own home, In the new house, Magna-UT, Mantua-Honeyville-

Corrine-Parry-UT, Mexican Water-AZ, Mill Creek-UT, Montezuma Creek, Monument Valley-UT, mv/oLJATO, Neola-UT, None, North Beaver & East Willow Lane, Northern NM or Southern CO, Not sure, Ogden-Brigham City, Oklahoma, Oljato-UT, on my own land, in my own home somewhere where schools are located, a stable job for all that can work maybe in a city--- but still in Utah Orem-UT, Outside of Brigham City, Paiute Mesa-UT, Pilot Valley-NV, Pleasant Grove-UT, Plymouth, Pocatello-Blackfoot-Ft. Hall, Rapid City-SD, Red Mesa-UT Reservation, Navajo Right where I live now. I have home site lease and building a 2 bedrm., bathrm., kitchen and living room its octagon Navajo Hogan traditional, Rock Springs, Navajo Nation-NM, Roosevelt, Salt Lake City-UT or Los Angeles-CA, Same, same area is fine, Same as above, San Juan County, Sandy-UT, Scottsdale-AZ, Smaller community, South Dakota, Southern part of Utah, Springville-UT, St.George-UT, Still Here, Still living on the Goshute Reservation, Towaoc-CO, Town, U & O Reservation/Fort Washington-WY, Unknown, Utah Wendover-UT ,West Valley City-UT, Where I'm now, and White Rocks-UT.

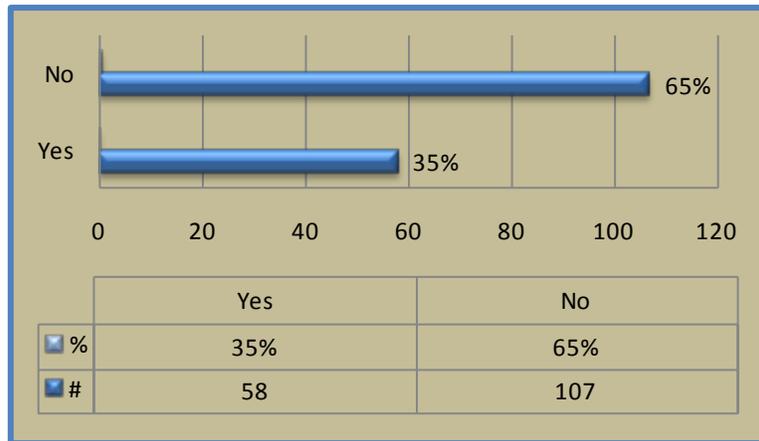
3. Why don't you live there now?

Answers include: Age, Age & money, All my family is in Utah, All my family live here, At the time a family house that was vacant, Because I live there, Because my husband and family are here, Been on the waiting list no response, Can't afford it, Cause I don't have a job, Closer to the mountains and nature. Out of the city, Currently reside on the reservation. Employment - none, Family land, Have a home, Have job & home here, House taken by lies in the past- from my Mother-house was rebuilt, Housing & no jobs, Husband is completing his education and employment, I am here I do live here, I do live there now, I like to live here @ Navajo Mtn., I live in White Mesa now, I work here, I would like to remain here if there is more job available, I'm living there now in small cap trailer 8x16 foot, Insufficient income, Job, Job & no housing, Job-school-children-money, Just rent but would like to live in a home, Just waiting to see if any more homes are going to be built, Kid still in school, Marriage & job here in Utah, NA, No funds to build home on home site lease, No Indian Health Clinic in town, No jobs economic really hard and cost of living way higher than a city's especially if is even near a Navajo reservation, No money, No money to buy a house, No money to move, No power/water/heat wood -still live there, None, Not familiar with the process of buying a house, Not finish, Not on my own yet, not retired yet, Own home-family-job, Still do but if relocation is the option then I would relocate, Still need to find out more about it, Still stuck here, Still working on it, Too congested, Unemployed & homeless, We submitted a HIP application and have never heard back, Where at?, Work, Work in Kayenta, Work-school, working in Phoenix and will be going to school.

N=115

Over a third (37%) of respondents indicated they currently live in their place of preference. The most common reasons for not living in their place of preference include expenses/lack of money and employment (have job elsewhere, have no job).

4. Do you own your land?



N= 165

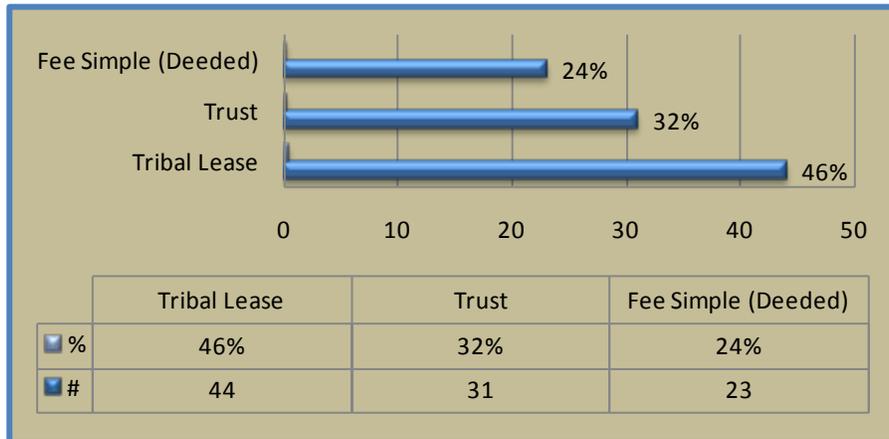
The majority of respondents (65%) do not own their own land.

5. If YES to the previous question, where is the land located?

Answers include: 1 1/2 miles east of Navajo Mountain, 1.5 miles east of Navajo Mtn. Chapter Hse., Allen Canyon, Aneth-UT, AZ, Blanding-UT, Bountiful, Brigham City, by Aneth, Cache Co.-UT, Cedar Valley-UT, Centerville, Colorado, County Rd 434 Off N-16.6 miles, Cross Canyon, Fallon Paiute Shoshone Reservation, Fort Defiance-AZ, Harrisville-UT, House is on the land, Idaho, In Ft. Duches-UT, Mexican Water, AZ - homesite lease, Montezuma Creek, Monument Valley - Oljato, NA, Navajo Mtn.-UT, Navajo reservation, Neola,-UT, North Logan, Paiute Mesa, Plymouth, Red Mesa-Navajo Nation, Res, Rock Springs-Navajo Nation-New Mexico, Salt Lake City, Same place, San Juan County, Sandy-UT, SF, Shipton Lane-Fort Washahie-WY, Summit County-UT, Tribal housing, Ute Mountain Ute Reservation, Wendover-UT, West Valley City-UT, West Valley-UT-Fort Washahie, Wyoming, Where my house is, White Mesa-UT, and White Rocks & Ft Duchense-UT.

N=60

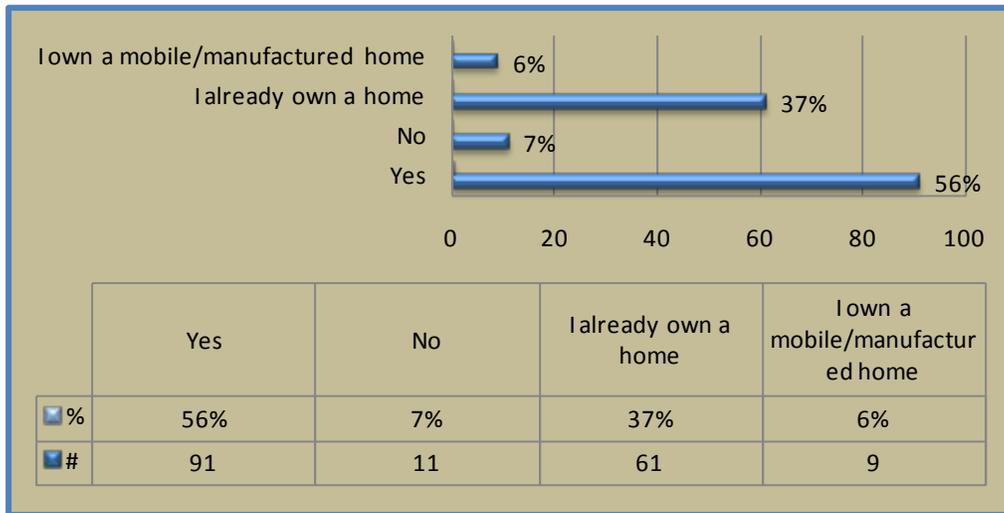
6. What is the land status?



N=98

Nearly half of the respondents (44%) indicated the land status of their property/current housing location was Tribal lease.

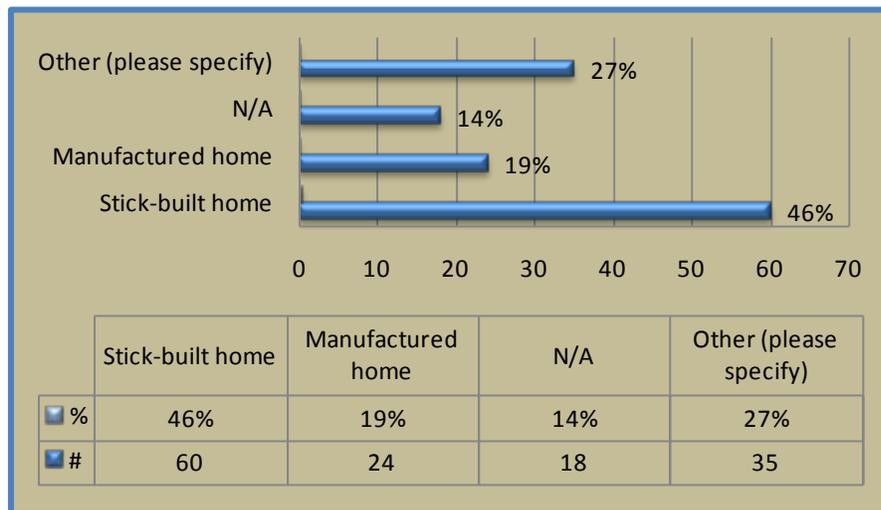
7. Would you like to own a home?



N=163

Over half of the respondents indicated they would like to own their own home and just over two out of five already own a home or a mobile/manufactured home.

8. If YES to previous question, what kind of home would you like to own?

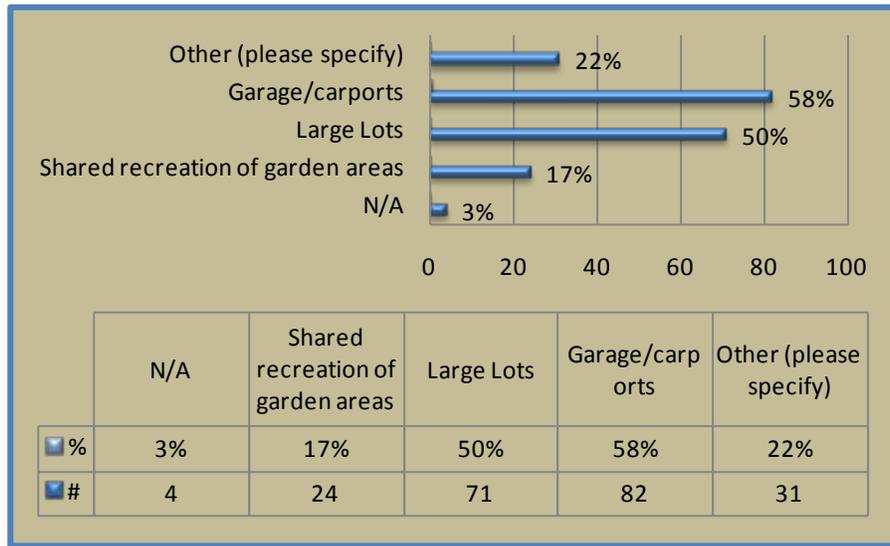


N=130

Nearly half of the respondents would like to own a Stick-built home while one in five would select a manufactured home.

Other answers include: 2 story house big back yard, 2 story w/basement, 3 bedroom, A nice 3/4 bedroom home, Adobe, craftsman, Already have a house, Block /cement home, Brick home, Brick house / 2x6 lumber home, Brick, hogan, shed house, Build my own "earth ship" natural home, Cinder Block home, Custom home, Don't want to own a home, Earthen house, Enough room for my children and myself, Log, Mansion, Modular, Nice House, No comment, Stable home, Sturdy home, Townhouse, W/foundation, Would like to have my house finished and move in.

9. What kinds of features would you like in your new home or neighborhood?

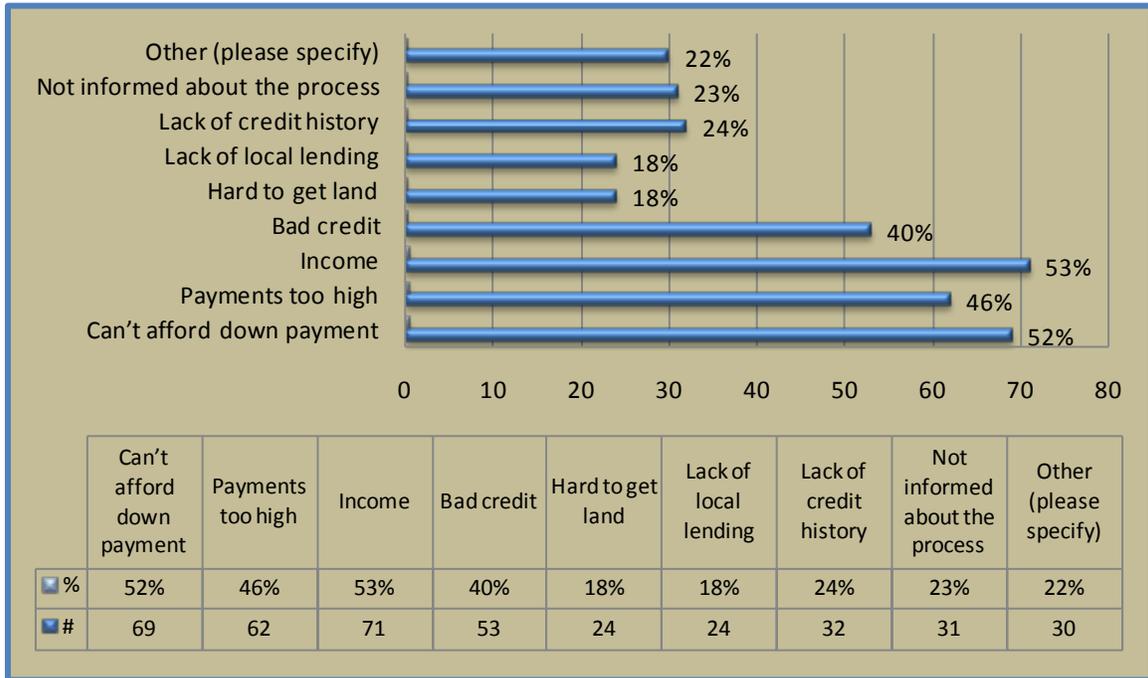


N=141

Most important features of a new home or neighborhood included garage/car port (58%) and large lots (50%); and 22% chose “Other”.

Other answers include: *A brand new wood stove, Animal facilities, Big fenced in back yard, fenced area/grass, Fenced yard, Fireplace/basement, Greenhouse/aqua phonics, Home near cornfield, Home size, Horse friendly, In a spaced area not 10 feet from neighbors, now days you need your space & privacy, In country, Large space in rooms lots of room medium size yard/lot More Housing for Community Newer house. Nice Neighbors, No comment, None, Porch, Room to grow, Rooms-bigger house, Sewer, Sustainable building practices-live near people that care about the planet, Swimming pool, W/D hookups, large kitchen and dining room (come from a large family so gatherings huge).*

10. What are your obstacles to home ownership? (Check all that apply)

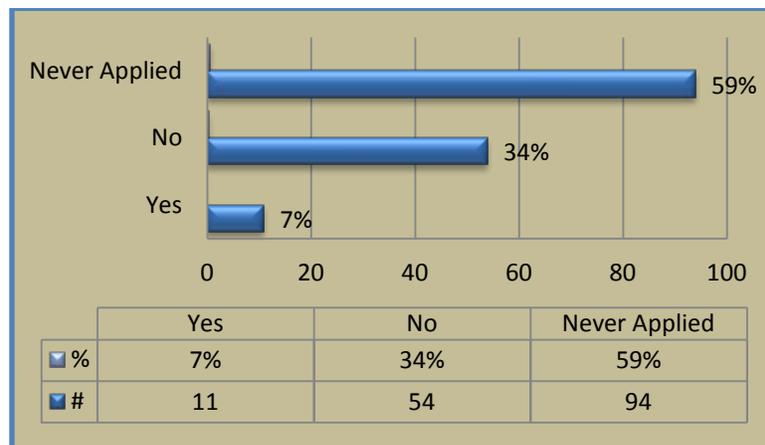


N=134

The most significant obstacles to homeownership identified by respondents was Income (53%) or can't afford down payment (52%). Payments too high, bad credit and lack of credit history were also noted as challenges.

Other answers include: *Age, Already own a home Don't want to own a home, Have home ownership, I'm only getting GSA retirement check every month-Not enough, Look for resource from Navajo tribe to help off reservation member/families, My husband and I are too old, N/A Navajo Tribal land, No comment, None, Not interested in buying home right now, Personally I'm beyond my obstacles, Prices on the land are too high, Self esteem / don't want to live in Utah anymore, Student.*

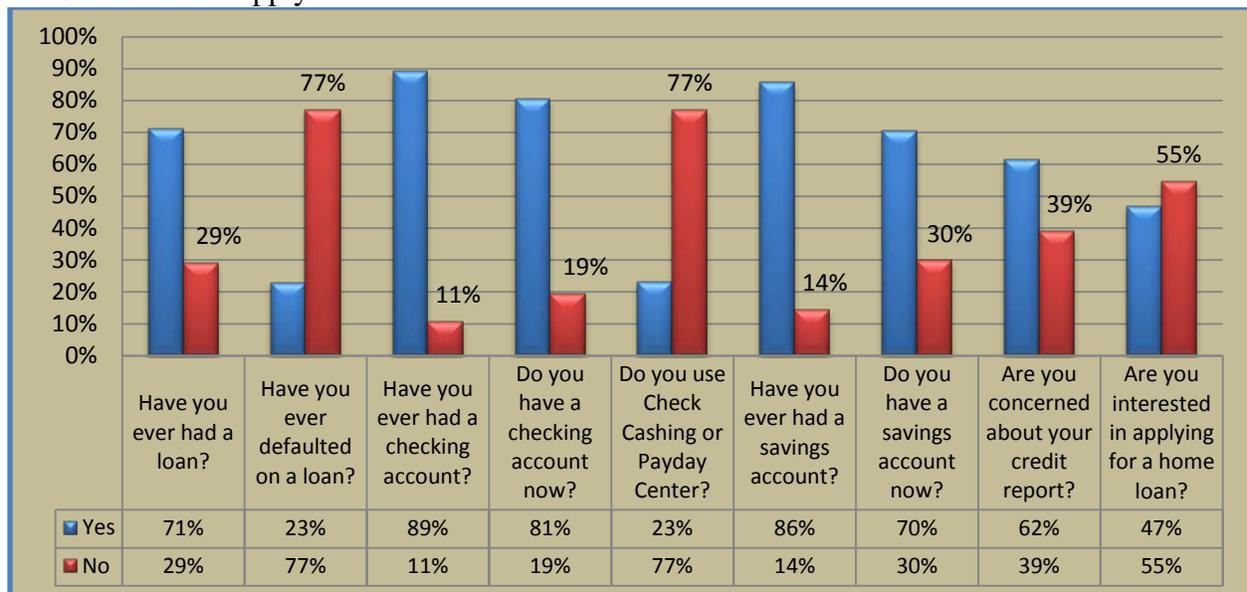
11. Have you ever been turned down for a home loan?



N=159

The majority of respondents (59%) have never applied for a home loan; 54 respondents (34%) have never been turned down for a home loan; 11 respondents were denied a home loan.

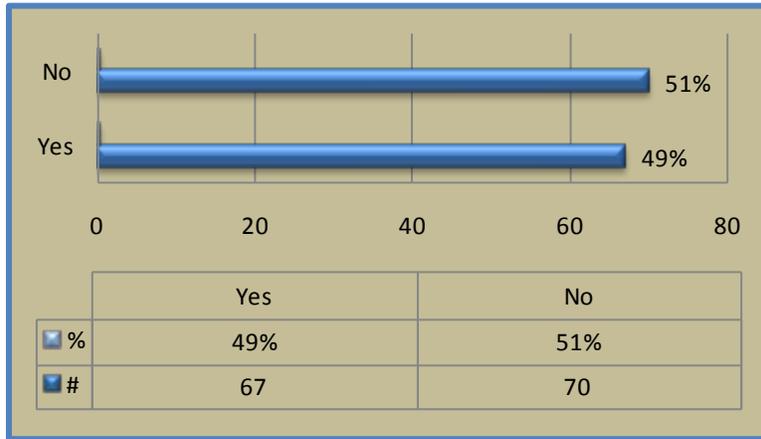
12. Check all that apply:



N=160

Most respondents indicated they have had a checking account, have a checking account now, have had a loan, and have a savings account now. Most of the respondents who have had a loan, over three-quarters report not ever defaulting on a loan. Another three quarters of the respondents (77%) do not report using check cashing or payday lenders. Nearly two thirds of the respondents are concerned about their credit report.

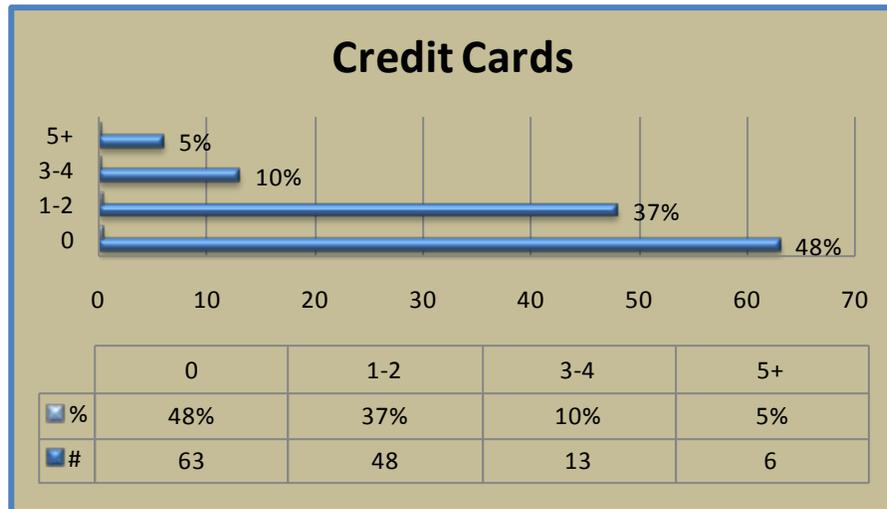
13. Do you have a credit card(s)?



N=137

Almost half of the respondents indicated they have credit cards.

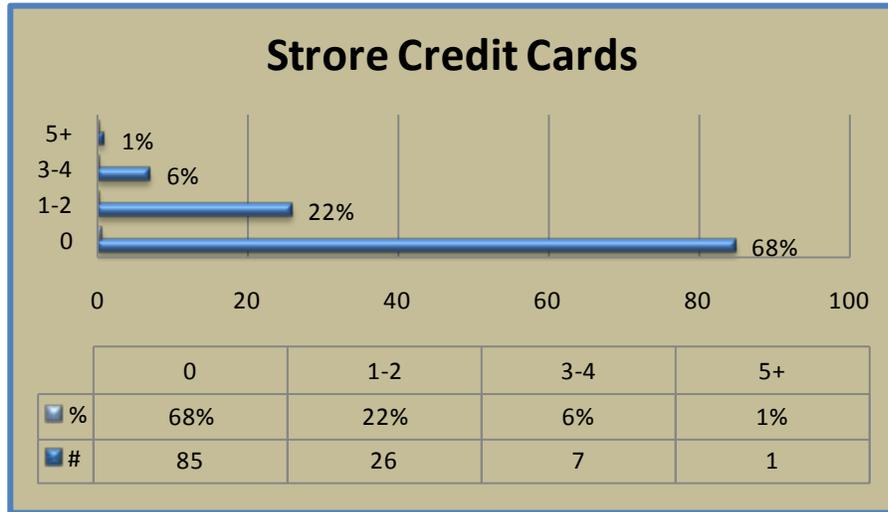
14. If YES to the previous question, how many credit cards do you have?



N=128

Nearly half of the respondents do not own a credit card; over a third own 1-2 credits, and one in twenty own over six credit cards.

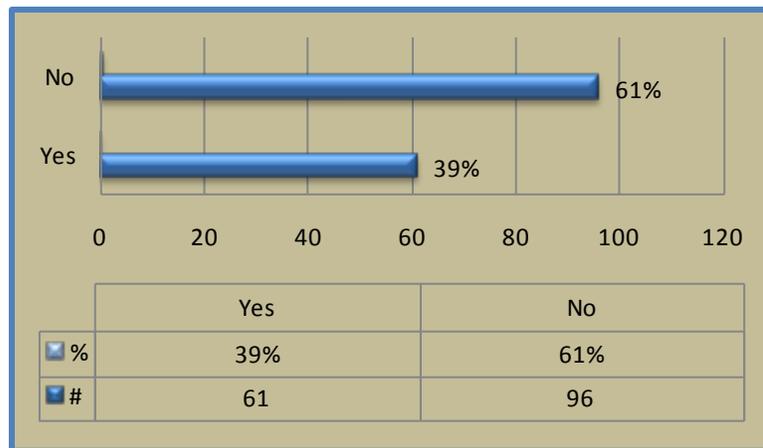
How many store credit cards do you have?



N=119

Over two thirds of the respondents do not own a credit card; over two fifths own 1-2 credits, and only one out of all own over five credit cards.

15. Do you have payroll deductions?



N=157

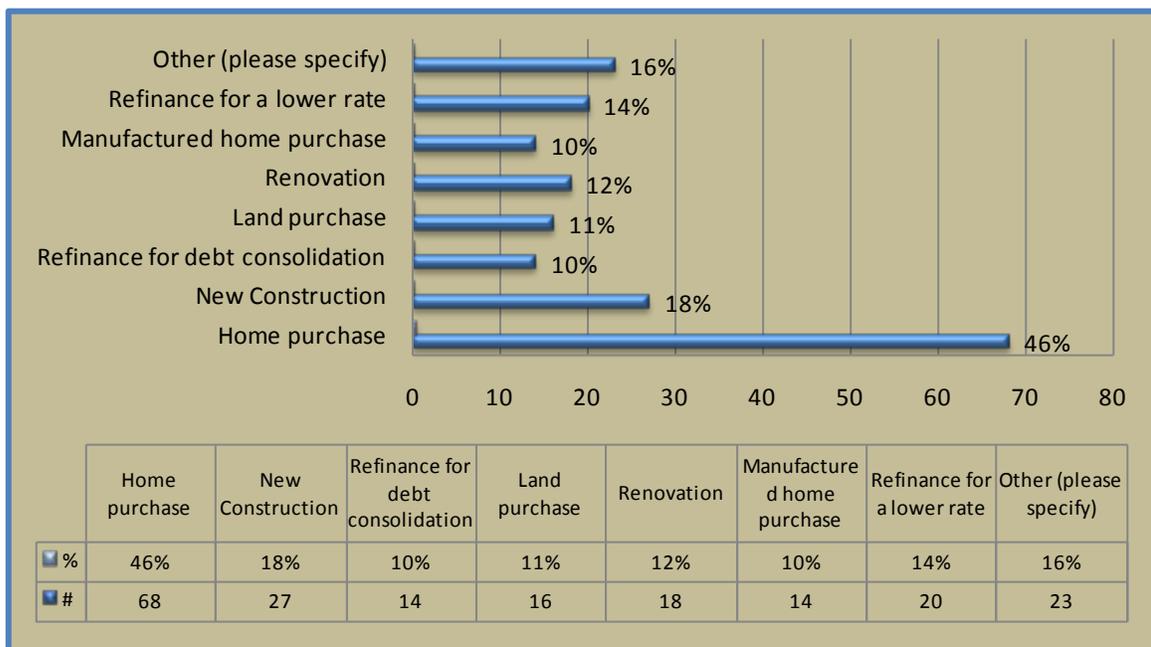
Nearly two out of five respondents do have payroll deductions.

16. If YES to the previous question, what is the reason for having payroll deductions?

39% of the respondents indicated reasons for having payroll deductions. Out of that percentage the most common reasons noted for payroll deductions include: bills (9) and loans (6).

Answers include: 401K, dental/health insurance, Auto loan-payroll, Bills, Convenience, Credit on card purchase, Dental & Health insurance and child support, Did not specify, Direct deposit/rental furniture, Donate to a charity, Easier, Employment condition, Fitness center, Flexplan / Health / Retirement, Life insurance, Loan payment, N/A, Our school district policy, Owe on state tax, Pay my rent, Payroll advance, Savings, Taxes-House payment, Too purchase jewelry at Co. store, and Tribal loans.
N=136

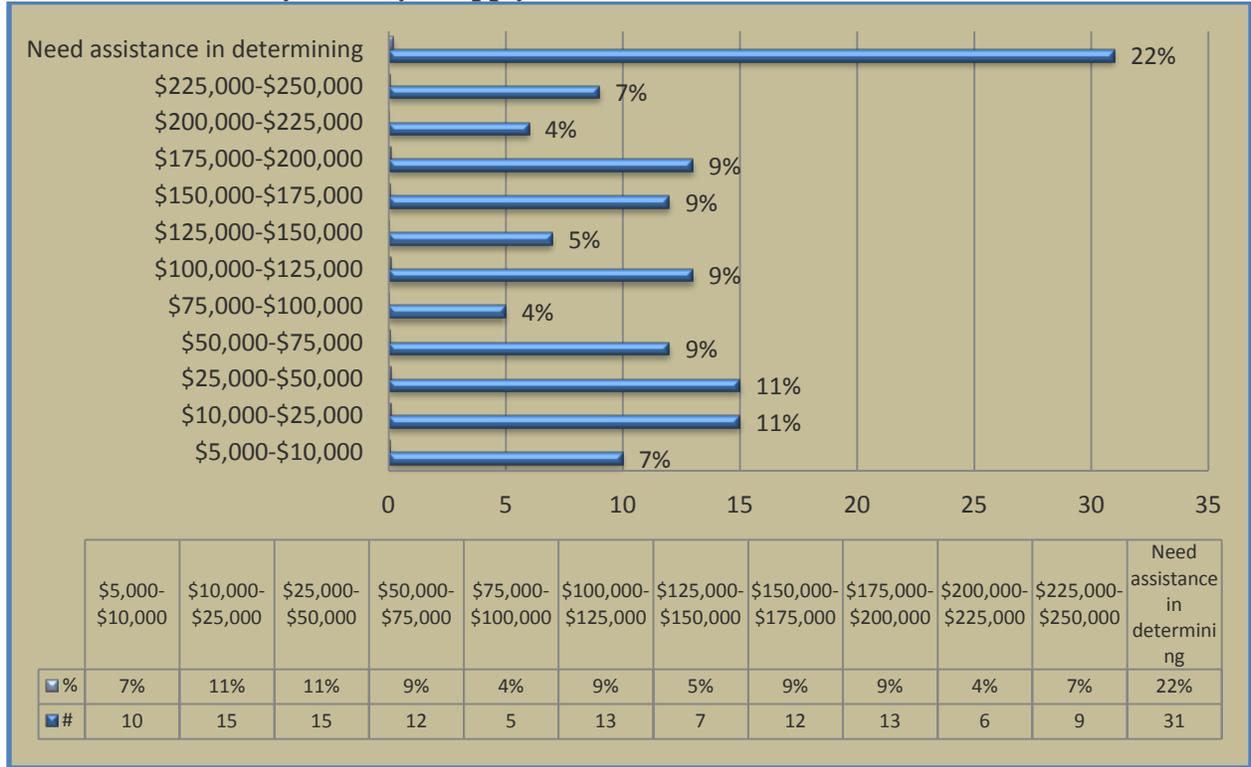
17. If you were to take out a loan, what type would you choose?



N=148

Nearly one half of survey respondents would use financing for home purchase (46%) or for a new construction (18%) if they were to take out a future loan.

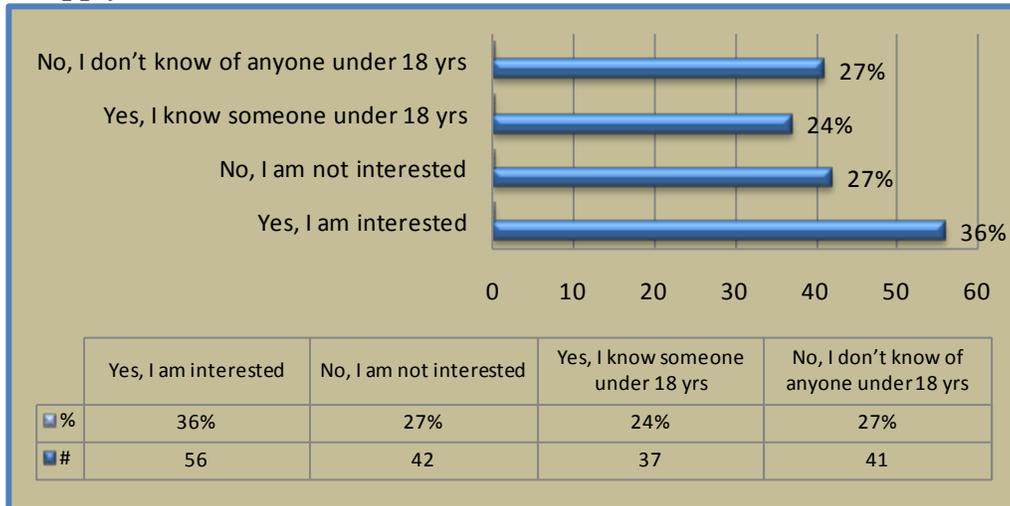
18. How much money would you apply for?



N=139

More respondents would seek assistance in determining a loan amount (22%) than were able to identify the amount of financing they would need or request.

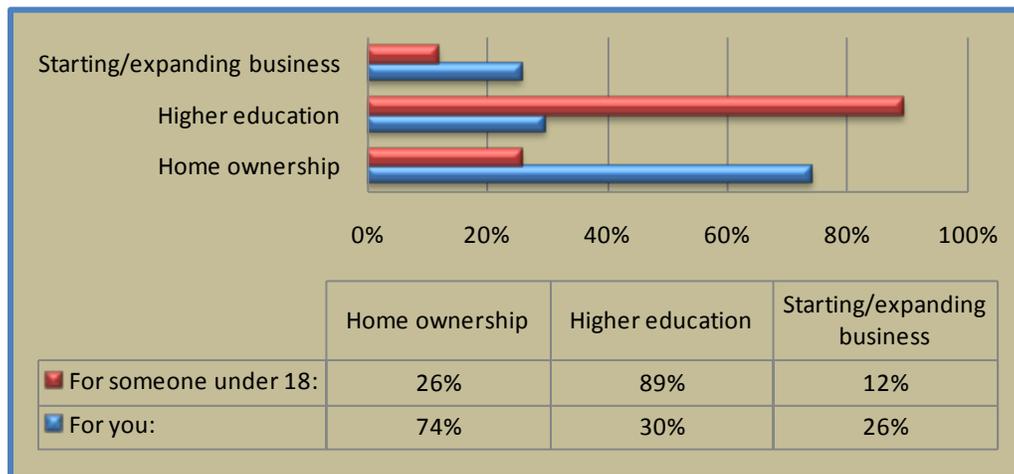
19. Are you interested in or do you know someone under 18 years old that may be interested in participating in a matched savings program to save money to be used towards home ownership, higher education, or starting/expanding a business? (Check all that apply)



N=154

Over a third of respondents (36%) expressed interest and nearly one quarter reported knowing someone who would express interest in participating in a matched savings program that would allow saving towards productive asset such as homeownership, higher education or building a business.

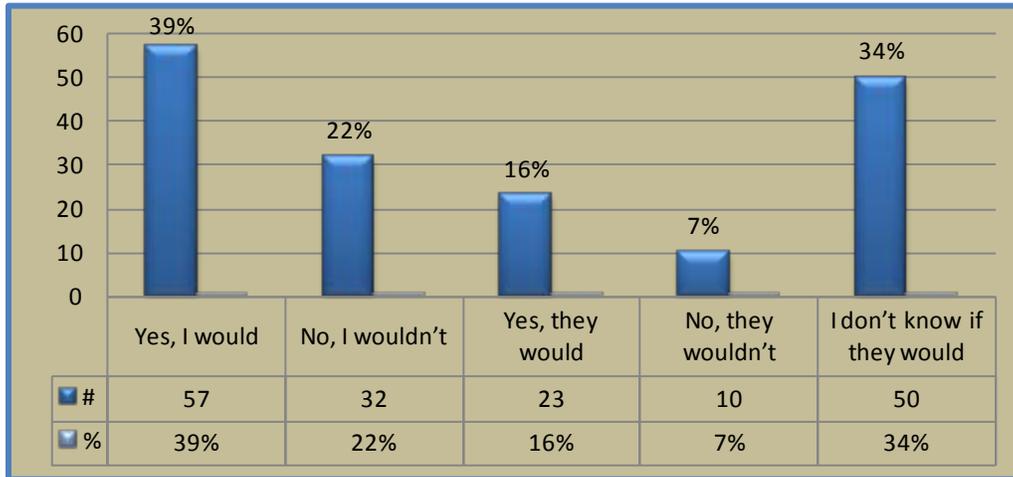
20. Which purpose would you or the person under 18 years old most want to save money for through a matched savings program? (Check one for each)



N=125

Among respondents who were personally interested in a matched savings program (n=56) nearly three quarters (74%) would use savings to purchase a home. Among respondents who reported knowing someone who would be interested in a matched savings program (n=37) the most commonly identified use of funds would be financing of higher education (89%).

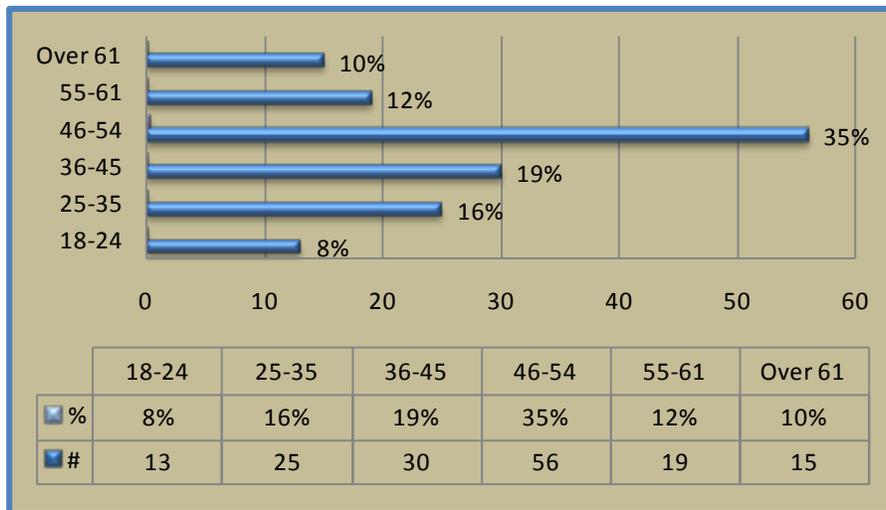
21. Would you or the person under 18 years old be willing to commit to financial education training while participating in a matched savings program? (Check all that apply)



N=20

Nearly two fifths of the respondents indicated they would be willing to commit to financial fitness training in a match savings program; an additional 16% were sure if persons under 18 years old would make this commitment.

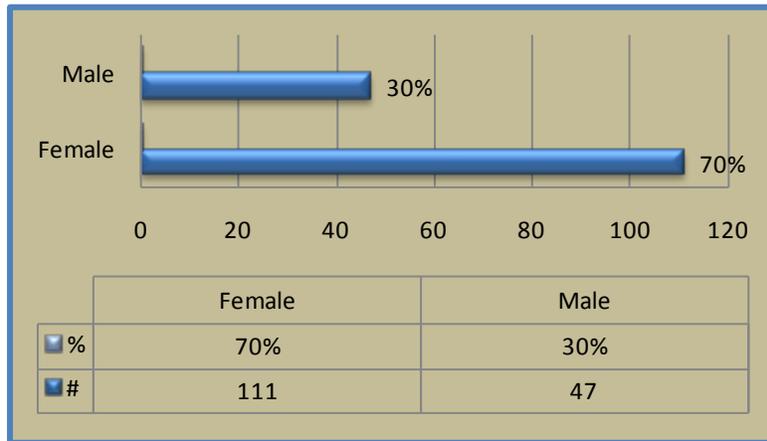
22. What is your age?



N=158

Survey respondents ranged in age: one quarter of respondents were under 35 years, over one half were between 36 and 54, and over two fifth were over 55.

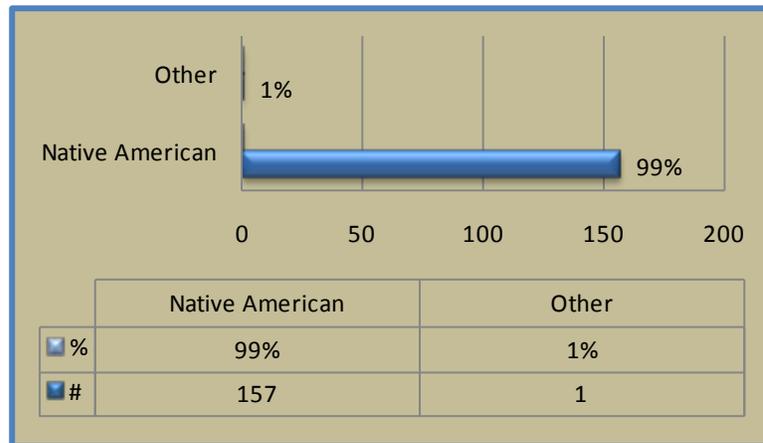
23. What is your gender?



N=158

Most respondents (70%) or 111 people were female.

24. What is your ethnicity?

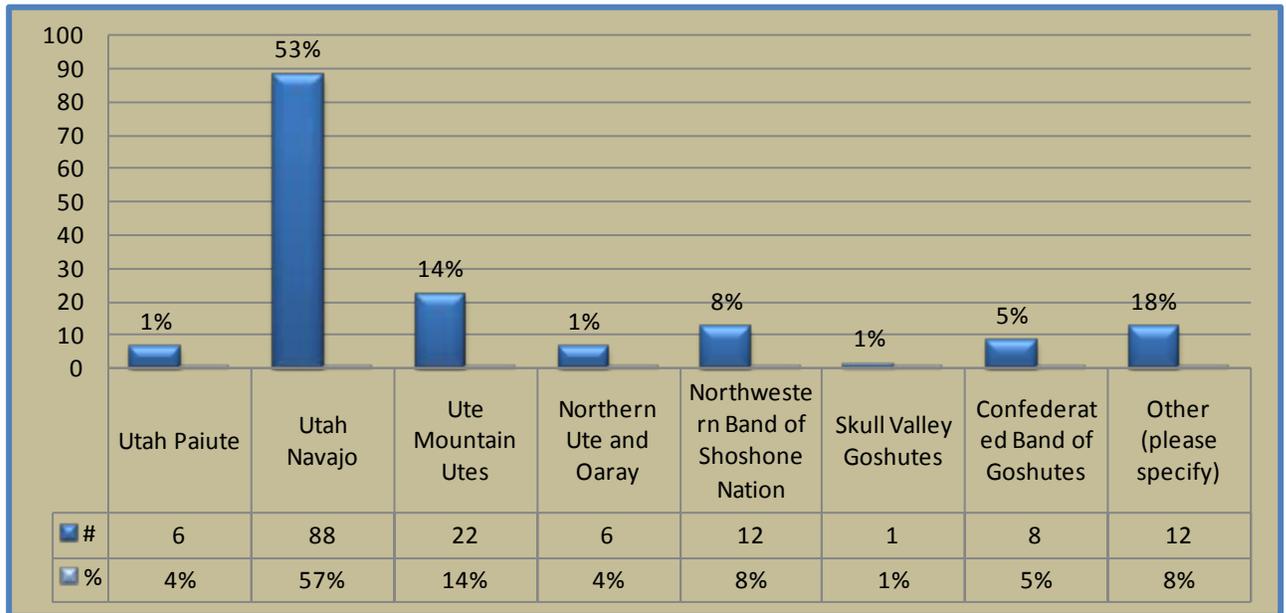


N=158

Nearly all (99%) respondents were Native American.

Other answer included: *European*

25. What Tribe are you enrolled in?

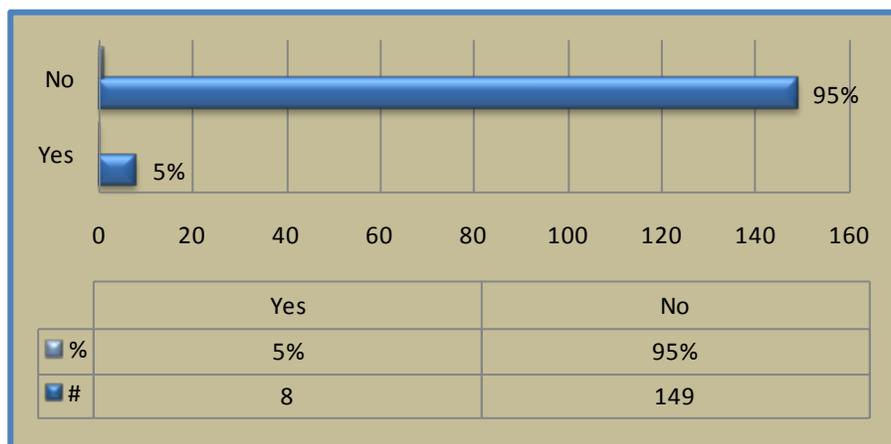


N=155

Over half (57%) of the respondents are members of the Utah Navajo Nation, followed by Ute Mountain Ute Nation (14%), and Northwestern Band of Shoshone Nation (8%).

Other answers include: *Cherokee, Cheyenne & Arapaho Tribes of Oklahoma, Confederated Tribes of The Goshute Indians, Did not specify, Eastern Shoshone - Wind River, Fallon Paiute Shoshone, Hopi, Oglala, Pawnee, Rosebud Sioux Tribe, and Shoshone Paiute.*

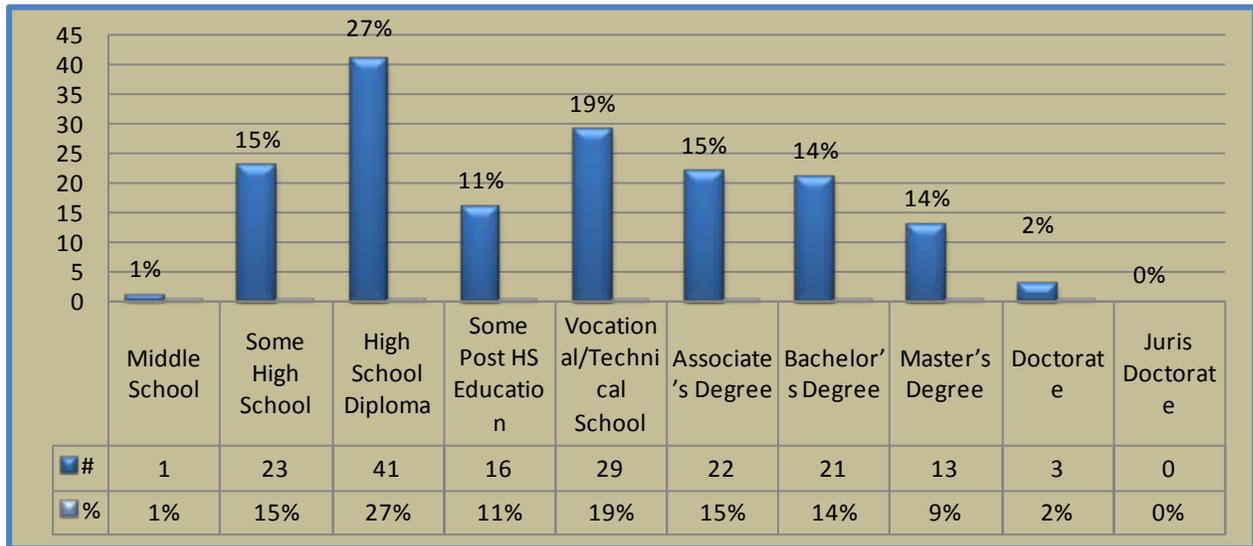
26. Are you a veteran?



N=157

Only 5% of respondents reported having military veteran status.

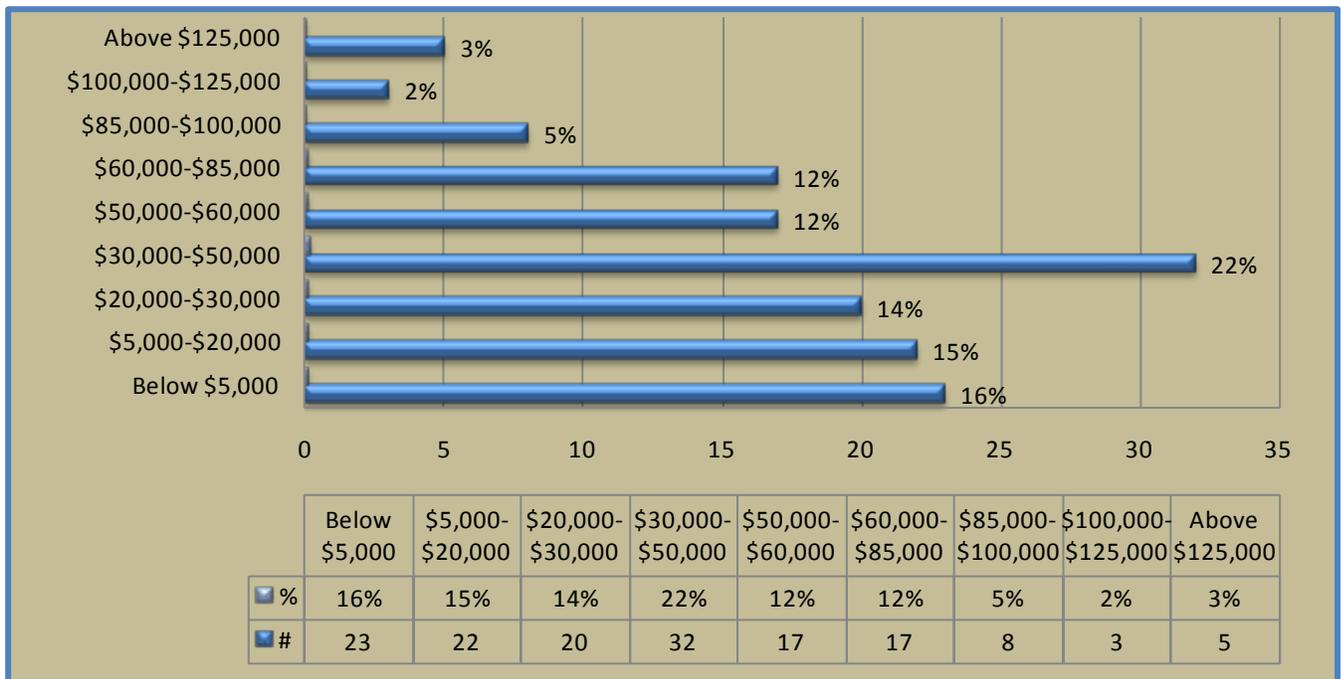
27. What is your highest level of education?



N=150

Over one fourth of the respondents have graduated high school (27%) and seven in ten have gone on to complete additional education.

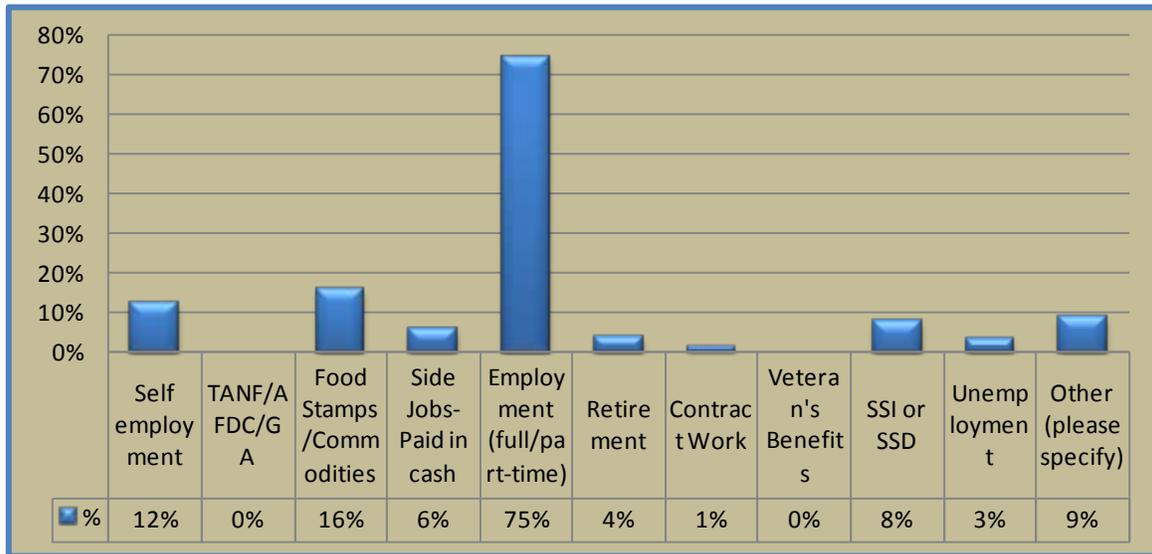
28. What is your family's annual household income?



N=147

The majority of respondents (32 people or 22%) indicated their family's household income is \$30,000-\$50,000 annually; one in six respondents indicated their income is below \$5,000 per year.

29. What is the source(s) of your income? (Check all that apply)

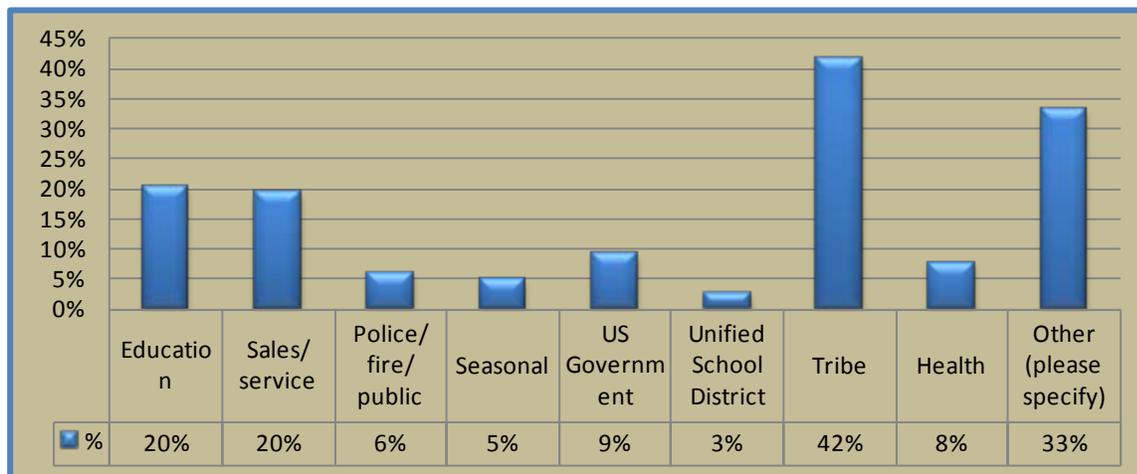


N=153

The most common source of household income (75% or 114 people) was employment (full/part-time). About one in six respondents receive food stamps/commodities (16%) and one in nine (11%) received payments via other government programs like Social Security or unemployment.

Other answers include: *Elected official, going to school - scholarships, I have a 24 yr old Special Needs Son who would be interested, Oil & Gas Lease/Land, Part-time job, Sales, Seasonal jobs and then 2 part times when job ends, SSA, State of Utah 3 yrs going on 4 yrs, and Tribal dividends.*

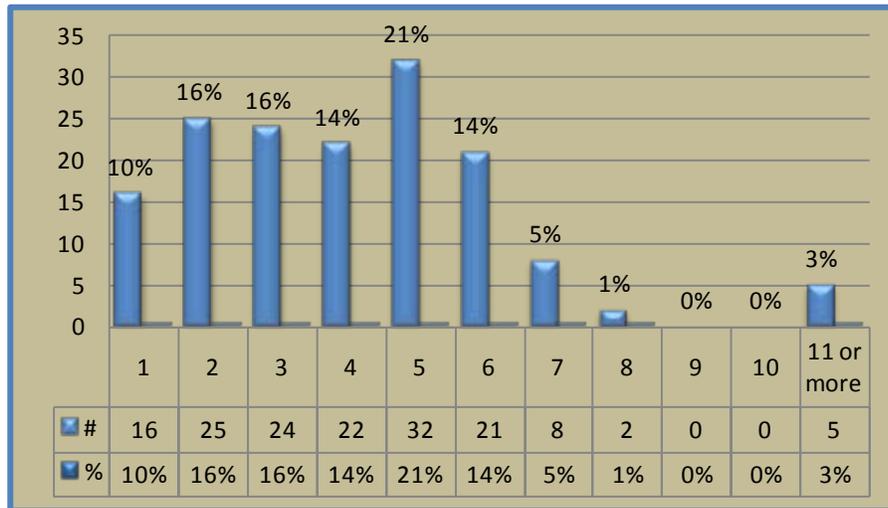
30. Please indicate your type(s) of employment?



N=118

By far the most common employer was the Tribe (42%); another one in five each work in the education and sales/service area.

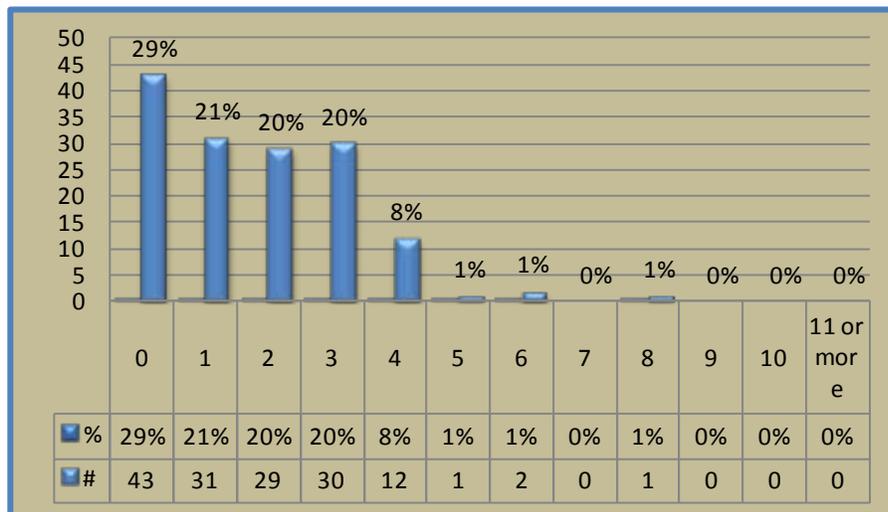
31. How many people live in your home?



N=155

The average number of people living in a respondent's home was 2.1; the median was 1.7 residents.

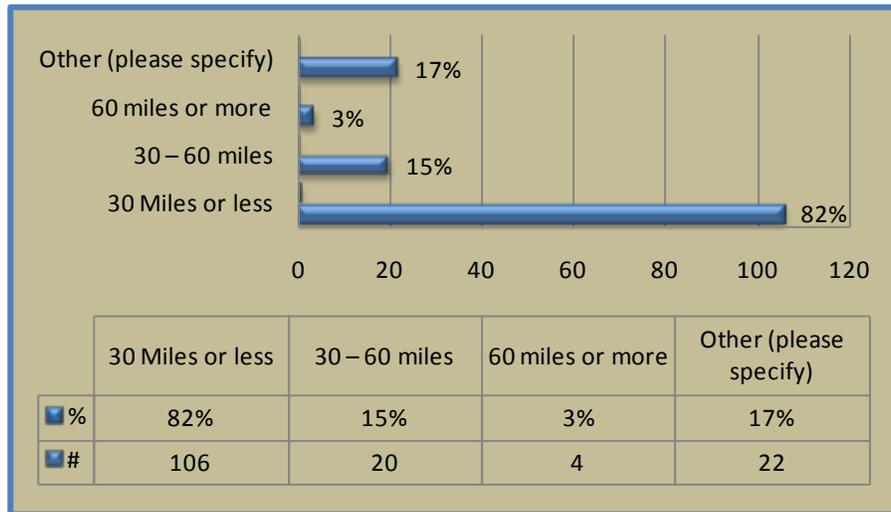
32. How many children under 18 years of age live in your home?



N=149

Respondents had an average of 1.7 children under the age of 18 living at home; the median number of minors in the house was 2.

33. How many miles do you travel for work?

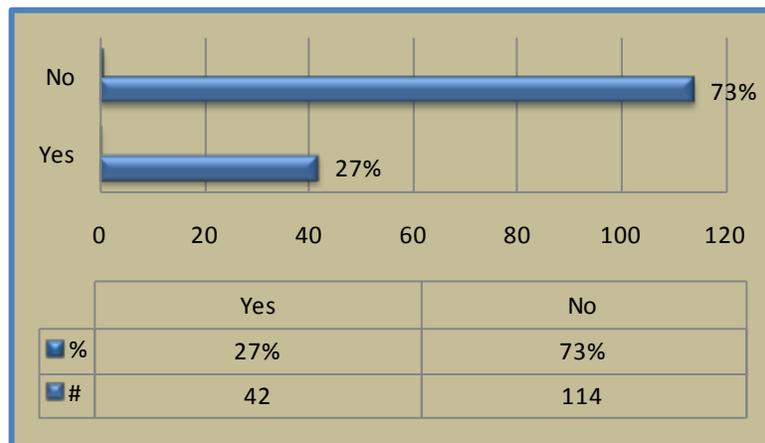


N=130

Most respondents (82%) commute 30 miles or less to reach their place of employment.

Others answers include: *1/2 mile, 11 miles, 3 miles, 5 mile, Depends - jobs are always in different places, I don't work, N/A, None, Public transportation just started in Cedar City only one bus every hour throughout Cedar, Retired, and Stay home daily.*

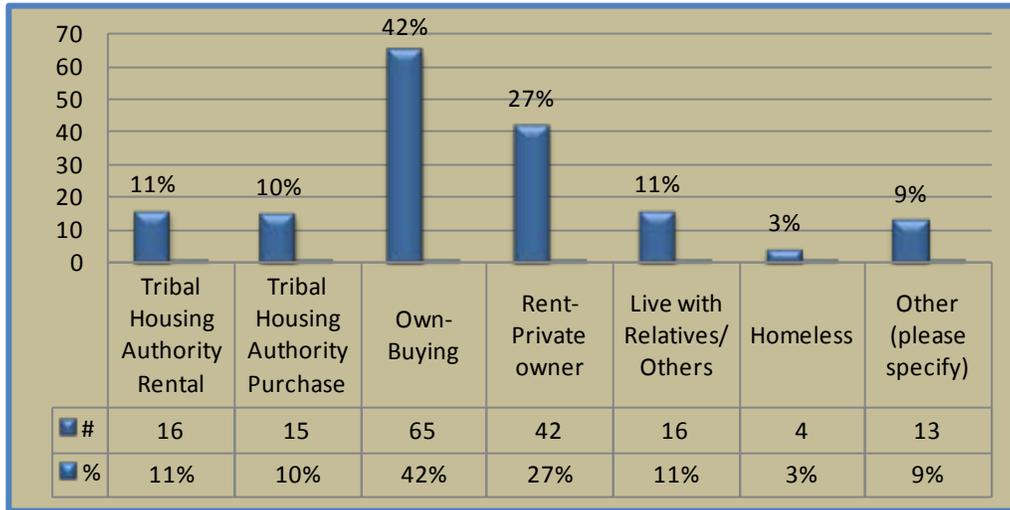
34. Do you ever use public transportation?



N=156

Nearly three out of four respondents do not use public transportation.

35. What is your living status?

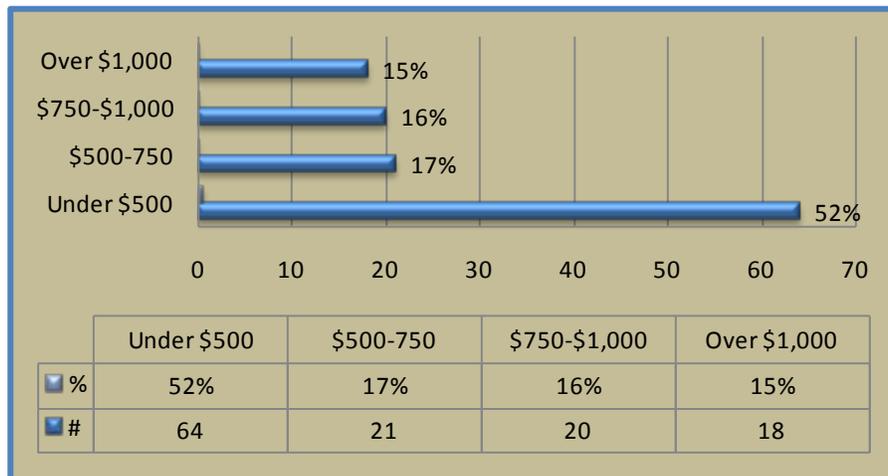


N=153

Just more than two fifths of respondents (65 people or 42%) own or are in the process of buying a home; over one fourth are renting.

Other answers include: *Girlfriend, Housing Authority of the County of S.L., living in house 1967, and No comment.*

36. How much do you now pay for housing each month?



N=16

Over one half of the respondent pays under \$500 a month for housing.

Thank you for your participation. Please add any other comments.

“More jobs for us that hold a high school diploma over those that don't have high school diplomas but yet they hold the jobs that we could better utilize for future purposes. Most Tribal employees been abusing the tribe, when the tribe ignores the issue.”

“Is this survey for the State of Utah only? I reside in the State of Colorado.”

“Thank you.”

“Credit is raising the national debt.”

“When I was applying for housing I needed assistance, but was denied because I was single with no children and my income was too high. Housing assists should be equally divided for those who apply no matter of status.”

“I have contacted my local bank to apply for a loan to upgrade my home for a new roof, carpet, windows, door, that type upgrades and fixtures but since my home is on tribal land I was not approved.”

“I work with Nebo Indian Education program - I would be interested in sharing this information with my families - I know some of them would be interested for this service. Thank you!”

“On question 36, I own the home.”

“Like to thank you for helping us with paint also with our house.”

“Did have 2 years at USU.”

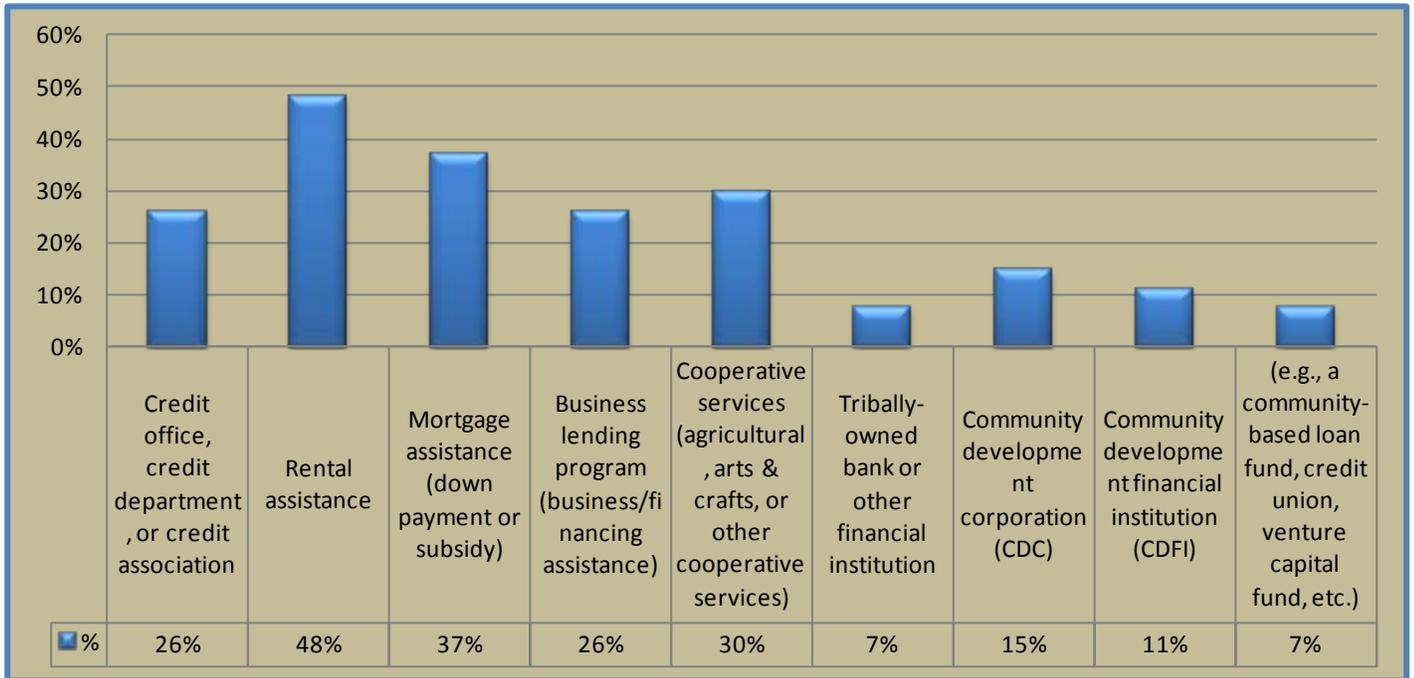
Tribal Leaders Survey Analysis

In June of 2010 and June through July of 2011, project team members surveyed tribal leaders and “subject matter experts” regarding housing issues affecting their communities, reservation or Tribal lands. Respondents frequently work in housing administration, local housing organizations or organizations with similar standing or mission goals.

These sample findings pertain to the Navajo Tribe and represent the expert opinions of 35 individuals representing five of the seven Tribal communities in two states (Utah and Arizona).

- ✎ The most common programs or partners for respondents included Rental Assistance (13) Mortgage Assistance (10), Community development corporations (4), Community Development Financial Institutions (3), Business lending programs (4) and access to a credit office/department/association (4). N=38
- ✎ Non-tribally affiliated entities most frequently offer traditional forms of credit at locations via institutions located outside reservation/Indian lands than via locations on reservation/Indian lands (Conventional mortgages, Loans for mobile home purchase, Property rehab, Home equity loans, Personal/consumer loans and Construction loans). N=27
- ✎ Some business financing including funding for start-ups, small business loans and micro business loans (funding below \$100,000) are slightly more likely to be available on reservation/Indian lands than elsewhere. Business funding for larger amounts (over \$100,000) is far more likely to be found via resources located outside reservation/Indian lands. N=6
- ✎ Private equity or venture capital is not found on reservation/Indian lands but is available elsewhere. N=18
- ✎ Although ATMS are relatively common on reservation/Tribal lands, the capacity to conduct more complex banking services (checking/savings) is much more limited on reservation/Tribal lands than elsewhere. N=18

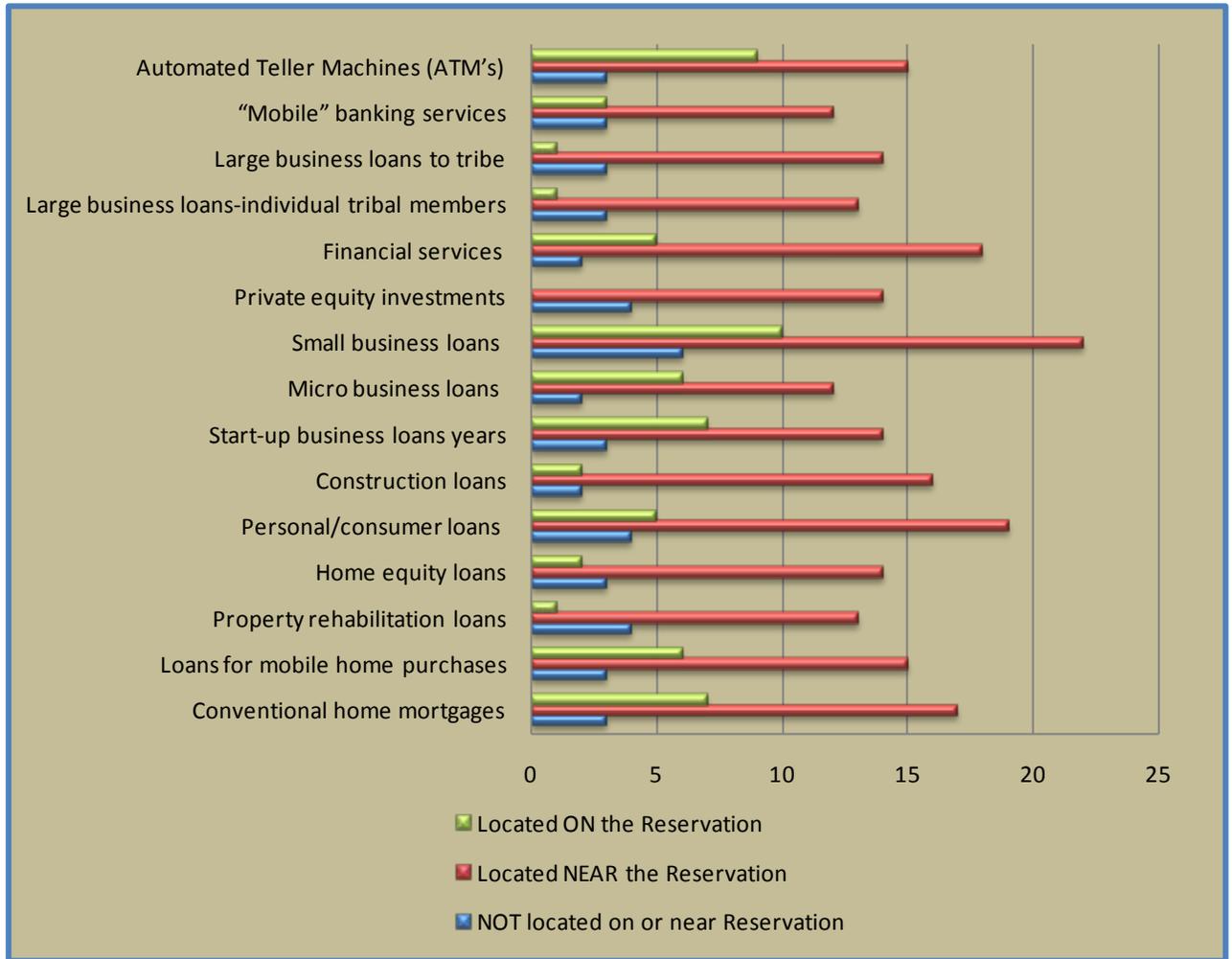
1. Does your tribe currently sponsor, fund, partner with, or otherwise offer to its members any of the following?



N=27

The most common program or service offered is rental assistance (48%); followed by mortgage assistance (37%) and cooperative services (30%), and business lending programs and credit office, department, or association (26% equally).

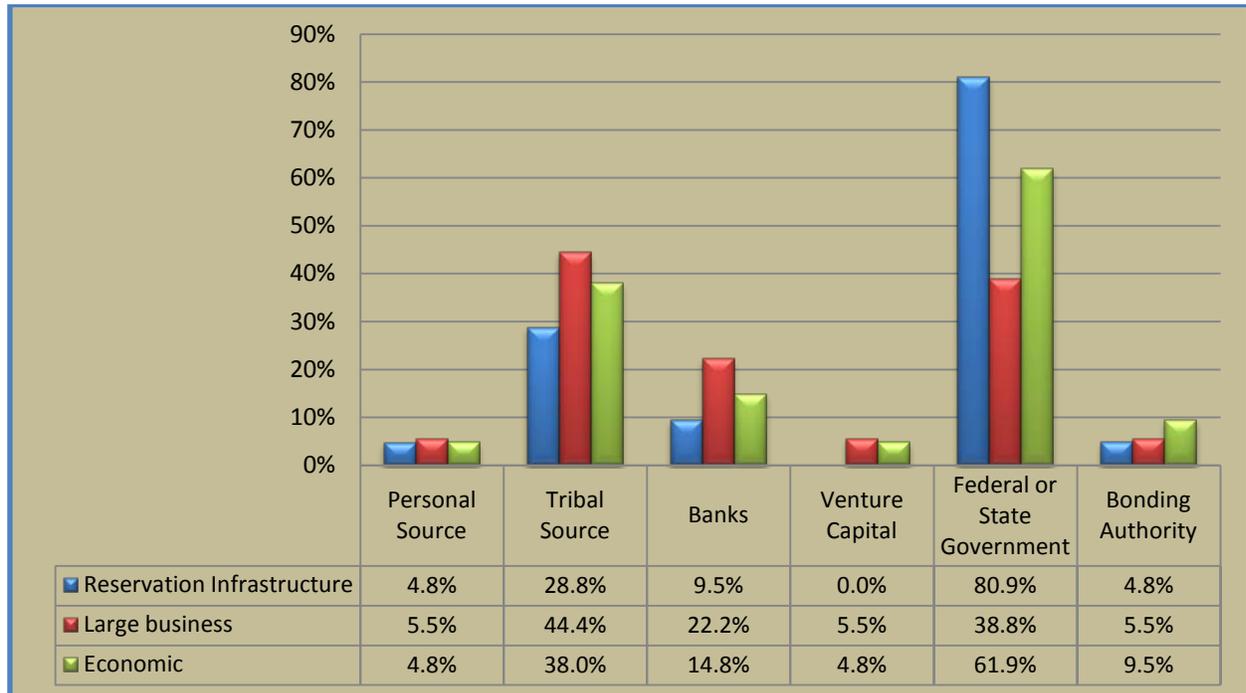
2. Are non-tribally affiliated institutions offering the following types of financial products and services to your tribe, tribal entities, or tribal members living on the reservation or Indian Lands?



N=27

Small business loans are the most common product or service offered ON, NEAR or NOT located on or near a Reservation.

3. From the list below, please check the sources of funds YOUR TRIBE uses most often to finance the activities listed:



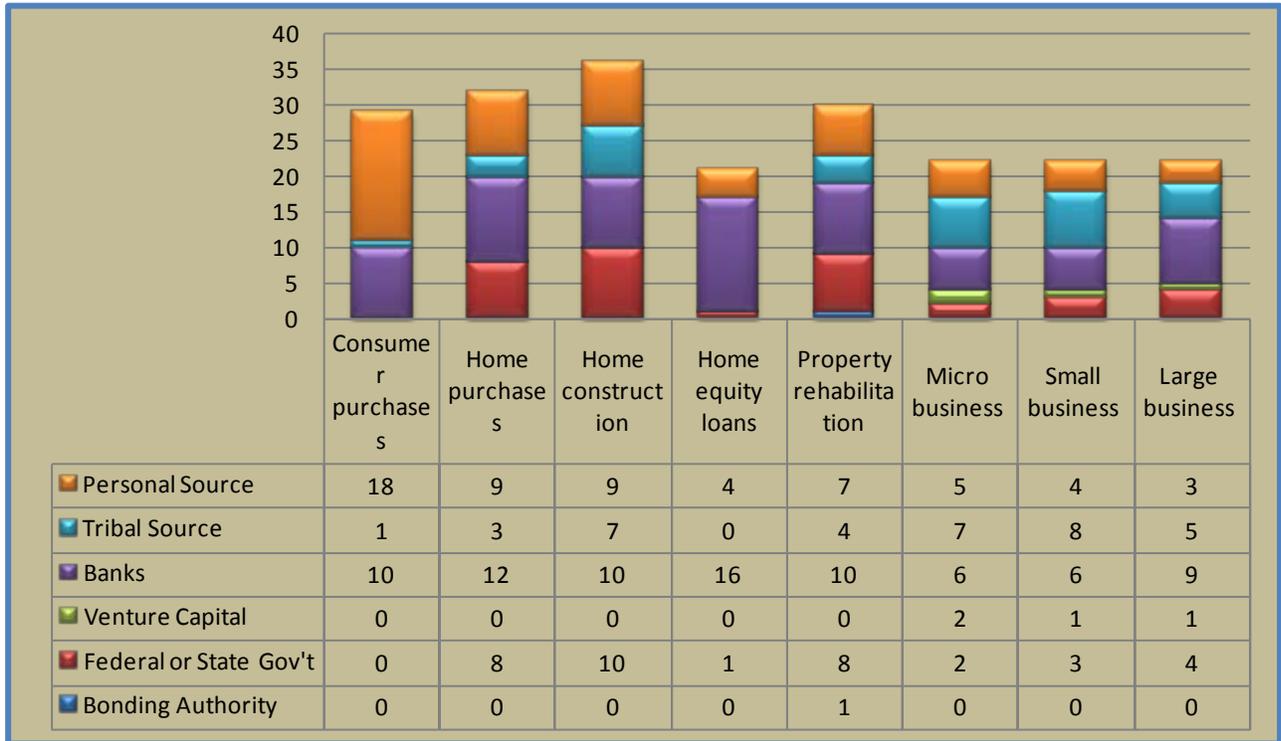
N=23

Tribes are most likely to fund finance activities such as Reservation infrastructure using federal or state resources (81%) or Tribal sources like a credit office or Tribal corporation (29%) than via any other resource. N=21

Tribes are most likely to fund large business activities using Tribal sources like a credit office or Tribal corporation (44%) or federal or state resources (39%) than via any other resource. N=18

Tribes are most likely to finance economic development activities (like capital improvement projects or neighborhood revitalization) using federal or state resources (62%) or Tribal sources like a credit office or Tribal corporation (38%) than via any other resource. N=21

4. From the list below, please check the sources of funds YOUR MEMBERS use most often to finance the activities listed:



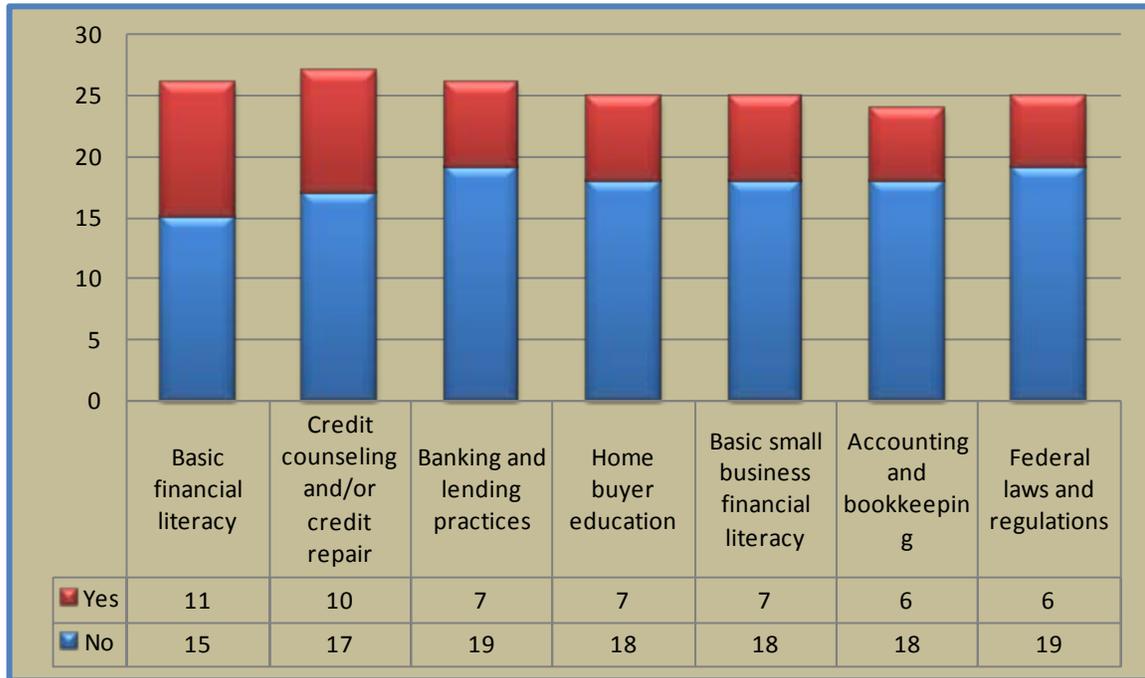
N=25

Tribal members are most likely to finance consumer purchases activities, such as vehicles, home furnishings, etc. via using personal sources (79%). N=23

Tribal members identified using banks as the source for home equity loans (89%), home purchases (67%), consumer purchases (56%), and home construction (56%). N=25

For Tribal members who wanted to either purchase a home (56%) or construct a home (42%), the funding source most identified is via a bank. N=25

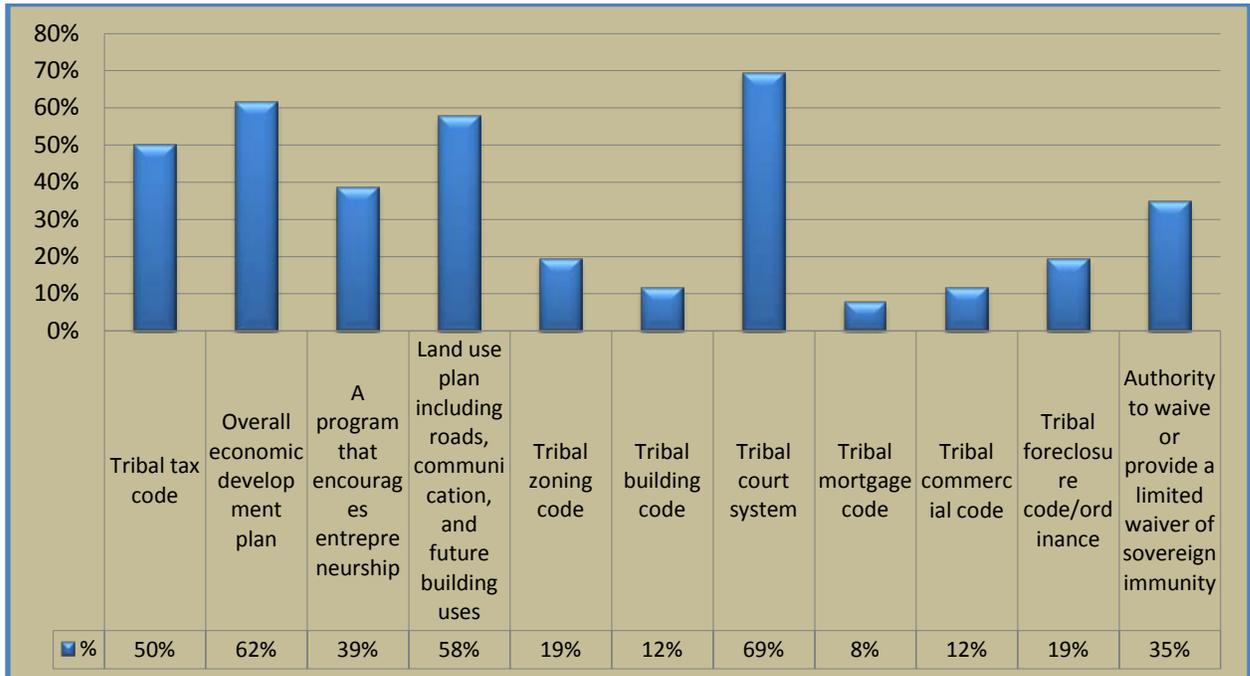
5. Does the number of organizations on or near the reservation/Indian Lands that provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands meet your community’s needs?



N= 27

Seven out of ten respondents indicated No; the number of organizations on or near the reservation/Indian Lands that provide training, counseling, or technical assistance to tribal members residing on the reservation do not meet the community’s needs.

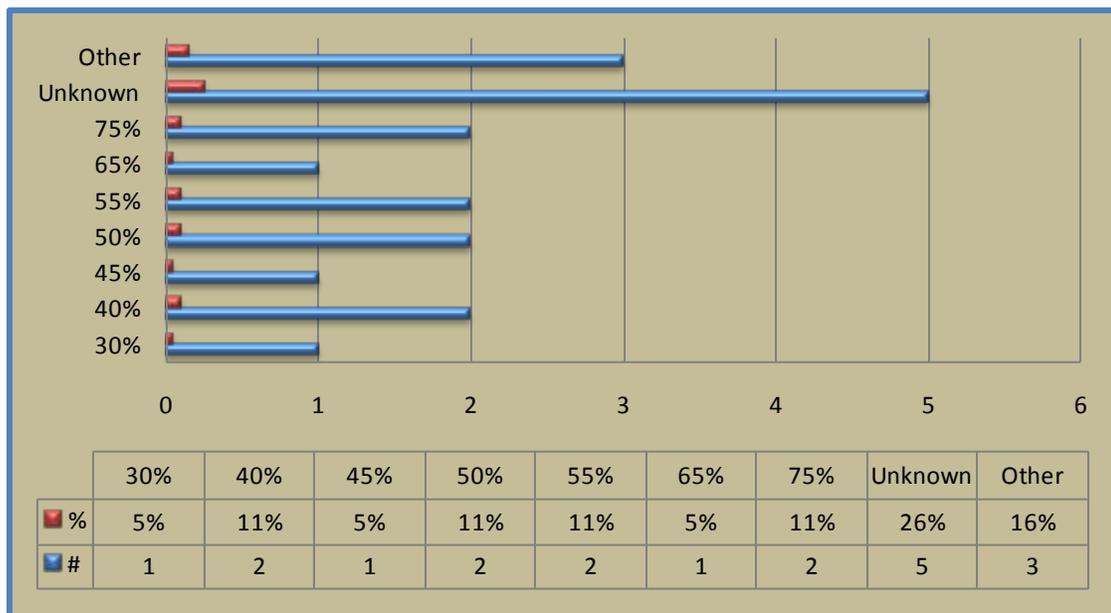
6. Does your tribe have the following? (Please check all that apply)



N=26

The systems most identified as in place within the Tribes is the Tribal court system (69%), and overall economic development plan (62%), and land use planning (58%).

7. What is your Tribe's current unemployment rate?



N=19

A majority of the Tribes current unemployment rate is identified as “unknown” (26%) or “other” (16%), however, 11% of respondents equally indicated 40%, 50%, 55%, and 75% as unemployment rates.

8. To the best of your knowledge, what percentage of the total adult tribal population are employed full time or part time, in...

Answer Options	Average
Agriculture	5.7
Construction	13.5
Manufacturing	9.5
Natural Resources (Energy/Minerals/Timber)	6.2
Retail	11.9
Housing	13.2
Services (Government)	23.7
Services (Non-Government)	21.1
Tourism, Hospitality, Recreation	11.3
Transportation	5.4
Utilities and Telecommunications	13.0

N=16

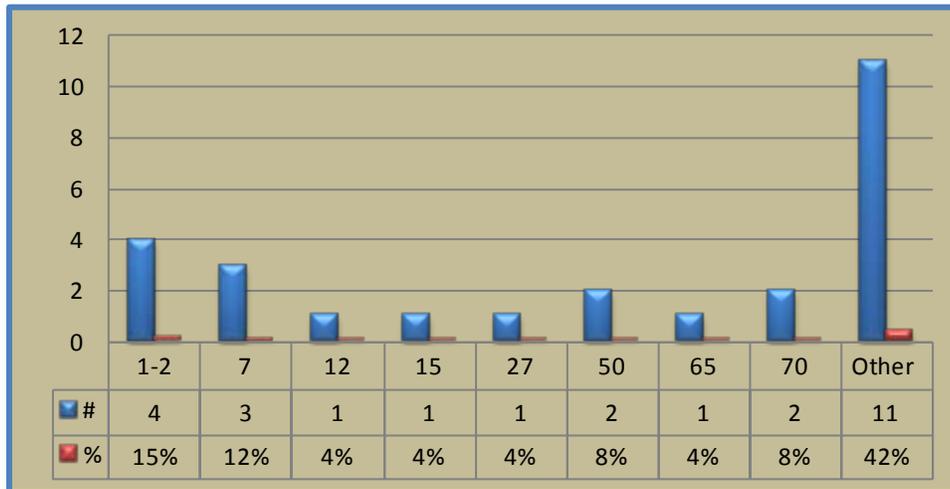
Respondents indicated the highest percentages for full time employment were in the areas of Services (Government and Non-Government), Construction, Housing, and Utilities and Telecommunications.

Answer Options	Average
Agriculture	9.5
Construction	8.3
Manufacturing	15.3
Natural Resources (Energy/Minerals/Timber)	7.0
Retail	11.2
Housing	10.7
Services (Government)	7.8
Services (Non-Government)	38.3
Tourism, Hospitality, Recreation	9.0
Transportation	4.7
Utilities and Telecommunications	6.0

N=16

Respondents indicated the highest percentages for part- time employment were in the areas of Services (Non-Government), Manufacturing, Retail, and Housing.

9. What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?



N=26

A majority of the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM was identified as “other” (42%), however, 15% of respondents indicated 1-2 miles, while another 12% indicated 7 miles.

10. Indicate the ease of difficulty Tribal members residing on the reservation or Indian Lands typically experience obtaining the following services:

Answer Options	Easy	Somewhat Easy	Somewhat Difficult	Difficult	Extremely Difficult	N/A	Response Count
Conventional home mortgages	0	0	5	6	11	5	27
Loans for mobile home purchases	0	1	5	6	11	4	27
Property rehabilitation loans	0	0	2	6	9	8	25
Home equity loans	0	0	5	5	13	4	27
Personal/consumer loans(e.g., vehicles, home furnishings, etc.)	1	2	8	5	8	3	27
Construction loans(residential and commercial real estate)	0	0	3	5	13	5	26
Start-up business loans(in operation for fewer than 2 years)	0	0	6	2	11	7	26
Micro business loans(businesses requiring under \$25,000)	0	0	5	3	10	6	24
Small business loans (businesses requiring between \$25,000 and \$100,000)	0	0	3	4	11	7	25
Large business loans(businesses requiring over \$100,000)	0	0	2	3	13	6	24
Business site leases	0	0	4	5	9	6	24
Homesite leases	0	3	8	2	7	6	26
Private equity investments (venture capital investments, start-up capital)	0	1	2	3	12	8	26
Financial services(checking and savings accounts)	1	7	6	3	4	4	25

answered question

27

N=27

In 9 of the 14 categories types of loans respondents indicated that it was somewhat difficult to extremely difficulty; no one said it was easy. For every service extremely difficult was the most commonly chosen answer excluding home site leases.

11. Approximately how many organizations on or near the reservation/Indian Lands provide training counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...

Answer Options	Average # Organization	Response Count
Basic financial literacy(e.g., family budget, managing	2	18
Consumer credit counseling and/or credit repair	2	17
Banking and lending practices	1	17
Home buyer education	2	17
Basic small business financial literacy (e.g., writing a	2	16
Accounting and bookkeeping	1	17
Federal laws and regulations	1	15
<i>answered question</i>		18

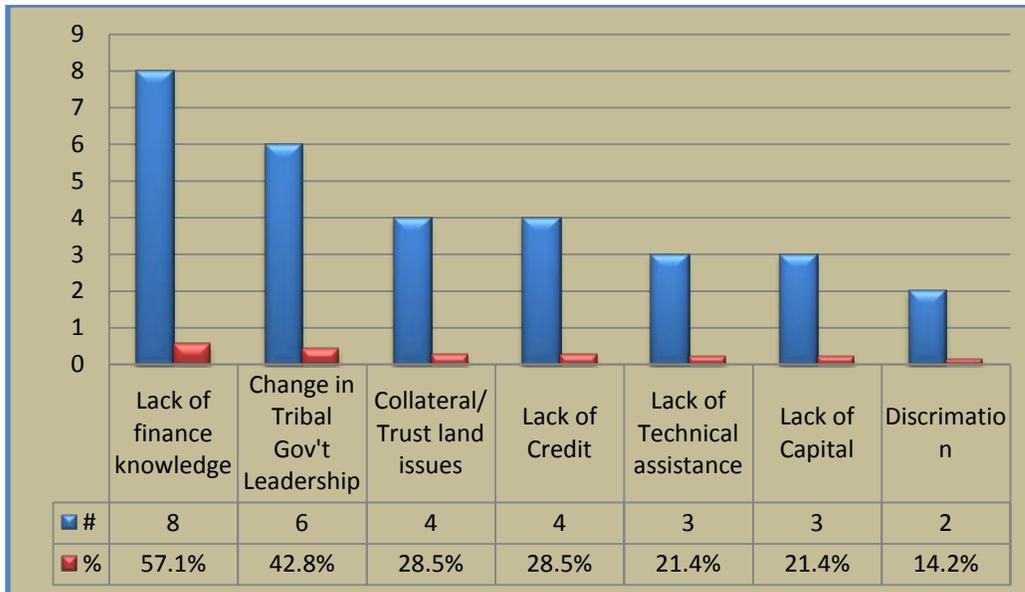
The majority of tribal leaders listed 0-2 organizations in each category excluding 3 of the groups which listed 5 or more organization.

12. Review the list of items below and indicate the degree to which each item presents a barrier to your tribe’s and or its members’ ability to obtain credit, equity investments, and/or financial services from the private sector (financial institutions, investors, etc.).

Answer Options	Not A Barrier	Minor Barrier	Moderate Barrier	Significant Barrier	Very Significant	N/A	Response Count
Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	0	1	8	8	6	1	24
Inflexible lending rules and regulations	0	0	4	14	6	1	25
Limited use of Trust land as collateral	0	0	0	10	8	4	22
Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	0	0	1	13	7	2	23
Lenders do not understand Tribal governmental or legal systems	0	0	4	8	11	2	25
Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	0	0	3	10	11	1	25
Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning)	0	2	5	7	7	3	24
Differences between Native American culture and the banking culture	0	1	3	7	11	1	23
Lack of understanding of Tribal sovereignty and sovereign immunity	0	0	2	10	11	1	24
Tribes or Tribal members and banks have historically not trusted each other	0	0	5	8	8	2	23
Lack of physical and telecommunications	1	2	5	5	8	1	22
Discrimination against and/or stereotyping of Native American communities	0	1	4	6	11	1	23
Insufficient number of banks on or near the Reservation or Indian lands	0	3	4	7	6	2	22
Lack of technical assistance resources	0	1	5	7	8	1	22
Change in Tribal governmental leadership creates uncertainty	0	1	1	8	11	2	23
<i>answered question</i>							25

In every case an overwhelming major chose moderate to very significant on every item. Well over half of responses listed significant or very significant to all options.

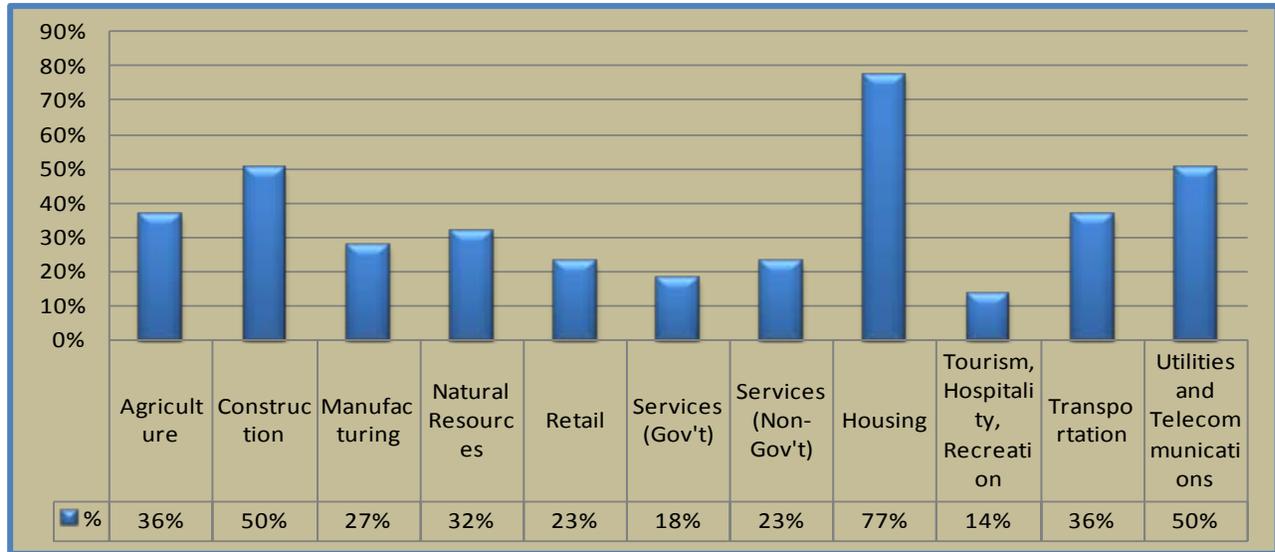
13. Select and rank the top *three* barriers from the previous question in order of significance and recommend a strategy or strategies to overcome each barrier. Strategies may include initiatives that can be implemented by lending institutions, Native American communities, or national (by Federal or private institutions).



N=14

The number one barrier identified is the lack of finance knowledge followed by change in Tribal government leadership. The number three barriers identified are collateral/trust land issues, and lack of credit.

14. In your best estimate, which of the following industry sectors on your reservation or Indian Lands have the most significant need for credit and/or capital? (Please check no more than four)



N=22

The industry identified and having the most significant need for credit and/or capital is housing (70%), followed by construction and utilities and telecommunications (both 50%), and agriculture and transportation (both 36%).

15. Office or official responding (chairman’s office, community development or economic development office, planning office, etc.):

Answers include: *Funding agency for UT Navajo chapters & community college scholarship & community dev projects, Community Development Community Service Coordinator, Red Mesa Chapter, Chapter Official, Chairman's Office, Housing Authority, Paiute Indian Tribe of Utah, NRCS-planning, and Ute.*

Key Opinion Leader Interview Findings

KOLI Analysis- Goshute

In June of 2010, a project team member conducted interviews with community leaders of the Goshute Tribe. Interviews were completed in June of 2010; each community leader was asked to respond to a set of questions about Goshute Tribe member needs and housing issues.

Interviewees represented tribal government and community organizations.

Market Observations

Access to Capital

- ☛ The majority of interviewees feel that their Tribal community does have adequate access to safe and appropriate financial services. Many believe that lack of education, financial readiness, discrimination, and lack of income are key barriers to this access.

Financial Literacy

- ☛ The majority of interviewees feel that the Tribal community is not well informed and knowledgeable about financial services and its availability and feel that financial readiness or financial literacy is an issue that needs addressing.

Need and Demand

- ☛ Most respondents thought the Tribal community does not have a relationship with financial institutions but possibly the Tribe, Casino employees, and a few individuals do.
- ☛ Most of interviewees indicate a high level of interest in financing from the population they serve because they receive a high level of request annually.
- ☛ The majority of interviewees share a bleak outlook for low to moderate income Native Americans looking to start a business expand a business, purchase, build, or repair housing in their communities.

Barriers

- ☛ Interviewees indicate lack of collateral, lack of capital, lack of down payment, lack of information/education, lack of access to money, lack of credit history or derogatory credit, lack of employment, and lack of appropriate support by Tribe are key obstacles to obtaining housing financing on the reservation.
- ☛ Some interviewees offered low interest loans, financial education and literacy training, more lenient loans for high risk individuals, and tribal offered financial assistance courses, entrepreneurship training, and training on how to apply for a loan as solutions for the obstacles.
- ☛ Interviewees were not able to identify many organizations that provide business or housing loans on the reservation. A few named Edwin Loe Foundation, Upton Foundation, and HUD.

Familiarity

 Most interviewees were very familiar with Utah Indian Housing Council.

ACCESS TO CAPITAL

Interviewees were asked if they thought the community has adequate access to safe and fair financial services and to identify what is lacking.

Interviewees do not think the community had adequate access to safe and fair financial services; the group indentified a lack of educational resources and actual banking or financial service locations.

“No. Information, the lack of asking questions about money. They think it is useless. We also have a lot of bad credit.”

“No. I don’t think they are informed or education, I don’t we have done enough education and presentations.”

“No. A bank or ATM.”

“No. Money, we don’t have the resources. We get dividend once a year. No lending institutions. The Tribe as a business does.”

FINANCIAL LITERACY

Interviewees were asked a series of questions regarding the level of financial readiness or financial literacy of the community. The questions included: How well informed/knowledgeable are those you serve about financial services and its availability? ; Are there any particular sectors of the community that you think are more or less aware than others? ; In general, is financial readiness or financial literacy an issue for the community that you serve?

Interviewees do not believe that as a whole the tribal community is well informed regarding available financial services; however some Tribal members including those who are active in Tribal council or administration or their family members, young people and those who live off reservation lands are perceived to have a greater level of such knowledge.

Interviewees indicated that financial readiness or financial literacy is an issue for the community as a whole.

🦅 How well informed/knowledgeable are those you serve about financial services and its availability?

“I don’t think we are very well informed at all.”

“No well, we don’t inform them. We need additional staff to inform them.”

“I don’t think they are informed at all.”

“Not very much.”

🦅 Are there any particular sectors of the community that you think are more or less aware than others?

“About the same.”

“Certain family members of higher administration are more informed.”

“Yes, the finance dept, administrators and council.”

- a. In general, is financial readiness or financial literacy an issue for the community that you serve?

“Educated off the reservation are more knowledgeable and the younger generation too.”

“Yes it is.”

“Yes it is big time.”

“No.”

NEED

The interviewees were asked if they thought the community that they serve has a relationship with financial institutions and if so which types: banks; credit unions; and/or payday centers.

Interviewees do not believe that all community members have a relationship with a financial institution; those that do use banks or credit unions.

🦅 Do you think that the community you serve has a relationship with financial institutions?

“I don’t think so if so only checking. Tribe does direct deposit.”

“Some do that are employed by the tribe.”

“It is hard for people to walk into a bank and ask for a loan due to lack of trust.”

“Just a few.”

- a. If yes, which types? Banks? Credit Unions? Payday Centers?

“Both, which ever are more convenient.”

“Tribal member prefer a bank because with a credit union you have to be a member.”

“About 50/50 with banks and credit unions.”

“It doesn’t matter, Bank or credit union.”

DEMAND

Interviewees were asked a series of questions: Do community members or organizations ever come to you asking where to find financing? How many requests do you receive annually? Why are they seeking financing? And what dollar range?

Interviewees acknowledge that multiple community members and organizations inquired where they could access financing each year.

❏ Do community members or organizations ever come to you asking where to find financing? How many requests would you say you receive annually?

“Yes, 2 or 3.”

“6 and I just refer them to housing.”

❏ Why are they seeking financing?

“Rehab”

❏ For the ones that do come asking about housing financing, what do you think is the dollar range of their credit needs?

“Cost for minor rehab. Like roofs and windows.”

NEED

Interviewees were asked to describe the situation for Native Americans and low-income residents looking purchase, build or repair housing.

Interviewees felt that Native Americans and low income people experienced difficulty when seeking financing for a business or home especially when seeking assistance outside the Tribe or with traditional financial institutions. Interviewees noted that financing programs were available for Tribe members and lower income people via the Tribe and federal government programs like HUD.

❏ How would you describe the situation in your county and/or the region as a whole for Native Americans looking purchase, build, or repair housing?

“It is cumbersome and difficult because financial institutions close the door when they hear Reservation, tribal members don’t realize they can’t get at tribal lease and they may have bad credit.”

“It is probably moderate since there is a housing authority with its programs.”

“They probably would not look outside the Tribe for a loan or services.”

“Poor. Lack of funds.”

a. Low-income residents?

“About the same.”

“Yes, it is easier for low income because they qualify for HUD programs.”

“About the same.”

“Same as everybody else.”

BARRIERS and CHALLENGES TO FINANCING

Interviewees were asked to identify the major obstacles to housing financing in the community and to provide specific products and services needed to address the obstacles.

Interviewees identified several obstacles hindering housing credit in the community including capacity to meet income requirements or credit benchmarks, lack of information about financing opportunities, lack of willingness to participate in loan/financing process.

Interviewee comments suggest the most effective strategies to address obstacles that impede business and housing financing would provide information and educational resources that explain the lending process and available opportunities as well as help people address personal finance issues to make them more likely to be approved for financing and meet conditions of loan agreement. One interviewee suggested more direct economic investment (in the form of a store) would stimulate interest and participation.

What are the major obstacles to housing financing in your county and/or the region?

“Tribal member don’t want to go through the cumbersome process. Lack of information provide about financing opportunities.”

“Income, background checks, credit history. 50-60% of tribal members live under poverty level. The only employment is with the Tribe.”

“Probably just getting on the waiting list for the lease to own program. Financing from off the reservation is not an option.”

“I have never heard of anyone trying to finance a home. They go straight to the housing authority.”

What specific products and services are needed to address these obstacles?

“If we more proactive to get the information out. Maybe a partnership with a financial institution and learn benefits and program information.”

“Probably some kind of economic development, like a convenience store.”

“If the housing had a loan program that could the assist tribal members. Tribal member need to learn about the loan process and what it takes to get a loan.”

“I don’t anyone on the reservation would try for financing but off the reservation they would.”

DEMAND

Interviewees were asked if they think there is a demand in the community that you serve for these products and services.

Comments suggest there may be limited demand for financial education and informational services currently, but indicate that interest would grow over time as word spread regarding these services..

Do you think there is a demand in the community that you serve for these products and services?

“There would be more of a demand for tribal members who live off the Reservation. It would help if the tribe did more long range planning. Provide floor plans, etc.”

“People would use the store since people have to go to Wendover or to the polygamist group.”

“I think a few would show up to training classes and more the next time. They are more curious after a while rather than now. They would wait for others to check it out first.”

Interviewees were asked which financial institutions worked specifically with low-income residents and/or Native Americans in the community.

No responses were offered.

Interviewees were asked how responsive the financial institutions are to the needs of the reservation.

No responses were offered.

ACCESS and NEED

Interviewees identified Nevada State Bank and Nevada Credit Union as two entities that specifically assist low income and Native Americans in their region.

Do you know which financial institutions work specifically with low-income residents and/or Native Americans in your county and/or region?

“Nevada State Bank, greater Nevada credit Union---creating new accounts for themselves.”

“Nevada State Bank and Credit Union. Key Bank moved out.”

“No.”

“No.”

How responsive are they to the needs of the community?

“No, they just care about getting an account.”

ACCESS

Interviewees were asked if they knew of other organizations, not banks, in the area that provide housing loans. Which ones?

Interviewees did not identify any other organizations in their community area outside of banks that provided housing loans.

9. Do you know of other organizations (not banks) in the area that provide housing loans?

“No.” (4 responses)

“No.”

“No.”

“No.”

Which ones?

No responses were offered

Interviewees were asked if they knew of other regional or state programs that provide housing loans and how available the financing was from these resources.

Interviewees noted that housing financing was available from regional or state programs like the housing department and the BIA HIP Program and that this financing was available if people understood how to apply.

Do you know of other regional or state programs that provide housing loans?

“BIA HIP Program.”

“No.”

“Only for the housing department.”

How available is this financing?

“It is pretty available if they know how apply for it.”

Interviewees were asked a series of questions, about their familiarity with various types of financial institutions and programs including: Community Development Financial Institutions Low Income housing Tax Credits, HUD section 184 guaranteed loans or HUD title VI loans, or

Interviewees had only limited familiarity or experience with various types of financial institutions and programs including: Community Development Financial Institutions Low Income housing Tax Credits, HUD section 184 guaranteed loans or HUD title VI loans, or USDA.

How familiar are you with:

Community Development Financial Institutions-

“Not very at all.”

“Not very much only through HUD.”

“Not really too much.”

“None.”

Low Income Housing Tax Credits-

“No idea.”

“Not very much, I have been in meetings and heard about them but I think small tribes haven’t heard about them. Larger tribe maybe using them more.”

“No I am not.”

HUD Section 184 Guaranteed loans-

“What in the heck is that?”

“Not very much. Never looked into it since most small tribes use NAHASDA and HIP that is kind of new, we are just now starting to talk about it.”

“I don’t know.”

HUD Title VI-

“No idea.”

“Never heard of it.”

“No I am not familiar.”

“I don’t know.”

USDA-

“No idea.”

“we used it for our water”

“I am not.”

“I don’t know.”

NEED

Interviewees were asked to describe the condition of your housing stock.

Interviewees were divided regarding the condition of the housing stock suggesting that while some housing stock, especially the newer or rehabbed stock was in good condition, and other homes were not properly maintained.

Tell me about the condition of your housing stock.

“The homes that are 10-15 year old seem to be in good condition-16

11 homes built are in fairly good condition

7- Member owned-renovated

7- Modular homes-holding up OK fairly new

8 homes on the 8 mile side in Nevada”

“ I think the current housing stock is good.”

“ Think it is poor because they are not maintained they way they should be. No screen doors, some coolers don’t work, a lot of maintenance needs to be done.”

“ Fair.”

KOLI Analysis- White Mesa Focus Group

In June of 2010, a project team member conducted a focus group with community leaders of the Ute Tribe. The community leaders were asked to respond to a set of questions about Ute Tribal member needs and housing issues.

ACCESS TO CAPITAL

Interviewees were asked if they thought the community has adequate access to safe and fair financial services and to identify what is lacking.

Most group participants did not think the community had adequate access to safe and fair financial services; the group identified a lack of multiple banking or financial service locations and barriers hindering greater access such as credit scores, collateral and income requirements.

4 “yes” 8 “no”

Income and red tape.

Credit check, background check.

Have to go to Blanding for a bank.

You can’t just walk into a bank in Blanding.

They are always asking for collateral.

FINANCIAL LITERACY

Interviewees were asked a series of questions regarding the level of financial readiness or financial literacy of the community. The questions included: How well informed/knowledgeable are those you serve about financial services and its availability? Are there any particular sectors of the community that you think are more or less aware than others? In general, is financial readiness or financial literacy an issue for the community that you serve?

Participants indicated that not all members of the Tribal community were well informed regarding available financial services; however some informational resources were available and some Tribal members were educated early on regarding personal finances.

All participants agreed that financial readiness or financial literacy was an issue for the community as a whole.

How well informed/knowledgeable are those you serve about financial services and its availability?

“When I was growing up I learned how to balance a check book and fees.”

“Not very....”

“There is a program in a book about how to use your home as equity.”

“We don’t get that kind of information around here.”

Are there any particular sectors of the community that you think are more or less aware than others?

All about the same.

In general, is financial readiness or financial literacy an issue for the community that you serve?

All responded with “Yes”.

NEED

The interviewees were asked if they thought the community that they serve has a relationship with financial institutions and if so which types: banks; credit unions; and/or payday centers.

About half of participants reported that community members have relationships with a financial institution; there was no particular type of financial institution noted more than others.

4. Do you think that the community you serve has a relationship with financial institutions?

6 had a relationship with a financial institution

If yes, which types? Banks? Credit Unions? Payday Centers?

“It doesn’t really matter.”

DEMAND

Interviewees were asked a series of questions: Do community members or organizations ever come to you asking where to find financing? ; How many requests do you receive annually? ; Why are they seeking financing? ; And what dollar range?

Participants noted that while there is need for home rehabilitation, some community members are reluctant to seek out financing. Reasons for not seeking assistance include fear, not believing that help will be provided, lack of hope and past history of non-action.

Do community members or organizations ever come to you asking where to find financing? How many requests would you say you receive annually?

1 yes

“Many people in the community need their homes fixed but they never come out with it. A church group came out years ago and fixed rehab loans. Culturally people don’t ask. It is scary because housing is being burned and tagged.”

“They don’t ask because there is no hope.”

“They are scared.”

“People have said they will help but never do.”

Why are they seeking financing?

No responses

For the ones that do come asking about housing financing, what do you think is the dollar range of their credit needs?

No responses

NEED

Interviewees were asked to describe the situation for Native Americans and low-income residents looking to purchase, build or repair housing.

How would you describe the situation in your county and/or the region as a whole for Native Americans looking purchase, build, or repair housing?

No responses

BARRIERS AND CHALLENGES TO FINANCING

Interviewees were asked to identify the major obstacles to housing financing in the community and to provide specific products and services needed to address the obstacles.

Participants noted that obstacles hindering housing credit in the community included cumbersome processes and lack of opportunity.

Participant comments suggest the most effective strategies to address obstacles that impede housing financing would ensure adequate representation of community members and adequate provision of information and educational resources.

What are the major obstacles to housing financing in your county and/or the region?

“Cumbersome paperwork, I we wanted to borrow money in Blanding they would know we wouldn’t pay it back. It is like stereotyping.”

“\$185 per cap products.”

“Heating program but limited.”

“Blanding is the only place.”

What specific products and services are needed to address these obstacles?

“I think we really need help on White Mesa.”

“San Juan don’t count us.”

“They look over us.”

“Nobody stands up for us.”

“There are a lot of young people that need help, windows, heater.”

“I get \$125 per cap and work off the reservation.”

DEMAND

Interviewees were asked if they think there is a demand in the community that you serve for these products and services.

Comments suggest there is demand for housing and home improvement financing products that take into account various income levels of some community members and unique land ownership issues.

☛ Do you think there is a demand in the community that you serve for these products and services?

“The Tribe has a loan program.”

“There are some.”

“They would rather have grants since they low income.”

“There is a tribal middle class that may be willing to get a loan.”

“Here on the community, the people don’t know who owns the land.”

“We have allotments and trust land. It is hard to find homes.”

“We are scared to talk to each other about our needs.”

“I never go to Towac because they turned me down.”

“In white Mesa we have limited space to build home.”

“We do need new housing.”

“We get trailers not houses like Towac.”

“I live in a motorhome.”

☛ Do you think there is demand in the larger metropolitan area? Any specific areas?

No responses

Interviewees were asked which financial institutions worked specifically with low-income residents and/or Native Americans in the community.

No responses

Interviewees were asked how responsive the financial institutions are to the needs of the reservation.

No responses

ACCESS and NEED

Participants did not identify any specific financial institutions that work with Native American or low income residents in the community.

8. Do you know which financial institutions work specifically with low-income residents and/or Native Americans in your county and/or region?

“No banks work with us.”

ACCESS

Interviewees were asked if they knew of other organizations, not banks, in the area that provide housing loans. Which ones?

Do you know of other organizations (not banks) in the area that provide housing loans?

No responses

Which ones?

No responses

Interviewees were asked if they knew of other regional or state programs that provide housing loans and how available the financing was from these resources.

Do you know of other regional or state programs that provide housing loans?

No responses

How available is this financing?

No responses

NEED

Interviewees were asked to describe the condition of their housing stock.

Participants noted a lack of sufficient housing and a prevalence of aging or dilapidated housing in their community.

🗨️ Tell me about the condition of your housing stock.

“Our houses need fixing for the window, roof, heater.”

“We need more houses too.”

“I believe we should demolish old houses with good foundations and rebuild...but family members say not to.”

🗨️ Is there anyone else you know in your area who is knowledgeable about these issues with whom we should be speaking?

🗨️ No responses

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APPENDIX A

Utah Indian Housing Council – Housing Survey

1. Where do you live now?

2. Where would you prefer to live in the future?

3. Why don't you live there now?

4. Do you own your own land?

- Yes
- No

5. If YES to the previous question, where is the land located?

6. What is the land status?

- Tribal Lease
- Trust
- Fee Simple (Deeded)

7. Would you like to own your own home?

- Yes
- No
- I already own a home
- I own a mobile/manufactured home

8. If YES to the previous question, what kind of home would you like to own?

- Stick-built
- Manufactured home
- N/A
- Other (please specify)_____

9. What kind of features would you like in your new home or neighborhood?

- Shared recreation of garden areas
- Large Lots
- Garage/carports
- Other (please specify)_____

10. What are you obstacles to home ownership? (Check all that apply?)

- Can't afford down payment
- Payments too high
- Income
- Bad credit
- Hard to get land
- Lack of local lending
- Lack of credit history
- Not informed about the process
- Other (please specify)_____

11. Have you ever been turned down for a home loan?

- Yes
- No
- Never applied

12. Check all that apply:

	YES	NO
Have you ever had a loan?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever defaulted on a loan?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had a checking account?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a checking account now?	<input type="checkbox"/>	<input type="checkbox"/>
Do you use Check Cashing and or Payday Center?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had a savings account?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a savings account now?	<input type="checkbox"/>	<input type="checkbox"/>
Are you interested in applying for a home loan?	<input type="checkbox"/>	<input type="checkbox"/>

13. Do you have credit cards?

- Yes
- No

14. If YES to the previous question: (if No, enter "0")

How many credit cards do you have? _____

How many store credit cards do you have? _____?

15. Do you have payroll deductions?

- Yes
- No

16. If YES to the previous question: (if No, enter NA)

How many credit cards do you have? _____

17. If you were to take out a loan, what type would you choose?

- Home purchase
- New Construction
- Refinance for debt consolidation
- Land purchase
- Renovation
- Manufactured home purchase
- Refinance for a lower rate
- Other (please specify)_____

18. How much money would you apply for?

- | | |
|--|---|
| <input type="checkbox"/> \$5,000-\$10,000 | <input type="checkbox"/> \$125,000-\$150,000 |
| <input type="checkbox"/> \$5,000-\$25,000 | <input type="checkbox"/> \$150,000-\$175,000 |
| <input type="checkbox"/> \$25,000-\$50,000 | <input type="checkbox"/> \$175,000-\$200,000 |
| <input type="checkbox"/> \$50,000-\$75,000 | <input type="checkbox"/> \$200,000-\$225,000 |
| <input type="checkbox"/> \$75,000-\$100,000 | <input type="checkbox"/> \$225,000-\$250,000 |
| <input type="checkbox"/> \$100,000-\$125,000 | <input type="checkbox"/> I need assistance in determining how much to apply for |

19. Are you interested in or do you know someone under 18 years old that maybe interested in participating in a matched savings program to save money to be used towards home ownership, higher education, or starting/expanding a business? (Check all that apply)

- Yes, I am interested
- No, I am not interested
- Yes, I know someone under 18 years old that may be interested
- No, I don't know of anyone

20. Which purpose would you or the person under 18 years old most want to save money for through a matched savings program? (Check on for each)

- | | Home ownership | Higher education | Starting/Expanding a business |
|----------------------|--------------------------|--------------------------|-------------------------------|
| For you: | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| For someone under 18 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

21. Would you or the person under 18 years old be willing to commit to financial education training while participating in a matched savings program? (Check all that apply)

- Yes, I am interested
- No, I wouldn't
- Yes, they would
- No, they wouldn't
- I don't know if they would

22. What is your age?

- 18-24
- 25-35
- 36-45
- 45-54
- 55-61
- Over 61

23. What is your gender?

- Female
- Male

24. What is your ethnicity?

- Female
- Male

25. What Tribe are you enrolled in?

- Utah Paiute
- Utah Navajo
- Ute Mountain Utes
- Northern Ute and Ouray
- Northwestern Band of Shoshone Nation
- Skull Valley Goshutes
- Confederated Band of Goshutes
- Other (please specify) _____

26. Are you a veteran?

- Yes
- No

27. What is your highest level of education?

- Middle School
- Some High School
- High School Diploma
- Some Post HS Education
- Vocational/Technical School
- Associate's Degree
- Bachelor's Degree
- Master's Degree
- Doctorate
- Juris Doctorate

28. What is your family's annual household income?

- Below \$5,000
- \$5,000-\$20,000
- \$20,000-\$30,000
- \$30,000-\$50,000
- \$50,000-\$60,000
- \$60,000-\$85,000
- \$85,000-\$100,000
- \$100,000-\$125,000
- Above \$125,000

29. What is the source(s) of your family's income? (Check all that apply)

- Self employment
- TANF/AFDC/GA
- Food Stamps/Commodities
- Side Jobs- Paid in cash
- Employment (full/part-time)
- Retirement
- Contract Work
- Veteran's Benefits
- SSI or SSD
- Unemployment
- Other (please specify) _____

30. Please indicated your type(s) of employment:

- Education
- Sales/service
- Police/fire/public
- Seasonal
- US Government
- Unified School District
- Tribe
- Health
- Other (please specify) _____

31. How many people live in your home?

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11 or more

32. How many children under 18 years of age live in your home?

- 0
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11 or more

33. How many miles do you travel for work?

- 30 Miles or less
- 30-60 miles
- 60 miles or more³
- Other (please specify) _____

34. Do you ever use public transportation?

- Yes
- No

35. What is your living status?

- Tribal Housing Authority Rental
- Tribal Housing Authority Purchase
- Own-buying
- Rent-Private owner
- Live with Relatives/Others
- Homeless
- Other (please specify) _____

36. How much do you now pay for housing each month?

- Under \$500
- \$500-\$750
- \$750-\$1,000
- Over \$1,000

Thank you for your participation. Please add any other comments. For additional information as the project progresses, please provide name and address/ email or phone.

APPENDIX B

Utah Indian Housing Council – Tribal Leader Survey

1. Does your tribe currently sponsor, fund, partner with, or otherwise offer to its members any of the following?
 - Credit office, credit department, or credit association
 - Rental assistance
 - Mortgage assistance (down payment or subsidy)
 - Business lending program (business/financing assistance)
 - Cooperative services (agricultural, arts & crafts, or other cooperative services)
 - Tribally-owned bank or other financial institution
 - Community development corporation (CDC)
 - Community development financial institution (CDFI)
 - (e.g., a community –based loan fund, credit union, venture capital fund, etc.)
 - Other (please specify)_____

2. Are non-tribally affiliated institutions offering the following types of financial products and services to your tribe, tribal entities, or tribal members living on the reservation or Indian Lands?

Located ON the Reservation /Indian Land	Located NEAR the Reservation
<input type="checkbox"/>	<input type="checkbox"/> Conventional home mortgages
<input type="checkbox"/>	<input type="checkbox"/> Loans for mobile home purchases
<input type="checkbox"/>	<input type="checkbox"/> Property rehabilitation loans
<input type="checkbox"/>	<input type="checkbox"/> Home equity loans
<input type="checkbox"/>	<input type="checkbox"/> Personal/consumer loans (e.g., vehicles, home furnishings, etc.)
<input type="checkbox"/>	<input type="checkbox"/> Construction loans (residential and commercial real estate)
<input type="checkbox"/>	<input type="checkbox"/> Start-up business loans (in operation for fewer than 2 years)
<input type="checkbox"/>	<input type="checkbox"/> Micro business loans (businesses requiring under \$25,000) to individual tribal members
<input type="checkbox"/>	<input type="checkbox"/> Small business loans (businesses requiring between \$25,000 and \$100,000) to individual tribal members
<input type="checkbox"/>	<input type="checkbox"/> Private equity investments (venture capital investments, start-up capital)
<input type="checkbox"/>	<input type="checkbox"/> Financial services (checking and savings accounts)
<input type="checkbox"/>	<input type="checkbox"/> Large business loans (businesses requiring over \$100,000) to individual tribal members
<input type="checkbox"/>	<input type="checkbox"/> Large business loans (businesses requiring over \$100,000) to tribe
<input type="checkbox"/>	<input type="checkbox"/> “Mobile” banking services
<input type="checkbox"/>	<input type="checkbox"/> Automated Teller Machines (ATM’s)

3. From the list below, please check the sources of funds YOUR TRIBE uses most often to finance the activities listed:

Authority	Personal Source (e.g., savings, Credit cards, Loan from Family)	Tribal Source (e.g. credit office, tribal corporation)	Bank	Venture Capital	Federal or State Gov't (e.g., grants or loans)	Bonding Authority
Reservation infrastructure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Large businesses (26 or more employees)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Economic development (e.g., capital improvement projects, neighborhood revitalization, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. From the list below, please check the sources of funds YOUR MEMBERS use most often to finance the activities listed:

Authority	Personal Source (e.g., savings, Credit cards, Loan from Family)	Tribal Source (e.g. credit office, tribal corporation)	Bank	Venture Capital	Federal or State Gov't (e.g., grants or loans)	Bonding Authority
Consumer purchases (vehicles, home furnishings, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home purchases	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home construction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home equity loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property rehabilitation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Micro business loans (5 or fewer employees)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small business (6-25 employees)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Large business (26 or more employees)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. Does the number of organizations on or near the reservation/Indian Lands that provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands meet your community's needs?

	YES	NO
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan)	<input type="checkbox"/>	<input type="checkbox"/>
Consumer credit counseling and/or credit repair	<input type="checkbox"/>	<input type="checkbox"/>
Banking and lending practices	<input type="checkbox"/>	<input type="checkbox"/>
Home buyer education	<input type="checkbox"/>	<input type="checkbox"/>
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
Accounting and bookkeeping	<input type="checkbox"/>	<input type="checkbox"/>
Federal laws and regulations	<input type="checkbox"/>	<input type="checkbox"/>

6. Does your tribe have the following? (Please check all that apply)

- Tribal tax code
- Overall economic development plan
- A program that encourages entrepreneurship
- Land use plan including roads, communication, and future building uses
- Tribal zoning code
- Tribal building code
- Tribal court system
- Tribal mortgage code
- Tribal commercial code
- Tribal foreclosure code/ordinance
- Authority to waive or provide a limited waiver or sovereign immunity

7. What is your Tribe's current unemployment rate?

8. To the best of your knowledge, what percentage of the total adult tribal population are employed full time or part time, in...

	Full Time %	Part Time %
Agriculture	<input type="checkbox"/>	<input type="checkbox"/>
Construction	<input type="checkbox"/>	<input type="checkbox"/>
Manufacturing	<input type="checkbox"/>	<input type="checkbox"/>
Natural Resources (Energy/Minerals/Timber)	<input type="checkbox"/>	<input type="checkbox"/>
Retail	<input type="checkbox"/>	<input type="checkbox"/>
Housing	<input type="checkbox"/>	<input type="checkbox"/>
Services (Government)	<input type="checkbox"/>	<input type="checkbox"/>
Services (Non-Government)	<input type="checkbox"/>	<input type="checkbox"/>
Tourism, Hospitality, Recreation	<input type="checkbox"/>	<input type="checkbox"/>
Transportation	<input type="checkbox"/>	<input type="checkbox"/>
Utilities and Telecommunications	<input type="checkbox"/>	<input type="checkbox"/>

9. What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?

10. Indicate the ease of difficulty Tribal members residing on the reservation or Indian Lands typically experience obtaining the following services:

N/A	Easy	Somewhat Easy	Somewhat Difficult	Difficult	Extremely Difficult
Conventional home mortgages	<input type="checkbox"/>				
Loans for mobile home purchases	<input type="checkbox"/>				
Property rehabilitation loans	<input type="checkbox"/>				
Home equity loans	<input type="checkbox"/>				
Personal/Consumer loans (e.g., vehicles, home furnishings, etc.)	<input type="checkbox"/>				
Construction loans (residential and commercial real estate)	<input type="checkbox"/>				
Start-up business loans (in operation for fewer than 2 years)	<input type="checkbox"/>				
Micro business loans (businesses requiring under \$25,000)	<input type="checkbox"/>				
Small business loans (businesses requiring between \$25,000 and \$100,000)	<input type="checkbox"/>				
Large business loans (businesses requiring over \$100,000)	<input type="checkbox"/>				
Business site lease	<input type="checkbox"/>				
Homesite leases	<input type="checkbox"/>				
Private equity investments (venture capital investments, start-up capital)	<input type="checkbox"/>				
Financial services (checking and savings accounts)	<input type="checkbox"/>				

11. Approximately how many organizations on or near the reservation/Indian Lands provide training counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...

Basic financial literacy (e.g., family budget, managing a checkbook, savings plan):

Consumer credit counseling and/or credit repair:

Banking and lending practices:

Home buyer education:

Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.):

Accounting and bookkeeping:

Federal laws and regulations:

12. Review the list of items below and indicate the degree to which each item presents a barrier to your tribe's and or its members' ability to obtain credit, equity investments, and/or financial services from the private sector (financial institutions, investors, etc.).

N/A	Not a Barrier	Minor Barrier	Moderate Barrier	Significant Barrier	Very Significant Barrier
Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	<input type="checkbox"/>				
Inflexible lending rules and regulations	<input type="checkbox"/>				
Limited use of Trust land as collateral	<input type="checkbox"/>				
Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit	<input type="checkbox"/>				
Lenders do not understand Tribal governmental or legal systems	<input type="checkbox"/>				
Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	<input type="checkbox"/>				
Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial, zoning, or building codes)	<input type="checkbox"/>				
Differences between Native American culture and the banking culture	<input type="checkbox"/>				
Lack of understanding of Tribal sovereignty and sovereign immunity	<input type="checkbox"/>				
Tribes or Tribal members and banks have historically not trusted each other	<input type="checkbox"/>				
Lack of physical and telecommunications infrastructure on the Reservation or Indian land	<input type="checkbox"/>				
Discrimination against and/or stereotyping of Native American communities	<input type="checkbox"/>				
Insufficient number of banks on or near the Reservation or Indian lands	<input type="checkbox"/>				
Lack of technical assistance resources	<input type="checkbox"/>				
Change in Tribal governmental leadership creates uncertainty	<input type="checkbox"/>				

13. Select and rank the top three barriers from the previous question in order of significance and recommend a strategy or strategies to overcome each barrier. Strategies may include initiatives that can be implemented by lending institutions, Native American communities, or national (by Federal or private institutions).

1. _____
2. _____
3. _____

14. In your best estimate, which of the following industry sectors on your reservation or Indian Lands have the most significant need for credit and/or capital? (Please check no more than four)

- Agriculture
- Construction
- Manufacturing
- Natural Resources (Energy/Mineral/Timber)
- Retail
- Services (Government)
- Services (Non- Government)
- Housing
- Tourism, Hospitality, Recreation
- Transportation
- Utilities and Telecommunications

15. Office or official responding (chairman's office, community development or economic development office, planning office, etc.):

16. Please enter your contact information below:

Name: _____

Company: _____

Address: _____

Address 2: _____

City/Town: _____

State: _____

ZIP/Postal Code: _____

Tribe or Native Community: _____

Email Address: _____

Phone Number: _____

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APPENDIX C

KEY OPINION LEADER DISCUSSION GUIDE

Hello, my name is ____, from First Nations Oweesta Corporation and we are conducting a market analysis. As part of this process, we are interviewing key members of the community to get a variety of perspectives. Thanks for being willing to contribute to this process. This will take about 20-30 minutes. Is this still a good time for you?

Discussion Guide

1. What does your organization/company/bank do?
Which community does it serve? What is its role in the community?
2. Let's start by talking about the community that you serve. Do you think they have adequate access to safe and fair financial services? If no, what is lacking?
3. How well informed/knowledgeable are those you serve about financial services and its availability?
 - ☞ Are there any particular sectors of the community that you think are more or less aware than others?
 - ☞ In general, is financial readiness or financial literacy an issue for the community that you serve
4. Do you think that the community you serve has a relationship with financial institutions?
 - ☞ If yes, which types? Banks? Credit Unions? Payday Centers?
5. Do community members or organizations ever come to you asking where to find financing?
 - ☞ How many requests would you say you receive annually?
 - ☞ Why are they seeking financing?
 - ☞ For the ones that do come asking about housing financing, what do you think is the dollar range of their credit needs?
6. How would you describe the situation in your county and/or the region as a whole for Native Americans looking to purchase, build, or repair housing?
 - ☞ Low-income residents?
7. What are the major obstacles to business financing in your county and/or the region?
 - ☞ What specific products and services are needed to address these obstacles?
 - ☞ Do you think there is a demand in the community that you serve for these products and services?
8. Do you know which financial institutions work specifically with low-income residents and/or Native Americans in your county and/or region?
 - ☞ How responsive are they to the needs of the community?
9. Do you know of other organizations (not banks) in the area that provide housing loans?
 - ☞ Which ones?
10. Do you know of other regional or state programs that provide housing loans?
 - ☞ How available is the financing from these resources?
11. Are you familiar with the Community Development Financial Institutions, Low Income housing Tax Credits, HUD section 184 guaranteed loans, HUD title VI loans, or USDA?
12. Can you please describe the condition of your housing stock?

[Return to Table of Contents](#)

APPENDIX D
Housing Survey and Tribal Leader Responses
(Please note that there is not a Tribal Leader survey the Ute Mountain Utes)

1. Where do you live now?

	Response Percent	Response Count
Town, ST	0.0%	0
Other (please specify)		5
answered question		0
skipped question		5

2. Where would you prefer to live in the future?

	Response Percent	Response Count
Town, ST	0.0%	0
Other (please specify)		5
answered question		0
skipped question		5

3. Why don't you live there now?

	Response Count
	4
answered question	4
skipped question	1

4. Do you own your land?

		Response Percent	Response Count
Yes		20.0%	1
No		80.0%	4
	answered question		5
	skipped question		0

5. If you selected YES to the previous question:

	Town, ST	Town, ST	Town, ST	Town, ST	Response Count
Where is the land located?	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0
				Other (please specify)	0
				answered question	0
				skipped question	5

6. What is the land status?

		Response Percent	Response Count
Tribal Lease		75.0%	3
Trust		25.0%	1
Fee Simple (Deeded)		0.0%	0
answered question			4
skipped question			1

7. Would you like to own a home?

		Response Percent	Response Count
Yes		60.0%	3
No		0.0%	0
I already own a home		40.0%	2
I own a mobile/manufactured home		0.0%	0
answered question			5
skipped question			0

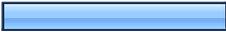
8. What kind of home would you like to own?

		Response Percent	Response Count
Stick-built home		50.0%	1
Manufactured home		50.0%	1
	Other (please specify)		1
		answered question	2
		skipped question	3

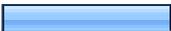
9. What kinds of features would you like in your new home or neighborhood?

		Response Percent	Response Count
Shared recreation of garden areas		0.0%	0
Large Lots		60.0%	3
Garage/carports		80.0%	4
	Other (please specify)		2
		answered question	5
		skipped question	0

10. What are your obstacles to home ownership? (Check all that apply)

		Response Percent	Response Count
Can't afford down payment		33.3%	1
Payments too high		33.3%	1
Income		66.7%	2
Bad credit		66.7%	2
Hard to get land		33.3%	1
Lack of local lending		0.0%	0
Lack of credit history		0.0%	0
Not informed about the process		33.3%	1
	Other (please specify)		0
answered question			3
skipped question			2

11. Have you ever been turned down for a home loan?

		Response Percent	Response Count
Yes		25.0%	1
No		0.0%	0
Never Applied		75.0%	3
answered question			4
skipped question			1

12. Check all that apply:

	Yes	No	Response Count
Have you ever had a loan?	60.0% (3)	40.0% (2)	5
Have you ever defaulted on a loan?	40.0% (2)	60.0% (3)	5
Have you ever had a checking account?	100.0% (5)	0.0% (0)	5
Do you have a checking account now?	80.0% (4)	20.0% (1)	5
Do you use Check Cashing or Payday Center?	40.0% (2)	60.0% (3)	5
Have you ever had a savings account?	100.0% (5)	0.0% (0)	5
Do you have a savings account now?	80.0% (4)	20.0% (1)	5
Are you concerned about your credit report?	60.0% (3)	40.0% (2)	5
Are you interested in applying for a home loan?	20.0% (1)	100.0% (5)	5
answered question			5
skipped question			0

13. Do you have a credit card(s)?

		Response Percent	Response Count
Yes		0.0%	0
No		100.0%	5
answered question			5
skipped question			0

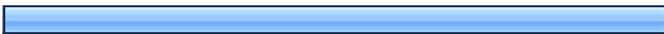
14. If you selected YES to the previous question:

		Response Percent	Response Count
How many credit cards do you have?		0.0%	0
How many store credit cards do you have?		0.0%	0
		answered question	0
		skipped question	5

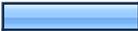
15. Do you have payroll deductions?

		Response Percent	Response Count
Yes		60.0%	3
No		40.0%	2
		answered question	5
		skipped question	0

16. If you selected YES to the previous question:

		Response Percent	Response Count
What is the reason for having payroll deductions?		100.0%	3
		answered question	3
		skipped question	2

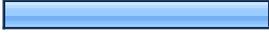
17. If you were to take out a loan, what type would you choose?

		Response Percent	Response Count
Home purchase		0.0%	0
New Construction		20.0%	1
Refinance for debt consolidation		60.0%	3
Land purchase		0.0%	0
Renovation		0.0%	0
Manufactured home purchase		0.0%	0
Refinance for a lower rate		20.0%	1
	Other (please specify)		0
		answered question	5
		skipped question	0

18. How much money would you apply for?

		Response Percent	Response Count
\$5,000-\$10,000		0.0%	0
\$10,000-\$25,000		20.0%	1
\$25,000-\$50,000		0.0%	0
\$50,000-\$75,000		0.0%	0
\$75,000-\$100,000		0.0%	0
\$100,000-\$125,000		20.0%	1
\$125,000-\$150,000		0.0%	0
\$150,000-\$175,000		0.0%	0
\$175,000-\$200,000		0.0%	0
\$200,000-\$225,000		0.0%	0
\$225,000-\$250,000		20.0%	1
I need assistance in determining how much to apply for		40.0%	2
		answered question	5
		skipped question	0

19. Are you interested in or do you know someone under 18 years old that may be interested in participating in a matched savings program and saving money to be used towards home ownership, higher education, or starting/expanding a business?

		Response Percent	Response Count
Yes, I am interested		20.0%	1
No, I am not interested		0.0%	0
Yes, I know someone under 18 years old that my be interested		40.0%	2
No, I don't know of anyone		40.0%	2
answered question			5
skipped question			0

20. Which purpose would you or the person under 18 years old most want to save money for through a matched savings program? (Please check one)

	Home ownership	Higher education	Starting/expanding a business	Response Count
For you:	66.7% (2)	33.3% (1)	0.0% (0)	3
For someone under 18:	60.0% (3)	80.0% (4)	0.0% (0)	5
answered question				5
skipped question				0

21. Would you or the person under 18 years old be willing to commit to financial fitness training while participating in a matched savings program?

		Response Percent	Response Count
Yes, I would		0.0%	0
No, I wouldn't		0.0%	0
Yes, they would		20.0%	1
No, they wouldn't		0.0%	0
I don't know if they would		80.0%	4
answered question			5
skipped question			0

22. What is your age?

		Response Percent	Response Count
18-24		0.0%	0
25-35		20.0%	1
36-45		20.0%	1
46-54		40.0%	2
55-61		20.0%	1
Over 61		0.0%	0
answered question			5
skipped question			0

23. What is your sex?

		Response Percent	Response Count
Female		100.0%	5
Male		0.0%	0
answered question			5
skipped question			0

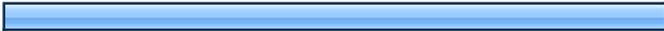
24. What is your ethnicity?

		Response Percent	Response Count
Native American		100.0%	5
Other (please specify)			0
answered question			5
skipped question			0

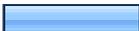
25. What tribe are you enrolled in?

		Response Percent	Response Count
Tribe Name		0.0%	0
Tribe Name		0.0%	0
Tribe Name		0.0%	0
Other (please specify)			5
answered question			0
skipped question			5

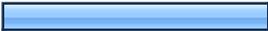
26. Are you a veteran?

		Response Percent	Response Count
Yes		0.0%	0
No		100.0%	5
answered question			5
skipped question			0

27. What is your highest level of education?

		Response Percent	Response Count
Middle School		0.0%	0
Some High School		20.0%	1
High School Diploma		20.0%	1
Some Post HS Education		0.0%	0
Vocational/Technical School		40.0%	2
Associate's Degree		20.0%	1
Bachelor's Degree		0.0%	0
Master's Degree		20.0%	1
Doctorate		0.0%	0
Juris Doctorate		0.0%	0
answered question			5
skipped question			0

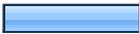
28. What is your family's annual household income?

		Response Percent	Response Count
Below \$5,000		0.0%	0
\$5,000-\$20,000		40.0%	2
\$20,000-\$30,000		0.0%	0
\$30,000-\$50,000		40.0%	2
\$50,000-\$60,000		0.0%	0
\$60,000-\$85,000		20.0%	1
\$85,000-\$100,000		0.0%	0
\$100,000-\$125,000		0.0%	0
Above \$125,000		0.0%	0
		answered question	5
		skipped question	0

29. What are the source(s) of your income? (Check all that apply)

		Response Percent	Response Count
Self employment		0.0%	0
TANF/AFDC/GA		0.0%	0
Food Stamps/Commodities		0.0%	0
Side Jobs-Paid in cash		0.0%	0
Employment (full/part-time)		100.0%	5
Retirement		0.0%	0
Contract Work		0.0%	0
Veteran's Benefits		0.0%	0
SSI or SSD		0.0%	0
Unemployment		0.0%	0
	Other (please specify)		0
		answered question	5
		skipped question	0

30. Please indicate your type(s) of employment?

		Response Percent	Response Count
Education		20.0%	1
Sales/service		0.0%	0
Police/fire/public		0.0%	0
Seasonal		0.0%	0
US Government		0.0%	0
Unified School District		0.0%	0
Tribe		60.0%	3
Health		20.0%	1
	Other (please specify)		1
		answered question	5
		skipped question	0

31. How many people live in your home?

		Response Percent	Response Count
1		0.0%	0
2		20.0%	1
3		60.0%	3
4		0.0%	0
5		0.0%	0
6		20.0%	1
7		0.0%	0
8		0.0%	0
9		0.0%	0
10		0.0%	0
11 or more		0.0%	0
answered question			5
skipped question			0

32. How many children under 18 years of age live in your home?

		Response Percent	Response Count
0		0.0%	0
1		40.0%	2
2		40.0%	2
3		20.0%	1
4		0.0%	0
5		0.0%	0
6		0.0%	0
7		0.0%	0
8		0.0%	0
9		0.0%	0
10		0.0%	0
11 or more		0.0%	0
answered question			5
skipped question			0

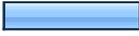
33. How many miles do you travel for work?

		Response Percent	Response Count
30 Miles or less		100.0%	5
30 – 60 miles		0.0%	0
60 miles or more		0.0%	0
	Other (please specify)		0
		answered question	5
		skipped question	0

34. Do you ever use public transportation?

		Response Percent	Response Count
Yes		20.0%	1
No		80.0%	4
		answered question	5
		skipped question	0

35. What is your living status?

		Response Percent	Response Count
[TRIBE] HA Rental		60.0%	3
[TRIBE] HA Purchase		20.0%	1
Own-Buying		20.0%	1
Rent-Private owner		0.0%	0
Live with Relatives/Others		0.0%	0
Homeless		0.0%	0
	Other (please specify)		0
		answered question	5
		skipped question	0

36. How much do you now pay for housing each month?

		Response Percent	Response Count
Under \$500		75.0%	3
\$500-750		0.0%	0
\$750-\$1,000		0.0%	0
Over \$1,000_____		25.0%	1
		answered question	4
		skipped question	1

37. Thank you for your participation. Please add any other comments. For additional information as the project progresses, please provide name and address/e-mail or phone; or contact Utah Indian Housing Council (801) 538-8767

	Response Count
	0
answered question	0
skipped question	5

Page 1, Q1. Where do you live now?

1	Millcreek, UT	Jul 26, 2011 7:35 PM
2	Cedar City, Utah	Jul 26, 2011 7:31 PM
3	Cedar City, Utah	Jul 26, 2011 7:27 PM
4	Cedar City, Utah	Jul 26, 2011 7:21 PM
5	On the reservation	Jul 26, 2011 7:16 PM

Page 1, Q2. Where would you prefer to live in the future?

1	Millcreek, UT	Jul 26, 2011 7:35 PM
2	A place where there is employment	Jul 26, 2011 7:31 PM
3	Stiil here	Jul 26, 2011 7:27 PM
4	Cedar City, Utah	Jul 26, 2011 7:21 PM
5	I would like to live in the same place or somewhere near it	Jul 26, 2011 7:16 PM

Page 1, Q3. Why don't you live there now?

1	No money to move	Jul 26, 2011 7:31 PM
2	I am here	Jul 26, 2011 7:27 PM
3	I do	Jul 26, 2011 7:21 PM
4	I do	Jul 26, 2011 7:16 PM

Page 3, Q2. What kind of home would you like to own?

1	Nice house	Jul 26, 2011 7:31 PM
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Page 3, Q3. What kinds of features would you like in your new home or neighborhood?

1	Nice neighbors	Jul 26, 2011 7:31 PM
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Page 3, Q3. What kinds of features would you like in your new home or neighborhood?

2	big fenced in back yard	Jul 26, 2011 7:22 PM
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Page 5, Q5. If you selected YES to the previous question:

1	Flexplan/Health/Retirement	Jul 26, 2011 7:36 PM
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2	Advance	Jul 26, 2011 7:28 PM
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3	need to borrow	Jul 26, 2011 7:25 PM
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Page 9, Q2. What tribe are you enrolled in?

1	Utah Paiute	Jul 26, 2011 7:37 PM
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2	Utah Paiute	Jul 26, 2011 7:33 PM
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3	Utah Paiute	Jul 26, 2011 7:29 PM
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4	Utah Paiute	Jul 26, 2011 7:26 PM
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5	Utah Paiute	Jul 26, 2011 7:19 PM
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Page 12, Q3. Please indicate your type(s) of employment?

1	Child Care	Jul 26, 2011 7:34 PM
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1. Where do you live now?

		Response Percent	Response Count
Town, ST		100.0%	7
Town, ST		0.0%	0
Town, ST		0.0%	0
Town, ST		0.0%	0
Other (please specify)			82
answered question			7
skipped question			78

2. Where would you prefer to live in the future?

		Response Percent	Response Count
Town, ST		100.0%	7
Town, ST		0.0%	0
Town, ST		0.0%	0
Town, ST		0.0%	0
Other (please specify)			74
answered question			7
skipped question			78

3. Why don't you live there now?

	Response Count
	59
answered question	59
skipped question	26

4. Do you own your land?

		Response Percent	Response Count
Yes		35.7%	30
No		64.3%	54
	answered question		84
	skipped question		1

5. If you selected YES to the previous question:

	Town, ST	Town, ST	Town, ST	Town, ST	Response Count
Where is the land located?	100.0% (3)	0.0% (0)	0.0% (0)	0.0% (0)	3
			Other (please specify)		30
			answered question		3
			skipped question		82

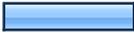
6. What is the land status?

		Response Percent	Response Count
Tribal Lease		56.4%	22
Trust		25.6%	10
Fee Simple (Deeded)		20.5%	8
		answered question	39
		skipped question	46

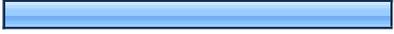
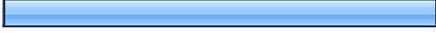
7. Would you like to own a home?

		Response Percent	Response Count
Yes		57.6%	49
No		9.4%	8
I already own a home		30.6%	26
I own a mobile/manufactured home		7.1%	6
		answered question	85
		skipped question	0

8. What kind of home would you like to own?

		Response Percent	Response Count
Stick-built home		83.9%	26
Manufactured home		19.4%	6
Other (please specify)			34
answered question			31
skipped question			54

9. What kinds of features would you like in your new home or neighborhood?

		Response Percent	Response Count
Shared recreation of garden areas		24.1%	14
Large Lots		58.6%	34
Garage/carports		65.5%	38
Other (please specify)			15
answered question			58
skipped question			27

10. What are your obstacles to home ownership? (Check all that apply)

		Response Percent	Response Count
Can't afford down payment		68.3%	41
Payments too high		58.3%	35
Income		80.0%	48
Bad credit		48.3%	29
Hard to get land		23.3%	14
Lack of local lending		23.3%	14
Lack of credit history		36.7%	22
Not informed about the process		23.3%	14
	Other (please specify)		18
answered question			60
skipped question			25

11. Have you ever been turned down for a home loan?

		Response Percent	Response Count
Yes		10.8%	9
No		31.3%	26
Never Applied		57.8%	48
answered question			83
skipped question			2

12. Check all that apply:

	Yes	No	Response Count
Have you ever had a loan?	75.3% (64)	24.7% (21)	85
Have you ever defaulted on a loan?	32.9% (27)	67.1% (55)	82
Have you ever had a checking account?	86.9% (73)	13.1% (11)	84
Do you have a checking account now?	76.2% (64)	23.8% (20)	84
Do you use Check Cashing or Payday Center?	28.6% (24)	71.4% (60)	84
Have you ever had a savings account?	83.3% (70)	16.7% (14)	84
Do you have a savings account now?	68.7% (57)	31.3% (26)	83
Are you concerned about your credit report?	61.2% (52)	38.8% (33)	85
Are you interested in applying for a home loan?	45.8% (38)	54.2% (45)	83
		answered question	85
		skipped question	0

13. Do you have a credit card(s)?

		Response Percent	Response Count
Yes		44.0%	37
No		56.0%	47
		answered question	84
		skipped question	1

14. If you selected YES to the previous question:

		Response Percent	Response Count
How many credit cards do you have?		100.0%	56
How many store credit cards do you have?		91.1%	51
answered question			56
skipped question			29

15. Do you have payroll deductions?

		Response Percent	Response Count
Yes		26.5%	22
No		73.5%	61
answered question			83
skipped question			2

16. If you selected YES to the previous question:

		Response Percent	Response Count
What is the reason for having payroll deductions?		100.0%	44
answered question			44
skipped question			41

17. If you were to take out a loan, what type would you choose?

		Response Percent	Response Count
Home purchase		60.9%	39
New Construction		29.7%	19
Refinance for debt consolidation		6.3%	4
Land purchase		18.8%	12
Renovation		10.9%	7
Manufactured home purchase		9.4%	6
Refinance for a lower rate		12.5%	8
	Other (please specify)		17
		answered question	64
		skipped question	21

18. How much money would you apply for?

		Response Percent	Response Count
\$5,000-\$10,000		10.8%	8
\$10,000-\$25,000		9.5%	7
\$25,000-\$50,000		5.4%	4
\$50,000-\$75,000		9.5%	7
\$75,000-\$100,000		4.1%	3
\$100,000-\$125,000		8.1%	6
\$125,000-\$150,000		5.4%	4
\$150,000-\$175,000		13.5%	10
\$175,000-\$200,000		13.5%	10
\$200,000-\$225,000		6.8%	5
\$225,000-\$250,000		2.7%	2
I need assistance in determining how much to apply for		14.9%	11
		answered question	74
		skipped question	11

19. Are you interested in or do you know someone under 18 years old that may be interested in participating in a matched savings program and saving money to be used towards home ownership, higher education, or starting/expanding a business?

		Response Percent	Response Count
Yes, I am interested		38.6%	32
No, I am not interested		30.1%	25
Yes, I know someone under 18 years old that may be interested		16.9%	14
No, I don't know of anyone		25.3%	21
answered question			83
skipped question			2

20. Which purpose would you or the person under 18 years old most want to save money for through a matched savings program? (Please check one)

	Home ownership	Higher education	Starting/expanding a business	Response Count
For you:	76.3% (45)	32.2% (19)	23.7% (14)	59
For someone under 18:	14.0% (7)	94.0% (47)	8.0% (4)	50
answered question				65
skipped question				20

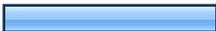
21. Would you or the person under 18 years old be willing to commit to financial fitness training while participating in a matched savings program?

		Response Percent	Response Count
Yes, I would		36.8%	28
No, I wouldn't		30.3%	23
Yes, they would		13.2%	10
No, they wouldn't		7.9%	6
I don't know if they would		27.6%	21
answered question			76
skipped question			9

22. What is your age?

		Response Percent	Response Count
18-24		9.5%	8
25-35		8.3%	7
36-45		28.6%	24
46-54		31.0%	26
55-61		11.9%	10
Over 61		10.7%	9
answered question			84
skipped question			1

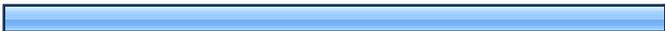
23. What is your sex?

		Response Percent	Response Count
Female		68.2%	58
Male		31.8%	27
answered question			85
skipped question			0

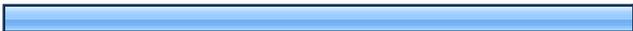
24. What is your ethnicity?

		Response Percent	Response Count
Native American		100.0%	84
	Other (please specify)		2
answered question			84
skipped question			1

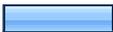
25. What tribe are you enrolled in?

		Response Percent	Response Count
Tribe Name		100.0%	10
Tribe Name		0.0%	0
Tribe Name		0.0%	0
	Other (please specify)		85
answered question			10
skipped question			75

26. Are you a veteran?

		Response Percent	Response Count
Yes		4.8%	4
No		95.2%	80
answered question			84
skipped question			1

27. What is your highest level of education?

		Response Percent	Response Count
Middle School		2.5%	2
Some High School		13.6%	11
High School Diploma		30.9%	25
Some Post HS Education		8.6%	7
Vocational/Technical School		16.0%	13
Associate's Degree		16.0%	13
Bachelor's Degree		14.8%	12
Master's Degree		12.3%	10
Doctorate		2.5%	2
Juris Doctorate		0.0%	0
answered question			81
skipped question			4

28. What is your family's annual household income?

		Response Percent	Response Count
Below \$5,000		17.7%	14
\$5,000-\$20,000		16.5%	13
\$20,000-\$30,000		11.4%	9
\$30,000-\$50,000		21.5%	17
\$50,000-\$60,000		13.9%	11
\$60,000-\$85,000		8.9%	7
\$85,000-\$100,000		6.3%	5
\$100,000-\$125,000		1.3%	1
Above \$125,000		2.5%	2
		answered question	79
		skipped question	6

29. What are the source(s) of your income? (Check all that apply)

		Response Percent	Response Count
Self employment	<input type="checkbox"/>	12.2%	10
TANF/AFDC/GA	<input type="checkbox"/>	0.0%	0
Food Stamps/Commodities	<input type="checkbox"/>	17.1%	14
Side Jobs-Paid in cash	<input type="checkbox"/>	6.1%	5
Employment (full/part-time)	<input checked="" type="checkbox"/>	69.5%	57
Retirement	<input type="checkbox"/>	3.7%	3
Contract Work	<input type="checkbox"/>	2.4%	2
Veteran's Benefits	<input type="checkbox"/>	0.0%	0
SSI or SSD	<input type="checkbox"/>	13.4%	11
Unemployment	<input type="checkbox"/>	1.2%	1
	Other (please specify)		11
answered question			82
skipped question			3

30. Please indicate your type(s) of employment?

		Response Percent	Response Count
Education		28.1%	16
Sales/service		29.8%	17
Police/fire/public		5.3%	3
Seasonal		7.0%	4
US Government		10.5%	6
Unified School District		1.8%	1
Tribe		19.3%	11
Health		7.0%	4
	Other (please specify)		26
answered question			57
skipped question			28

31. How many people live in your home?

		Response Percent	Response Count
1		11.9%	10
2		13.1%	11
3		13.1%	11
4		9.5%	8
5		26.2%	22
6		17.9%	15
7		6.0%	5
8		1.2%	1
9		0.0%	0
10		0.0%	0
11 or more		2.4%	2
answered question			84
skipped question			1

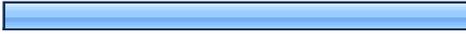
32. How many children under 18 years of age live in your home?

		Response Percent	Response Count
0		27.2%	22
1		19.8%	16
2		16.0%	13
3		23.5%	19
4		11.1%	9
5		1.2%	1
6		1.2%	1
7		0.0%	0
8		0.0%	0
9		0.0%	0
10		0.0%	0
11 or more		0.0%	0
answered question			81
skipped question			4

33. How many miles do you travel for work?

		Response Percent	Response Count
30 Miles or less		83.8%	57
30 – 60 miles		13.2%	9
60 miles or more		2.9%	2
	Other (please specify)		12
answered question			68
skipped question			17

34. Do you ever use public transportation?

		Response Percent	Response Count
Yes		29.8%	25
No		70.2%	59
answered question			84
skipped question			1

35. What is your living status?

		Response Percent	Response Count
[TRIBE] HA Rental		1.3%	1
[TRIBE] HA Purchase		3.9%	3
Own-Buying		37.7%	29
Rent-Private owner		42.9%	33
Live with Relatives/Others		14.3%	11
Homeless		3.9%	3
	Other (please specify)		8
answered question			77
skipped question			8

36. How much do you now pay for housing each month?

		Response Percent	Response Count
Under \$500		37.7%	26
\$500-750		26.1%	18
\$750-\$1,000		24.6%	17
Over \$1,000_____		11.6%	8
answered question			69
skipped question			16

37. Thank you for your participation. Please add any other comments. For additional information as the project progresses, please provide name and address/e-mail or phone; or contact Utah Indian Housing Council (801) 538-8767

	Response Count
	25
answered question	25
skipped question	60

Page 1, Q1. Where do you live now?

1	Navajo Mountain, Utah - NHA	Jul 23, 2011 9:46 AM
2	Navajo Mountain, Utah	Jul 23, 2011 9:40 AM
3	Oljato, Utah	Jul 23, 2011 9:34 AM
4	Utah	Jul 22, 2011 10:19 PM
5	Salt Lake City, UT	Jul 22, 2011 10:06 PM
6	Aneth, Utah	Jul 22, 2011 4:37 PM
7	Mexican Hat	Jul 22, 2011 4:33 PM
8	Red Mesa, Utah	Jul 22, 2011 4:27 PM
9	Spanish Fork, UT	Jul 22, 2011 4:21 PM
10	Bountiful	Jul 22, 2011 4:16 PM
11	Salt Lake City, UT	Jul 22, 2011 4:11 PM
12	Magna, UT	Jul 22, 2011 4:07 PM
13	Oregon	Jul 22, 2011 4:03 PM
14	Cedar City, UT	Jul 22, 2011 3:55 PM
15	Halchita by Mexican Hat, Utah	Jul 22, 2011 3:47 PM
16	Lehi, Utah	Jul 22, 2011 3:42 PM
17	1.5 miles east of Navajo Mtn Chapter Hse.	Jul 22, 2011 9:43 AM
18	Portland, OR	Jul 20, 2011 4:54 PM
19	Salt Lake City, UT	Jul 20, 2011 4:44 PM
20	Logan, Ut	Jul 20, 2011 4:40 PM
21	Logan, Ut	Jul 20, 2011 4:35 PM
22	Cedar City, UT	Jul 20, 2011 4:31 PM
23	Cedar City, UT	Jul 20, 2011 1:00 PM
24	Taylorsville, Utah	Jul 20, 2011 12:56 PM
25	Salt Lake City, UT	Jul 20, 2011 12:52 PM
26	Salt Lake City, UT	Jul 20, 2011 12:47 PM
27	Salt Lake City, UT	Jul 20, 2011 12:43 PM

Page 1, Q1. Where do you live now?

28	Oregon	Jul 20, 2011 12:38 PM
29	Oregon	Jul 20, 2011 12:34 PM
30	I live at Navajo Mt, Utah about 3/4 miles east of Navajo Mtn Chapter house.	Jul 18, 2011 5:34 PM
31	Navajo Mountain with my father in a separate little house	Jul 18, 2011 5:07 PM
32	hogan - 1 room	Jul 18, 2011 4:49 PM
33	Navajo Mountain	Jul 18, 2011 4:42 PM
34	Navajo Reservation	Jul 18, 2011 4:35 PM
35	Navajo Mountain	Jul 18, 2011 4:25 PM
36	Navajo Mountain, Utah	Jul 18, 2011 4:18 PM
37	Navajo Mountain	Jul 18, 2011 4:09 PM
38	Cedar City, UT	Jul 1, 2011 12:35 PM
39	Orem, UT	Jul 1, 2011 12:30 PM
40	American Park	Jul 1, 2011 12:28 PM
41	Orem, UT	Jul 1, 2011 12:24 PM
42	Orem, UT	Jul 1, 2011 12:21 PM
43	Cedar Valley, UT	Jul 1, 2011 12:02 PM
44	Cedar Valley, UT	Jul 1, 2011 11:58 AM
45	Orem, UT	Jul 1, 2011 11:52 AM
46	Cedar Valley, UT	Jul 1, 2011 11:42 AM
47	Phoenix, AZ	Jul 1, 2011 11:35 AM
48	Lehi, Utah	Jul 1, 2011 11:32 AM
49	Lehi, Utah	Jul 1, 2011 11:27 AM
50	Lehi, Utah	Jul 1, 2011 11:23 AM
51	Lehi, Utah	Jul 1, 2011 11:18 AM
52	Lehi, Utah	Jul 1, 2011 11:14 AM
53	Montezuma Creek	Jul 1, 2011 11:10 AM
54	Salt Lake City, UT	Jul 1, 2011 11:07 AM

Page 1, Q1. Where do you live now?

55	Montezuma Creek	Jul 1, 2011 11:00 AM
56	Orem, UT	Jul 1, 2011 10:53 AM
57	Rural Community	Feb 10, 2011 11:22 PM
58	Paiute Mesa, UT	Feb 10, 2011 11:15 PM
59	Orem, UT	Feb 10, 2011 11:07 PM
60	Magna, UT	Feb 10, 2011 11:00 PM
61	Ogden, UT	Feb 10, 2011 10:51 PM
62	Sandy, UT	Feb 10, 2011 10:45 PM
63	Draper, UT	Feb 10, 2011 10:39 PM
64	Draper, UT	Feb 10, 2011 10:34 PM
65	Salt Lake City, UT	Feb 10, 2011 10:27 PM
66	Salt Lake City, UT	Feb 10, 2011 10:21 PM
67	Salt Lake City, UT	Feb 10, 2011 10:15 PM
68	Park City, UT	Feb 9, 2011 11:47 PM
69	Murray, UT	Feb 9, 2011 11:39 PM
70	Magna, UT	Feb 9, 2011 11:36 PM
71	Logan, Ut	Feb 9, 2011 11:35 PM
72	Murray, 4526 S. Triton Dr.	Feb 9, 2011 11:26 PM
73	Aneth, UT	Aug 18, 2010 4:17 PM
74	Cedar Valley, UT	Aug 18, 2010 4:13 PM
75	Mexican Water, AZ	Aug 18, 2010 4:08 PM
76	Dennehotso, AZ	Aug 18, 2010 11:13 AM
77	Monument Valley, UT	Aug 18, 2010 11:07 AM
78	Aneth, UT	Aug 18, 2010 11:00 AM
79	Page, AZ	Aug 18, 2010 10:55 AM
80	Kayenta, AZ	Aug 18, 2010 10:48 AM
81	Blanding, UT	Aug 18, 2010 10:13 AM

Page 1, Q2. Where would you prefer to live in the future?

1	my own homesite lease at Navajo Mountain, UT	Jul 23, 2011 9:46 AM
2	Navajo Mountain, Utah	Jul 23, 2011 9:40 AM
3	Oljato, Utah	Jul 23, 2011 9:34 AM
4	Smaller Comm	Jul 22, 2011 10:19 PM
5	AZ	Jul 22, 2011 10:06 PM
6	Aneth, Utah	Jul 22, 2011 4:37 PM
7	Blanding, Utah	Jul 22, 2011 4:33 PM
8	Red Mesa, Utah	Jul 22, 2011 4:27 PM
9	I like where I am at now	Jul 22, 2011 4:21 PM
10	Bountiful	Jul 22, 2011 4:16 PM
11	Flagstaff. AZ	Jul 22, 2011 4:11 PM
12	Utah	Jul 22, 2011 4:07 PM
13	Utah	Jul 22, 2011 4:03 PM
14	on my own land, in my own home somewhere where schools are located, a stable job for all that can work mabe in a city-but still in Utah	Jul 22, 2011 3:55 PM
15	Blanding, Utah	Jul 22, 2011 3:47 PM
16	Southern part of Utah	Jul 22, 2011 3:42 PM
17	Navajo Mtn. Utah	Jul 22, 2011 9:43 AM
18	Utah	Jul 20, 2011 4:54 PM
19	Arizona	Jul 20, 2011 4:44 PM
20	Oljato	Jul 20, 2011 4:40 PM
21	MV /Oljato	Jul 20, 2011 4:35 PM
22	Cedar City, UT	Jul 20, 2011 4:31 PM
23	Cedar City, UT	Jul 20, 2011 1:00 PM
24	Cedar City, UT	Jul 20, 2011 12:56 PM
25	Home - Rez by Aneth	Jul 20, 2011 12:52 PM
26	Blanding, Utah	Jul 20, 2011 12:47 PM
27	Home - Aneth	Jul 20, 2011 12:43 PM

Page 1, Q2. Where would you prefer to live in the future?

28	Utah	Jul 20, 2011 12:38 PM
29	Utah	Jul 20, 2011 12:34 PM
30	Right where I live now. I have home site lease & building	Jul 18, 2011 5:34 PM
31	In my own home	Jul 18, 2011 5:07 PM
32	In the new house	Jul 18, 2011 4:49 PM
33	Navajo Mountain	Jul 18, 2011 4:42 PM
34	Navajo Reservation	Jul 18, 2011 4:35 PM
35	Navajo Mountain	Jul 18, 2011 4:25 PM
36	Navajo Mountain, Utah	Jul 18, 2011 4:18 PM
37	Navajo Mountain	Jul 18, 2011 4:09 PM
38	St George	Jul 1, 2011 12:35 PM
39	American Park	Jul 1, 2011 12:28 PM
40	?	Jul 1, 2011 12:24 PM
41	Salt Lake City, UT	Jul 1, 2011 12:02 PM
42	Orem, UT	Jul 1, 2011 11:52 AM
43	Cedar City, UT or Flagstaff, AZ	Jul 1, 2011 11:42 AM
44	Cedar City, UT	Jul 1, 2011 11:35 AM
45	Blanding, Utah	Jul 1, 2011 11:32 AM
46	Springville, UT	Jul 1, 2011 11:27 AM
47	Pleasant Grove, UT	Jul 1, 2011 11:23 AM
48	Utah	Jul 1, 2011 11:18 AM
49	Utah	Jul 1, 2011 11:14 AM
50	Montezuma Creek	Jul 1, 2011 11:10 AM
51	Cancun	Jul 1, 2011 11:07 AM
52	Montezuma Creek	Jul 1, 2011 11:00 AM
53	Paiute Mesa, UT	Feb 10, 2011 11:15 PM
54	Orem, UT	Feb 10, 2011 11:07 PM

Page 1, Q2. Where would you prefer to live in the future?

55	AZ	Feb 10, 2011 11:00 PM
56	Salt Lake City, UT or Los Angeles, CA	Feb 10, 2011 10:51 PM
57	Ft Defiance, AZ	Feb 10, 2011 10:45 PM
58	Salt Lake City, UT	Feb 10, 2011 10:39 PM
59	Unknown	Feb 10, 2011 10:27 PM
60	AZ	Feb 10, 2011 10:15 PM
61	AZ, the rez or LA, CA	Feb 9, 2011 11:39 PM
62	Magna, UT	Feb 9, 2011 11:36 PM
63	Reservation, Navajo	Feb 9, 2011 11:35 PM
64	same area is fine	Feb 9, 2011 11:26 PM
65	Aneth, UT	Aug 18, 2010 4:17 PM
66	Cedar Valley	Aug 18, 2010 4:13 PM
67	Mexican Water, AZ	Aug 18, 2010 4:08 PM
68	Dennehotso, AZ	Aug 18, 2010 11:13 AM
69	Monument Valley, UT	Aug 18, 2010 11:07 AM
70	Aneth, UT	Aug 18, 2010 11:00 AM
71	Navajo Mtn, AZ/UT	Aug 18, 2010 10:55 AM
72	Monument Valley, UT	Aug 18, 2010 10:48 AM
73	Blanding, UT	Aug 18, 2010 10:13 AM
74	Red Mesa, UT	Aug 18, 2010 10:03 AM

Page 1, Q3. Why don't you live there now?

1	I live there	Jul 23, 2011 9:46 AM
2	I do live here	Jul 23, 2011 9:40 AM
3	School, work	Jul 22, 2011 10:06 PM
4	no job, no money	Jul 22, 2011 4:33 PM
5	NA	Jul 22, 2011 4:27 PM
6	I do	Jul 22, 2011 4:16 PM
7	work, school	Jul 22, 2011 4:11 PM
8	live there now	Jul 22, 2011 4:07 PM
9	All my family is in Utah	Jul 22, 2011 4:03 PM
10	no jobs economic really hard and cost of living way higher then a city's especially if is even near a navajo reservation.	Jul 22, 2011 3:55 PM
11	work	Jul 22, 2011 3:47 PM
12	not enough jobs	Jul 22, 2011 3:42 PM
13	I like to live have @ Navajo Mtn.	Jul 22, 2011 9:43 AM
14	job	Jul 20, 2011 4:54 PM
15	unemployed & homeless	Jul 20, 2011 4:44 PM
16	no home, no job	Jul 20, 2011 4:40 PM
17	job & no housing	Jul 20, 2011 4:35 PM
18	work	Jul 20, 2011 12:56 PM
19	age	Jul 20, 2011 12:52 PM
20	age	Jul 20, 2011 12:47 PM
21	age & money	Jul 20, 2011 12:43 PM
22	not enough money to move back	Jul 20, 2011 12:38 PM
23	income	Jul 20, 2011 12:34 PM
24	I'm living there now in small camp trailer	Jul 18, 2011 5:34 PM
25	Still need to find out more	Jul 18, 2011 5:07 PM
26	not finished	Jul 18, 2011 4:49 PM
27	NA	Jul 18, 2011 4:42 PM

Page 1, Q3. Why don't you live there now?

28	all my family live here	Jul 18, 2011 4:25 PM
29	NA	Jul 18, 2011 4:09 PM
30	can't afford it	Jul 1, 2011 12:35 PM
31	job	Jul 1, 2011 12:24 PM
32	job	Jul 1, 2011 12:21 PM
33	job & finances	Jul 1, 2011 12:02 PM
34	Husband completing education & employment	Jul 1, 2011 11:42 AM
35	working in Phoenix & will be going to school	Jul 1, 2011 11:35 AM
36	employment-none	Jul 1, 2011 11:32 AM
37	kids still in school	Jul 1, 2011 11:27 AM
38	can't afford to live on my own	Jul 1, 2011 11:23 AM
39	not on my own yet	Jul 1, 2011 11:18 AM
40	not on my own yet	Jul 1, 2011 11:14 AM
41	I do live there	Jul 1, 2011 11:10 AM
42	job, school, children, money	Jul 1, 2011 11:07 AM
43	no home, no job	Jul 1, 2011 11:00 AM
44	Too congested	Feb 10, 2011 11:22 PM
45	No power/water/heat wood - still live there	Feb 10, 2011 11:15 PM
46	I do	Feb 10, 2011 11:07 PM
47	School, work, kids educ	Feb 10, 2011 11:00 PM
48	too expensive	Feb 10, 2011 10:51 PM
49	AZ	Feb 10, 2011 10:45 PM
50	Money	Feb 10, 2011 10:39 PM
51	No job there	Feb 10, 2011 10:15 PM
52	working on it	Feb 9, 2011 11:39 PM
53	Employment	Feb 9, 2011 11:35 PM
54	Just rent but would like to live in a home.	Feb 9, 2011 11:26 PM

Page 1, Q3. Why don't you live there now?

55	No jobs	Aug 18, 2010 4:13 PM
56	NA	Aug 18, 2010 11:13 AM
57	No funds to build home on homesite lease	Aug 18, 2010 10:55 AM
58	Work in Kayenta	Aug 18, 2010 10:48 AM
59	NA	Aug 18, 2010 10:13 AM

Page 2, Q2. If you selected YES to the previous question:

1	Naavajo Mtn., Utah	Jul 23, 2011 9:40 AM
2	AZ	Jul 22, 2011 10:06 PM
3	Red Mesa, Utah	Jul 22, 2011 4:28 PM
4	SF	Jul 22, 2011 4:21 PM
5	Bountiful	Jul 22, 2011 4:16 PM
6	Navajo Reservation	Jul 22, 2011 4:12 PM
7	1.5 miles East of Navajo Mtn. Chapter Hse.	Jul 22, 2011 9:45 AM
8	by Aneth	Jul 20, 2011 12:53 PM
9	Monument Valley, Oljato	Jul 20, 2011 12:48 PM
10	house is on the land	Jul 18, 2011 4:50 PM
11	NA	Jul 18, 2011 4:42 PM
12	Navajo Reservation	Jul 18, 2011 4:35 PM
13	1.5 miles east of Navajo Mountain	Jul 18, 2011 4:26 PM
14	County Rd 434 off N-16 6 miles from Navajo Mountain Chapter	Jul 18, 2011 4:19 PM
15	Navajo Mountain	Jul 18, 2011 4:09 PM
16	Montezuma Creek, UT	Jul 1, 2011 11:11 AM
17	Salt Lake City	Jul 1, 2011 11:08 AM
18	Blanding , Utah	Jul 1, 2011 11:00 AM
19	Red Mesa, Navajo Nation	Feb 10, 2011 11:23 PM
20	Paiute Mesa, UT	Feb 10, 2011 11:15 PM
21	Fort Defiance, AZ	Feb 10, 2011 11:07 PM
22	AZ	Feb 10, 2011 11:01 PM
23	Ft. Defiance, AZ	Feb 10, 2011 10:46 PM
24	Summit county, UT	Feb 9, 2011 11:48 PM
25	Cedar Valley	Aug 18, 2010 4:13 PM
26	Mexican Water, AZ	Aug 18, 2010 4:08 PM
27	NA	Aug 18, 2010 11:14 AM

Page 2, Q2. If you selected YES to the previous question:

28	Monument Valley, UT	Aug 18, 2010 11:07 AM
29	Aneth, UT	Aug 18, 2010 11:01 AM
30	Blanding, UT	Aug 18, 2010 10:13 AM

Page 3, Q2. What kind of home would you like to own?

1	stable home	Jul 23, 2011 9:48 AM
2	custom home	Jul 23, 2011 9:41 AM
3	NA	Jul 22, 2011 4:28 PM
4	NA	Jul 22, 2011 4:21 PM
5	brick	Jul 22, 2011 4:17 PM
6	enough room for my children and myself	Jul 22, 2011 3:56 PM
7	already have a house	Jul 22, 2011 9:46 AM
8	3 bedroom home	Jul 20, 2011 4:45 PM
9	NA	Jul 20, 2011 4:35 PM
10	NA	Jul 20, 2011 4:31 PM
11	NA	Jul 20, 2011 1:00 PM
12	NA	Jul 20, 2011 12:56 PM
13	NA	Jul 20, 2011 12:53 PM
14	NA	Jul 20, 2011 12:38 PM
15	I would like to have my house finished and move in	Jul 18, 2011 4:50 PM
16	modular	Jul 18, 2011 4:43 PM
17	Cinder block	Jul 18, 2011 4:28 PM
18	NA	Jul 18, 2011 4:20 PM
19	Cinder block	Jul 18, 2011 4:09 PM
20	Other-did not specify	Jul 1, 2011 12:28 PM
21	NA	Jul 1, 2011 12:25 PM
22	NA	Jul 1, 2011 12:18 PM
23	townhouse	Jul 1, 2011 12:03 PM
24	NA	Jul 1, 2011 11:56 AM
25	custom	Jul 1, 2011 11:42 AM
26	custom home/brick	Jul 1, 2011 11:35 AM
27	NA	Jul 1, 2011 11:27 AM

Page 3, Q2. What kind of home would you like to own?

28	NA	Jul 1, 2011 11:11 AM
29	w/foundation	Feb 10, 2011 11:16 PM
30	Sturdy home	Feb 10, 2011 11:08 PM
31	Brick, hogan, shed house	Feb 10, 2011 11:01 PM
32	Adobe, craftsman	Feb 10, 2011 10:52 PM
33	Mansion	Feb 10, 2011 10:34 PM
34	A nice 3 bedroom home	Feb 9, 2011 11:28 PM

Page 3, Q3. What kinds of features would you like in your new home or neighborhood?

1	more housing for community	Jul 23, 2011 9:35 AM
2	NA	Jul 22, 2011 4:28 PM
3	NA	Jul 22, 2011 4:12 PM
4	NA	Jul 22, 2011 4:03 PM
5	w/d hookpus, large kitchen and dining room (come from a large family so gatherings huge)	Jul 22, 2011 3:56 PM
6	Larger space in rooms	Jul 20, 2011 4:45 PM
7	rooms, bigger house	Jul 20, 2011 12:48 PM
8	lots of room	Jul 20, 2011 12:44 PM
9	a brand new wood stove	Jul 18, 2011 4:50 PM
10	home near cornfield	Jul 18, 2011 4:28 PM
11	Nothing	Jul 18, 2011 4:20 PM
12	home size	Jul 1, 2011 12:25 PM
13	medium size yard/lot	Jul 1, 2011 12:03 PM
14	In country	Jul 1, 2011 11:01 AM
15	Horse friendly	Aug 18, 2010 11:14 AM

Page 4, Q1. What are your obstacles to home ownership? (Check all that apply)

1	Personally I'm beyond my obstacles.	Jul 23, 2011 9:35 AM
2	already a homeowner	Jul 22, 2011 4:28 PM
3	already a homeowner	Jul 22, 2011 4:17 PM
4	look for resource from Navajo tribe to help off reservation member/families	Jul 22, 2011 3:57 PM
5	My husband & I are too old	Jul 22, 2011 3:47 PM
6	I have a own house	Jul 22, 2011 9:46 AM
7	Don't want one	Jul 20, 2011 12:53 PM
8	age	Jul 20, 2011 12:48 PM
9	age	Jul 20, 2011 12:44 PM
10	Navajo tribal land	Jul 18, 2011 4:51 PM
11	NA	Jul 18, 2011 4:20 PM
12	not interested in buying home right now	Jul 1, 2011 11:36 AM
13	student	Feb 10, 2011 11:29 PM
14	Have home ownership	Feb 10, 2011 11:23 PM
15	Do own home	Feb 10, 2011 11:16 PM
16	I own my home	Feb 10, 2011 11:08 PM
17	Already own home	Aug 18, 2010 4:14 PM
18	Have home ownership	Aug 18, 2010 10:14 AM

Page 5, Q3. If you selected YES to the previous question:

How many credit cards do you have?

1	0	Jul 23, 2011 9:36 AM
2	2	Jul 22, 2011 10:20 PM
3	1	Jul 22, 2011 4:38 PM
4	1	Jul 22, 2011 4:29 PM
5	2	Jul 22, 2011 4:22 PM
6	1	Jul 22, 2011 4:18 PM
7	2	Jul 22, 2011 4:09 PM
8	3	Jul 22, 2011 3:48 PM
9	0	Jul 22, 2011 3:43 PM
10	0	Jul 22, 2011 9:47 AM
11	1	Jul 20, 2011 4:55 PM
12	0	Jul 20, 2011 4:46 PM
13	0	Jul 20, 2011 4:41 PM
14	0	Jul 20, 2011 4:36 PM
15	1	Jul 20, 2011 4:32 PM
16	1	Jul 20, 2011 1:01 PM
17	0	Jul 20, 2011 12:57 PM
18	0	Jul 20, 2011 12:54 PM
19	0	Jul 20, 2011 12:49 PM
20	0	Jul 20, 2011 12:44 PM
21	0	Jul 20, 2011 12:40 PM
22	0	Jul 20, 2011 12:35 PM
23	0	Jul 18, 2011 5:35 PM
24	0	Jul 18, 2011 5:08 PM
25	0	Jul 18, 2011 4:52 PM
26	0	Jul 18, 2011 4:44 PM

Page 5, Q3. If you selected YES to the previous question:

27	0	Jul 18, 2011 4:36 PM
28	0	Jul 18, 2011 4:28 PM
29	0	Jul 18, 2011 4:21 PM
30	0	Jul 18, 2011 4:10 PM
31	1	Jul 1, 2011 12:35 PM
32	2	Jul 1, 2011 12:26 PM
33	3	Jul 1, 2011 12:21 PM
34	1	Jul 1, 2011 11:59 AM
35	3	Jul 1, 2011 11:44 AM
36	2	Jul 1, 2011 11:36 AM
37	3	Jul 1, 2011 11:08 AM
38	1	Feb 10, 2011 11:30 PM
39	1	Feb 10, 2011 11:24 PM
40	1	Feb 10, 2011 11:09 PM
41	5	Feb 10, 2011 10:53 PM
42	1	Feb 10, 2011 10:47 PM
43	1	Feb 10, 2011 10:30 PM
44	1	Feb 10, 2011 10:23 PM
45	2	Feb 9, 2011 11:51 PM
46	3	Feb 9, 2011 11:36 PM
47	4	Feb 9, 2011 11:35 PM
48	2	Feb 9, 2011 11:29 PM
49	1	Aug 18, 2010 4:19 PM
50	2	Aug 18, 2010 4:14 PM
51	0	Aug 18, 2010 4:09 PM
52	1	Aug 18, 2010 11:41 AM
53	1	Aug 18, 2010 11:02 AM

Page 5, Q3. If you selected YES to the previous question:

54	1	Aug 18, 2010 10:50 AM
55	12	Aug 18, 2010 10:14 AM
56	1	Aug 18, 2010 10:07 AM
How many store credit cards do you have?		
1	4	Jul 23, 2011 9:36 AM
2	0	Jul 22, 2011 10:20 PM
3	0	Jul 22, 2011 4:38 PM
4	1	Jul 22, 2011 4:29 PM
5	1	Jul 22, 2011 4:22 PM
7	0	Jul 22, 2011 4:09 PM
8	2	Jul 22, 2011 3:48 PM
9	0	Jul 22, 2011 3:43 PM
11	2	Jul 20, 2011 4:55 PM
12	0	Jul 20, 2011 4:46 PM
13	0	Jul 20, 2011 4:41 PM
14	0	Jul 20, 2011 4:36 PM
15	0	Jul 20, 2011 4:32 PM
16	0	Jul 20, 2011 1:01 PM
17	0	Jul 20, 2011 12:57 PM
18	0	Jul 20, 2011 12:54 PM
19	0	Jul 20, 2011 12:49 PM
20	0	Jul 20, 2011 12:44 PM
21	0	Jul 20, 2011 12:40 PM
22	0	Jul 20, 2011 12:35 PM
23	0	Jul 18, 2011 5:35 PM
24	0	Jul 18, 2011 5:08 PM
25	0	Jul 18, 2011 4:52 PM

Page 5, Q3. If you selected YES to the previous question:

26	0	Jul 18, 2011 4:44 PM
27	0	Jul 18, 2011 4:36 PM
28	0	Jul 18, 2011 4:28 PM
29	0	Jul 18, 2011 4:21 PM
30	0	Jul 18, 2011 4:10 PM
31	4	Jul 1, 2011 12:35 PM
32	0	Jul 1, 2011 12:26 PM
33	0	Jul 1, 2011 12:21 PM
35	1	Jul 1, 2011 11:44 AM
36	0	Jul 1, 2011 11:36 AM
37	4	Jul 1, 2011 11:08 AM
38	1	Feb 10, 2011 11:30 PM
39	0	Feb 10, 2011 11:24 PM
40	0	Feb 10, 2011 11:09 PM
41	4	Feb 10, 2011 10:53 PM
42	0	Feb 10, 2011 10:47 PM
43	0	Feb 10, 2011 10:30 PM
44	0	Feb 10, 2011 10:23 PM
45	10	Feb 9, 2011 11:51 PM
46	2	Feb 9, 2011 11:36 PM
48	0	Feb 9, 2011 11:29 PM
49	1	Aug 18, 2010 4:19 PM
50	0	Aug 18, 2010 4:14 PM
51	1	Aug 18, 2010 4:09 PM
52	0	Aug 18, 2010 11:41 AM
53	5	Aug 18, 2010 11:02 AM
54	1	Aug 18, 2010 10:50 AM

Page 5, Q5. If you selected YES to the previous question:

1	401K	Jul 23, 2011 9:49 AM
2	401K	Jul 22, 2011 10:20 PM
3	Convenience	Jul 22, 2011 4:38 PM
4	NA	Jul 22, 2011 4:29 PM
5	medical insurance	Jul 22, 2011 4:22 PM
6	NA	Jul 22, 2011 4:18 PM
7	taxes, benefits	Jul 22, 2011 4:13 PM
8	owe on state tax...	Jul 22, 2011 4:04 PM
9	Our school district policy	Jul 22, 2011 3:48 PM
10	medical insurance	Jul 22, 2011 3:43 PM
11	NA	Jul 22, 2011 9:47 AM
12	NA	Jul 20, 2011 4:55 PM
13	NA	Jul 20, 2011 4:46 PM
14	NA	Jul 20, 2011 4:41 PM
15	NA	Jul 20, 2011 4:36 PM
16	NA	Jul 20, 2011 4:32 PM
17	NA	Jul 20, 2011 1:01 PM
18	NA	Jul 20, 2011 12:57 PM
19	NA	Jul 20, 2011 12:54 PM
20	NA	Jul 20, 2011 12:49 PM
21	NA	Jul 20, 2011 12:44 PM
22	NA	Jul 20, 2011 12:40 PM
23	NA	Jul 20, 2011 12:35 PM
24	NA	Jul 18, 2011 5:35 PM
25	NA	Jul 18, 2011 5:08 PM
26	NA	Jul 18, 2011 4:52 PM
27	NA	Jul 18, 2011 4:44 PM

Page 5, Q5. If you selected YES to the previous question:

28	NA	Jul 18, 2011 4:36 PM
29	NA	Jul 18, 2011 4:28 PM
30	NA	Jul 18, 2011 4:21 PM
31	NA	Jul 18, 2011 4:10 PM
32	401K, dental & health insurance	Jul 1, 2011 12:35 PM
33	taxes	Jul 1, 2011 12:04 PM
34	bills	Jul 1, 2011 11:59 AM
35	Dental & Health insurance, child support	Jul 1, 2011 11:44 AM
36	to pay bills	Feb 10, 2011 11:09 PM
37	health ins	Feb 10, 2011 10:47 PM
38	easier to do than making a deposit each payday	Feb 9, 2011 11:51 PM
39	Benefits (Insurance)	Feb 9, 2011 11:36 PM
40	healthcare benefits	Feb 9, 2011 11:35 PM
41	To purchase Jewelry Co. Store	Aug 18, 2010 4:19 PM
42	Credit Union savings	Aug 18, 2010 4:09 PM
43	Savings	Aug 18, 2010 10:50 AM
44	Credit or credit purchase	Aug 18, 2010 10:07 AM

Page 6, Q1. If you were to take out a loan, what type would you choose?

1	unsure	Jul 22, 2011 10:21 PM
2	New Vehicle	Jul 22, 2011 4:39 PM
3	I already have a home cant afford it.	Jul 22, 2011 9:47 AM
4	none	Jul 20, 2011 12:54 PM
5	not interested	Jul 20, 2011 12:49 PM
6	Don't want one	Jul 20, 2011 12:45 PM
7	Education	Jul 20, 2011 12:35 PM
8	not interested	Jul 18, 2011 4:52 PM
9	NA	Jul 18, 2011 4:21 PM
10	AFC	Jul 1, 2011 12:35 PM
11	Other-did not specify	Jul 1, 2011 12:31 PM
12	Other-did not specify	Jul 1, 2011 12:22 PM
13	school loan	Jul 1, 2011 11:37 AM
14	Other-did not specify	Jul 1, 2011 11:20 AM
15	Other-did not specify	Jul 1, 2011 11:16 AM
16	unknown, need more information	Feb 10, 2011 10:30 PM
17	none	Feb 9, 2011 11:42 PM

Page 9, Q1. What is your ethnicity?

1	Dine	Feb 10, 2011 10:54 PM
2	Dine	Feb 9, 2011 11:21 PM

Page 9, Q2. What tribe are you enrolled in?

1	Utah Navajo	Jul 23, 2011 9:50 AM
2	Utah Navajo	Jul 23, 2011 9:42 AM
3	Utah Navajo	Jul 23, 2011 9:37 AM
4	Navajo	Jul 22, 2011 10:21 PM
5	Navajo	Jul 22, 2011 10:09 PM
6	Utah Navajo	Jul 22, 2011 4:39 PM
7	Utah Navajo	Jul 22, 2011 4:35 PM
8	Utah Navajo	Jul 22, 2011 4:30 PM
9	Utah Navajo	Jul 22, 2011 4:23 PM
10	Utah Navajo	Jul 22, 2011 4:19 PM
11	Utah Navajo	Jul 22, 2011 4:14 PM
12	Utah Navajo	Jul 22, 2011 4:09 PM
13	Utah Navajo	Jul 22, 2011 4:05 PM
14	Utah Navajo	Jul 22, 2011 4:00 PM
15	Utah Navajo	Jul 22, 2011 3:49 PM
16	Utah Navajo	Jul 22, 2011 3:44 PM
17	Utah Navajo	Jul 22, 2011 9:48 AM
18	Utah Navajo	Jul 20, 2011 4:56 PM
19	Utah Navajo	Jul 20, 2011 4:47 PM
20	Utah Navajo	Jul 20, 2011 4:42 PM
21	Utah Navajo	Jul 20, 2011 4:37 PM
22	Utah Navajo	Jul 20, 2011 4:33 PM
23	u	Jul 20, 2011 1:02 PM
24	Utah Navajo	Jul 20, 2011 12:58 PM
25	Utah Navajo	Jul 20, 2011 12:55 PM
26	Utah Navajo	Jul 20, 2011 12:49 PM
27	Utah Navajo	Jul 20, 2011 12:45 PM

Page 9, Q2. What tribe are you enrolled in?

28	Utah Navajo	Jul 20, 2011 12:40 PM
29	Utah Navajo	Jul 20, 2011 12:36 PM
30	Utah Navajo	Jul 18, 2011 5:36 PM
31	Utah Navajo	Jul 18, 2011 5:10 PM
32	Utah Navajo	Jul 18, 2011 4:53 PM
33	Utah Navajo	Jul 18, 2011 4:45 PM
34	Utah Navajo	Jul 18, 2011 4:37 PM
35	Utah Navajo	Jul 18, 2011 4:30 PM
36	Utah Navajo	Jul 18, 2011 4:22 PM
37	Utah Navajo	Jul 18, 2011 4:11 PM
38	Navajo	Jul 1, 2011 12:36 PM
39	Navajo	Jul 1, 2011 12:32 PM
40	Navajo	Jul 1, 2011 12:29 PM
41	Navajo	Jul 1, 2011 12:26 PM
42	Navajo	Jul 1, 2011 12:22 PM
43	Navajo	Jul 1, 2011 12:19 PM
44	Navajo	Jul 1, 2011 12:05 PM
45	Navajo	Jul 1, 2011 12:00 PM
46	Navajo	Jul 1, 2011 11:57 AM
47	Navajo	Jul 1, 2011 11:53 AM
48	Navajo	Jul 1, 2011 11:45 AM
49	Navajo	Jul 1, 2011 11:39 AM
50	Navajo	Jul 1, 2011 11:33 AM
51	Navajo	Jul 1, 2011 11:29 AM
52	Navajo	Jul 1, 2011 11:25 AM
53	Navajo	Jul 1, 2011 11:21 AM
54	Navajo	Jul 1, 2011 11:16 AM

Page 9, Q2. What tribe are you enrolled in?

55	Navajo	Jul 1, 2011 11:13 AM
56	Navajo	Jul 1, 2011 11:09 AM
57	Navajo	Jul 1, 2011 11:04 AM
58	Navajo	Jul 1, 2011 10:58 AM
59	Navajo	Feb 10, 2011 11:31 PM
60	Navajo	Feb 10, 2011 11:26 PM
61	Navajo	Feb 10, 2011 11:18 PM
62	Navajo (Dine)	Feb 10, 2011 11:10 PM
63	Dine	Feb 10, 2011 11:05 PM
64	Navajo	Feb 10, 2011 10:54 PM
65	Navajo	Feb 10, 2011 10:49 PM
66	Navajo	Feb 10, 2011 10:43 PM
67	Navajo	Feb 10, 2011 10:37 PM
68	Navajo	Feb 10, 2011 10:31 PM
69	Navajo	Feb 10, 2011 10:24 PM
70	Navajo	Feb 10, 2011 10:17 PM
71	Navajo Nation	Feb 9, 2011 11:52 PM
72	Navajo	Feb 9, 2011 11:43 PM
73	Navajo	Feb 9, 2011 11:36 PM
74	Navajo	Feb 9, 2011 11:31 PM
75	Navajo (Dine)	Feb 9, 2011 11:21 PM
76	Navajo	Aug 18, 2010 4:20 PM
77	Navajo Nation	Aug 18, 2010 4:15 PM
78	Navajo Nation	Aug 18, 2010 4:10 PM
79	Navajo	Aug 18, 2010 1:03 PM
80	Navajo Nation	Aug 18, 2010 11:09 AM
81	Navajo	Aug 18, 2010 11:03 AM

Page 9, Q2. What tribe are you enrolled in?

82	Navajo Nation	Aug 18, 2010 10:57 AM
83	Navajo	Aug 18, 2010 10:51 AM
84	Navajo	Aug 18, 2010 10:16 AM
85	Navajo	Aug 18, 2010 10:09 AM

Page 12, Q2. What are the source(s) of your income? (Check all that apply)

1	I have a 24 yr old Special Needs Son who would be interested	Jul 22, 2011 4:24 PM
2	seasonal jobs then 2 part time when job ends	Jul 22, 2011 4:01 PM
3	going to school - scholarships	Jul 20, 2011 4:43 PM
4	going to school	Jul 20, 2011 4:38 PM
5	SSA	Jul 20, 2011 12:50 PM
6	SSA	Jul 18, 2011 5:37 PM
7	social security	Jul 18, 2011 4:54 PM
8	part time job	Jul 1, 2011 12:05 PM
9	Husband works, I'm a stay at home mom	Jul 1, 2011 11:45 AM
10	Elected Official	Feb 10, 2011 11:19 PM
11	In school, scholarships	Feb 10, 2011 10:32 PM

Page 12, Q3. Please indicate your type(s) of employment?

1	non-profit	Jul 22, 2011 10:09 PM
2	NA	Jul 22, 2011 4:35 PM
3	school district	Jul 22, 2011 4:19 PM
4	non profit	Jul 22, 2011 4:15 PM
5	basket weaver	Jul 22, 2011 9:48 AM
6	Dietray worker	Jul 20, 2011 4:47 PM
7	school	Jul 20, 2011 4:43 PM
8	grants	Jul 20, 2011 4:38 PM
9	Self-employed	Jul 20, 2011 1:02 PM
10	None	Jul 20, 2011 12:50 PM
11	None	Jul 20, 2011 12:46 PM
12	Don't work	Jul 18, 2011 4:38 PM
13	retired - homemaker	Jul 18, 2011 4:31 PM
14	working with elders	Jul 18, 2011 4:22 PM
15	Manufacturing	Jul 1, 2011 12:36 PM
16	Manufacture	Jul 1, 2011 11:40 AM
17	None	Jul 1, 2011 11:13 AM
18	Construction	Jul 1, 2011 11:04 AM
19	Elected official	Feb 10, 2011 11:19 PM
20	Local govt	Feb 10, 2011 10:50 PM
21	Legal	Feb 10, 2011 10:25 PM
22	(Admin for) US Defense Contractor	Feb 9, 2011 11:22 PM
23	State Gov't/Utility	Aug 18, 2010 4:16 PM
24	State of Utah	Aug 18, 2010 11:04 AM
25	Utility	Aug 18, 2010 10:52 AM
26	State Gov't	Aug 18, 2010 10:16 AM

Page 14, Q1. How many miles do you travel for work?

1	no job	Jul 22, 2011 4:36 PM
2	public transportation just started in Cedar City only one bus every hour through out Cedar	Jul 22, 2011 4:02 PM
3	stay home daily	Jul 22, 2011 9:48 AM
4	Don't work	Jul 20, 2011 4:39 PM
5	none	Jul 20, 2011 12:46 PM
6	None of these, I'm retired	Jul 18, 2011 5:37 PM
7	retired	Jul 18, 2011 4:54 PM
8	Don't work	Jul 18, 2011 4:38 PM
9	none	Jul 18, 2011 4:31 PM
10	3 miles	Jul 18, 2011 4:23 PM
11	no job	Jul 1, 2011 11:13 AM
12	depends - jobs are always in different places	Feb 9, 2011 11:45 PM

Page 15, Q1. What is your living status?

1	built myself & paid myself	Jul 23, 2011 9:38 AM
2	own house	Jul 22, 2011 9:49 AM
3	Housing Authority of the County of S.L.	Jul 20, 2011 4:49 PM
4	living in house 1967	Jul 18, 2011 4:33 PM
5	own trailer with family	Jul 18, 2011 4:23 PM
6	Other	Jul 1, 2011 10:59 AM
7	own home	Feb 10, 2011 11:20 PM
8	Own home on homesite lease	Aug 18, 2010 11:11 AM

**Page 16, Q1. Thank you for your participation. Please add any other comments.
For additional information as the project progresses, please provide name and address/e-mail or phone;
or contact**

**Utah Indian Housing Council
(801) 538-8767**

1	Thomas Little thom.hlittle@yahoo.com	Jul 23, 2011 9:44 AM
2	435-459-0916 uyellowman@sanjuanschools.org	Jul 23, 2011 9:39 AM
3	PO Box 310474 Mexican Hat, UT 84531	Jul 22, 2011 4:36 PM
4	Stephanie Holly PO Box 312 Montezuma Creek, Utah 84534 navutcomm@frontier.net	Jul 22, 2011 4:32 PM
5	I work with Nebo Indian Education program - I would be interested in sharing this information with my families - I know some of them would be interested for this service. eileen.quintana@nebo.edu	Jul 22, 2011 4:26 PM
6	My husband is a veteran and like I said we are in our 60's and it's complicated to apply for any loans due to our age.	Jul 22, 2011 3:51 PM
7	Margaret Holiday 542 South 500 East #8 Salt Lake City, UT 84102 House # 801-532-0409 cell # 801-548-6918 email: muzzie2006@yahoo.com	Jul 20, 2011 4:52 PM
8	Navajo Mtn, Utah Chapter House 928-672-2915 Navajo Mtn, Utah Senior Ctr 928-672-2357 James Roy Jones 307-251-3790	Jul 18, 2011 5:39 PM
9	Edward Jones PO Box 1231 Navajo Moutain, Tonalea, AZ 86044 message: 307-251-3790	Jul 18, 2011 5:12 PM
10	like to thank you for helping us with paint also with our house	Jul 18, 2011 4:39 PM
11	Lucy Chee PO Box 10188 Tonelea, AZ 86066	Jul 18, 2011 4:33 PM
12	Ida M King PO Box 10084 Tonalea, AZ 86044 928-672-2693	Jul 18, 2011 4:24 PM
13	Nancy Greymountain PO Box 10143 Tonalea, AZ 86044	Jul 18, 2011 4:13 PM
14	When I was applying for housing I needed assistance, but was denied because I was single with no children, and my income was considered too high. Housing assists should be equally divided for those who apply, no matter of status.	Jul 1, 2011 12:37 PM
15	hfarley84534@yahoo.com	Feb 10, 2011 11:28 PM
16	Thank You	Feb 10, 2011 11:06 PM
17	chelseynez@yahoo.com	Feb 10, 2011 10:45 PM
18	hoggan_196@yahoo.com	Feb 10, 2011 10:33 PM
19	Chizhi@hotmail.com	Feb 10, 2011 10:26 PM

**Page 16, Q1. Thank you for your participation. Please add any other comments.
For additional information as the project progresses, please provide name and address/e-mail or phone;
or contact**

**Utah Indian Housing Council
(801) 538-8767**

20	Credit is raising the national debt.	Feb 9, 2011 11:46 PM
21	Dorthy Phillips PO Box 100091 Aneth, UT dphillip@ut.com 435-678-1471	Aug 18, 2010 11:06 AM
22	Navajo Mountain Chapter Navajo Mountain, UT 928.672.2915	Aug 18, 2010 10:59 AM
23	hholiday@utua.com harveholiday@hotmail.com	Aug 18, 2010 10:54 AM
24	tonydayish@yahoo.com	Aug 18, 2010 10:17 AM
25	Herman Farley PO Box 826 MC UT 84534 hfarley84534@yahoo.com	Aug 18, 2010 10:12 AM

1. 1 - 1. Where do you live now?

	Response Count
	22
answered question	22
skipped question	2

2. - 2. Where would you prefer to live in the future?

	Response Count
	20
answered question	20
skipped question	4

3. - 3. Why don't you live there now?

	Response Count
	17
answered question	17
skipped question	7

4. 2 - 1. Do you own your own land?

		Response Percent	Response Count
Yes		29.2%	7
No		70.8%	17
		answered question	24
		skipped question	0

5. 2- 2. If you selected YES, where is the land located?

		Response Count
		7
		answered question
		7
		skipped question
		17

6. 2 - 3. What is the land status?

		Response Percent	Response Count
Tribal Lease		47.1%	8
Trust		29.4%	5
Fee Simple (Deeded)		5.9%	1
Don't know		5.9%	1
Does not apply		11.8%	2
		answered question	17
		skipped question	7

7.3 - 1. Would you like to own a home?

		Response Percent	Response Count
Yes		58.3%	14
No		0.0%	0
I already own a home		37.5%	9
I own a mobile/manufactured home		4.2%	1
answered question			24
skipped question			0

8.3 - 2. What kind of home would you like to own?

		Response Percent	Response Count
Stick-built home		31.8%	7
Manufactured home		45.5%	10
Other (please specify)		22.7%	5
answered question			22
skipped question			2

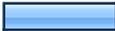
9. 3 - 3. What kinds of features would you like in your new home or neighborhood?

		Response Percent	Response Count
Shared recreation of garden areas		4.3%	1
Large lots		17.4%	4
Garage/carports		34.8%	8
Other (please specify)		43.5%	10
answered question			23
skipped question			1

10. 4 - 1. What are your obstacles to home ownership?(Check all that apply)

		Response Percent	Response Count
Can't afford down payment		61.9%	13
Payments too high		61.9%	13
Income		38.1%	8
Bad Credit		33.3%	7
Hard to get land		14.3%	3
Lack of local lending		23.8%	5
Lack of credit history		23.8%	5
Not informed about the process		19.0%	4
Other (please specify)		4.8%	1
answered question			21
skipped question			3

11. 4 - 2. Have you ever been turned down for a home loan?

		Response Percent	Response Count
Yes		0.0%	0
No		16.7%	4
Never Applied		83.3%	20
answered question			24
skipped question			0

12. 5 - 1. Check all that apply:

	Yes	No	Response Count
Have you ever had loan?	37.5% (9)	62.5% (15)	24
Have you ever defaulted on a loan?	0.0% (0)	100.0% (23)	23
Do you use Check Cashing or Payday Centers?	4.3% (1)	95.7% (22)	23
Are you concerned about your credit report?	50.0% (11)	50.0% (11)	22
Are you interested in applying for a home loan?	58.3% (14)	41.7% (10)	24
answered question			24
skipped question			0

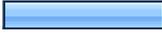
13. 5 - 2. Do you have payroll deductions?

		Response Percent	Response Count
Yes		47.8%	11
No		52.2%	12
answered question			23
skipped question			1

14. 5 - 3. If you selected YES to the previous question- what is the reason for having payroll deductions?

	Response Count
	9
answered question	9
skipped question	15

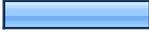
15. 6 - 1. If you were to take out a loan, what type would you choose?

		Response Percent	Response Count
Home purchase		57.1%	12
New construction		19.0%	4
Refinance for debt consolidation		0.0%	0
Land purchase		4.8%	1
Renovation		14.3%	3
Manufactured home purchase		19.0%	4
Refinance for a lower rate		23.8%	5
	Other (please specify)		0
		answered question	21
		skipped question	3

16. 6 - 2. How much money would you apply for?

		Response Percent	Response Count
\$5,000-\$10,000		0.0%	0
\$10,000-\$25,000		5.0%	1
\$25,000-\$50,000		10.0%	2
\$50,000-\$75,000		5.0%	1
\$75,000-\$100,000		0.0%	0
\$100,000-\$125,000		20.0%	4
\$125,000-\$150,000		0.0%	0
\$150,000-\$175,000		0.0%	0
\$175,000-\$200,000		5.0%	1
\$200,000-\$225,000		5.0%	1
\$225,000-\$250,000		10.0%	2
I need assistance in determining how much to apply for		40.0%	8
answered question			20
skipped question			4

17. 7 - 1. Are you interested in or do you know someone under 18yrs old that may be interested in participating in a matched savings program and saving money to be used towards home ownership, higher education, or starting/expanding a business?

		Response Percent	Response Count
Yes, I am interested		34.8%	8
No, I am not interested		21.7%	5
Yes, I know someone under 18 that may be interested		21.7%	5
No, I don't know of anyone		21.7%	5
answered question			23
skipped question			1

18. 7 - 2. Which purpose would you or the person under 18 most want to save money for through a matched savings program?

	Home ownership	Higher Education	Starting/Expanding a business	NA	Response Count
For you:	82.4% (14)	23.5% (4)	41.2% (7)	0.0% (0)	17
For someone under 18:	61.5% (8)	84.6% (11)	38.5% (5)	0.0% (0)	13
answered question					21
skipped question					3

19. 7 - 3. Would you or the person under 18 be willig to commit to financial fitness training in a matched savings program?

		Response Percent	Response Count
Yes, I would		33.3%	8
No, I wouldn't		16.7%	4
Yes, they would		16.7%	4
No, they wouldn't		4.2%	1
I don't know if they would		29.2%	7
answered question			24
skipped question			0

20. 8 - 1. What is your age?

		Response Percent	Response Count
18-24		4.3%	1
25-35		21.7%	5
36-45		17.4%	4
46-54		30.4%	7
55-61		4.3%	1
Over 61		21.7%	5
answered question			23
skipped question			1

21. 8 - 2. What is your sex?

		Response Percent	Response Count
Female		75.0%	18
Male		25.0%	6
answered question			24
skipped question			0

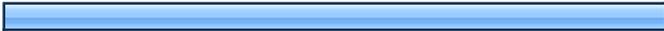
22. 9 - 1. What is your ethnicity?

		Response Percent	Response Count
Native American		100.0%	23
	Other (please specify)		0
answered question			23
skipped question			1

23. 9 - 2. What Tribe are you enrolled in?

	Response Count
	22
answered question	22
skipped question	2

24. 10 - 1. Are you a veteran?

		Response Percent	Response Count
Yes		0.0%	0
No		100.0%	24
answered question			24
skipped question			0

25. 11 - 1. What is your highest level of education?

		Response Percent	Response Count
Grade School		4.3%	1
Middle School		0.0%	0
Some High School		30.4%	7
High School Diploma		34.8%	8
Some Post HS Education		0.0%	0
Vocational/Technical School		17.4%	4
Associate's Degree		8.7%	2
Bachelor's Degree		4.3%	1
Master's Degree		0.0%	0
Doctorate		0.0%	0
Juris Doctorate		0.0%	0
answered question			23
skipped question			1

26. 12 - 1. What is your family's annual household income?

		Response Percent	Response Count
Below \$5,000		47.6%	10
\$5,000-\$20,000		14.3%	3
\$20,000-\$30,000		9.5%	2
\$30,000-\$50,000		19.0%	4
\$50,000-\$60,000		9.5%	2
\$60,000-\$85,000		0.0%	0
\$85,000-\$100,000		0.0%	0
\$100,000-\$125,000		0.0%	0
Above \$125,000		0.0%	0
answered question			21
skipped question			3

27. 12 - 2. What are the source(s) of income? (Check all that apply)

		Response Percent	Response Count
Self employment	<input type="checkbox"/>	26.1%	6
TANF/AFDC/GA	<input type="checkbox"/>	0.0%	0
Food Stamps/Commodities	<input type="checkbox"/>	39.1%	9
Side jobs-Paid in cash	<input type="checkbox"/>	13.0%	3
Employment	<input type="checkbox"/>	52.2%	12
Retirement	<input type="checkbox"/>	0.0%	0
Contract work	<input type="checkbox"/>	0.0%	0
Veteran's benefits	<input type="checkbox"/>	0.0%	0
SSI or SDI	<input type="checkbox"/>	8.7%	2
Unemployment	<input type="checkbox"/>	4.3%	1
	Other (please specify)		2
answered question			23
skipped question			1

28. 12 - 3. Please indicated your type(s) of employment.

		Response Percent	Response Count
Education		6.3%	1
Sales/service		12.5%	2
Police/Fire/Public		0.0%	0
Seasonal		0.0%	0
US Govt		0.0%	0
Unified School District		6.3%	1
Tribe		87.5%	14
Health		0.0%	0
	Other (please specify)		6

answered question	16
skipped question	8

29. 13 - 1. How many people live in your home?

	Response Count
	23
answered question	23
skipped question	1

30. 13 - 2. How many children under 18 years of age live in your home?

	Response Count
	22
answered question	22
skipped question	2

31. 14 - 1. How many miles do you travel for work?

	Response Percent	Response Count
30 miles or less	86.7%	13
30-60 miles	13.3%	2
60 miles or more	0.0%	0
Other (please specify)		8
answered question		15
skipped question		9

32. 14 - 2. Do you ever use public transportation?

	Response Percent	Response Count
Yes	29.2%	7
No	70.8%	17
answered question		24
skipped question		0

33. 15 - 1. What is your living status?

		Response Percent	Response Count
Ute Mtn. HA Rental		13.0%	3
Ute Mtn. HA Purchase		17.4%	4
Own-buying		52.2%	12
Rent-Private owner		4.3%	1
Live with Relatives/Other		13.0%	3
Homeless		4.3%	1
	Other (please specify)		5
answered question			23
skipped question			1

34. 15 - 2. How much do you now pay for housing each month?

		Response Percent	Response Count
\$0		33.3%	6
Under \$500		66.7%	12
\$500-\$750		0.0%	0
\$750-\$1,000		0.0%	0
Over \$1,000		0.0%	0
answered question			18
skipped question			6

35. Thank you for your participation. Please add any other comments. For additional information as the project progresses, please provide name and address/email or phone or contact. Utah Indian Housing Council 801/538-8767

	Response Count
	3
answered question	3
skipped question	21

Page 1, Q1. 1 - 1. Where do you live now?

1	White Mesa, Utah	Jul 26, 2011 8:00 PM
2	Towaoc, Colorado	Jul 26, 2011 7:48 PM
3	White Mesa, UT	Aug 11, 2010 2:34 PM
4	White Mesa - 360 N Beaver Lane #2 Trailer	Aug 11, 2010 2:26 PM
5	White Mesa	Aug 11, 2010 2:12 PM
6	White Mesa	Aug 11, 2010 2:02 PM
7	White Mesa, UT	Aug 11, 2010 1:59 PM
8	In White Mesa, UT	Aug 11, 2010 1:55 PM
9	In White Mesa	Aug 11, 2010 1:44 PM
10	With my Grand mother	Aug 11, 2010 1:39 PM
11	In my own home	Aug 11, 2010 1:35 PM
12	White Mesa	Aug 11, 2010 1:29 PM
13	White Mesa, UT	Aug 11, 2010 1:25 PM
14	White Mesa, UT	Aug 11, 2010 1:17 PM
15	White Mesa	Aug 11, 2010 1:11 PM
16	White Mesa, Utah	Aug 11, 2010 1:02 PM
17	White Mesa UT	Aug 11, 2010 12:57 PM
18	White Mesa, Utah	Aug 11, 2010 12:49 PM
19	White Mesa / trailer	Aug 11, 2010 12:44 PM
20	In 2 trailer	Aug 11, 2010 12:37 PM
21	White Mtn. Ute	Aug 11, 2010 12:32 PM
22	White Mesa Community	Aug 11, 2010 12:17 PM

Page 1, Q2. - 2. Where would you prefer to live in the future?

1	Salt Lake City, Utah	Jul 26, 2011 8:00 PM
2	Towaoc, Colorado	Jul 26, 2011 7:48 PM
3	White Mesa	Aug 11, 2010 2:34 PM
4	North Beaver Ln & East Willow Ln	Aug 11, 2010 2:26 PM
5	Depends on work location	Aug 11, 2010 2:12 PM
6	Scottsdale, AZ	Aug 11, 2010 2:02 PM
7	White Mesa, UT	Aug 11, 2010 1:59 PM
8	Here	Aug 11, 2010 1:55 PM
9	Close to Grandmother	Aug 11, 2010 1:39 PM
10	Where I am now	Aug 11, 2010 1:35 PM
11	Cortez, CO	Aug 11, 2010 1:29 PM
12	Salt Lake City, UT	Aug 11, 2010 1:25 PM
13	Anywhere but here	Aug 11, 2010 1:17 PM
14	White Mesa	Aug 11, 2010 1:11 PM
15	Away from here	Aug 11, 2010 1:02 PM
16	Blanding UT 84511	Aug 11, 2010 12:57 PM
17	White Mesa, Utah	Aug 11, 2010 12:49 PM
18	In a house	Aug 11, 2010 12:44 PM
19	Here but in a house	Aug 11, 2010 12:37 PM
20	Same place	Aug 11, 2010 12:17 PM

Page 1, Q3. - 3. Why don't you live there now?

1	own home, family, job	Jul 26, 2011 8:00 PM
2	I do	Aug 11, 2010 2:34 PM
3	House taken by lies in the past--from my Mother, House was rebuilt	Aug 11, 2010 2:26 PM
4	Still do but if relocation is the option, then I would relocate	Aug 11, 2010 2:12 PM
5	I don't have a job	Aug 11, 2010 2:02 PM
6	I do	Aug 11, 2010 1:55 PM
7	I live there now	Aug 11, 2010 1:44 PM
8	Expensive	Aug 11, 2010 1:29 PM
9	Have job & home here	Aug 11, 2010 1:25 PM
10	Lack of money	Aug 11, 2010 1:17 PM
11	I do live there now	Aug 11, 2010 1:11 PM
12	Still stuck here	Aug 11, 2010 1:02 PM
13	I do live there now	Aug 11, 2010 12:57 PM
14	I live in White Mesa	Aug 11, 2010 12:49 PM
15	Been on the waiting list--no response	Aug 11, 2010 12:44 PM
16	Just waiting to see if any more homes are going to be built	Aug 11, 2010 12:37 PM
17	Where at?	Aug 11, 2010 12:17 PM

Page 1, Q5. 2- 2. If you selected YES, where is the land located?

1	White Mesa, Utah	Jul 26, 2011 8:00 PM
2	Ute Mountain Ute Reservation	Jul 26, 2011 7:54 PM
3	Colorado	Jul 26, 2011 7:48 PM
4	Cross Canyon	Aug 11, 2010 2:26 PM
5	Allen Canyon	Aug 11, 2010 2:12 PM
6	Where my house is	Aug 11, 2010 1:55 PM
7	Allen Canyon	Aug 11, 2010 1:11 PM

Page 1, Q8. 3 - 2. What kind of home would you like to own?

1	Brick house/2x6 lumber home	Aug 11, 2010 2:34 PM
2	2 Story with basement	Aug 11, 2010 2:12 PM
3	NA	Aug 11, 2010 1:11 PM
4	2 Story house big back yard	Aug 11, 2010 1:02 PM
5	Block /cement home	Aug 11, 2010 12:44 PM

Page 1, Q9. 3 - 3. What kinds of features would you like in your new home or neighborhood?

1	Shared recreation of garden areas, Large lots, Garage/Carports	Jul 26, 2011 7:54 PM
2	Garage/carport/fenced yard	Aug 11, 2010 2:26 PM
3	Large lots/Garage/carports/ In a special area, not 10 ft from neighbors--Now days you need your space & privacy	Aug 11, 2010 2:12 PM
4	All of the above	Aug 11, 2010 2:02 PM
5	All of the above	Aug 11, 2010 1:44 PM
6	Large lots/Garage/carports	Aug 11, 2010 1:29 PM
7	Large lots/Garage/carports	Aug 11, 2010 1:25 PM
8	Large lots/Garage/Car Ports/Swimming pool	Aug 11, 2010 1:02 PM
9	Large lots/Garage/carports/fenced area/grass	Aug 11, 2010 12:44 PM
10	None	Aug 11, 2010 12:17 PM

Page 1, Q10. 4 - 1. What are your obstacles to home ownership?(Check all that apply)

1	I own my own home	Aug 11, 2010 1:55 PM
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Page 1, Q14. 5 - 3. If you selected YES to the previous question- what is the reason for having payroll deductions?

1	Tribal loans	Jul 26, 2011 7:42 PM
2	Auto loan, payroll	Aug 11, 2010 2:34 PM
3	Fines for sister--still owe to tribe	Aug 11, 2010 2:12 PM
4	Bills	Aug 11, 2010 1:55 PM
5	Personal bills	Aug 11, 2010 1:44 PM
6	Payroll advance	Aug 11, 2010 1:29 PM
7	Direct loans/rental furniture	Aug 11, 2010 1:25 PM
8	Loan	Aug 11, 2010 1:11 PM
9	NA	Aug 11, 2010 12:57 PM

Page 2, Q4. 9 - 2. What Tribe are you enrolled in?

1	Ute Mountain Utes	Jul 26, 2011 8:02 PM
2	Ute Mountain Utes	Jul 26, 2011 7:57 PM
3	Ute Mountain Utes	Jul 26, 2011 7:51 PM
4	Ute Mountain Utes	Jul 26, 2011 7:44 PM
5	Ute Mtn Ute Tribe	Aug 11, 2010 2:36 PM
6	1/4 Navajo-1/4 Piate-1/2 Ute	Aug 11, 2010 2:29 PM
7	Ute Mtn Ute Tribe (Towaoc Colorado)	Aug 11, 2010 2:22 PM
8	UMUT	Aug 11, 2010 2:03 PM
9	UMUT	Aug 11, 2010 1:56 PM
10	Ute Mtn Ute Tribe	Aug 11, 2010 1:45 PM
11	Ute Mtn Ute Tribe	Aug 11, 2010 1:41 PM
12	Ute Mtn Ute Tribe	Aug 11, 2010 1:37 PM
13	Navajo	Aug 11, 2010 1:30 PM
14	Ute Mtn tribe	Aug 11, 2010 1:26 PM
15	Ute Mtn Ute	Aug 11, 2010 1:19 PM
16	Ute Mtn Tribe	Aug 11, 2010 1:15 PM
17	Ute Mtn	Aug 11, 2010 1:04 PM
18	Ute Mtn Ute Tribe	Aug 11, 2010 12:58 PM
19	Ute Mountain Ute Tribe	Aug 11, 2010 12:51 PM
20	Ute Mountain Ute Tribe	Aug 11, 2010 12:46 PM
21	Ute Mountain Tribe	Aug 11, 2010 12:39 PM
22	Ute Mountain Ute Tribe	Aug 11, 2010 12:19 PM

Page 2, Q8. 12 - 2. What are the source(s) of income? (Check all that apply)

1	Oil & Gas Leases/Land	Jul 26, 2011 7:51 PM
2	With State of Utah 3yrs going on 4 yrs	Aug 11, 2010 2:22 PM

Page 2, Q9. 12 - 3. Please indicated your type(s) of employment.

1	Tribal Government	Jul 26, 2011 8:02 PM
2	Laborer, Yard work, Landscaping	Aug 11, 2010 2:29 PM
3	None	Aug 11, 2010 12:51 PM
4	Heavy equipment/oil field	Aug 11, 2010 12:46 PM
5	None not employed	Aug 11, 2010 12:39 PM
6	Retired	Aug 11, 2010 12:19 PM

Page 2, Q10. 13 - 1. How many people live in your home?

1	4	Jul 26, 2011 8:02 PM
2	5	Jul 26, 2011 7:57 PM
3	7	Jul 26, 2011 7:51 PM
4	5	Jul 26, 2011 7:44 PM
5	6	Aug 11, 2010 2:36 PM
6	1	Aug 11, 2010 2:29 PM
7	2	Aug 11, 2010 2:22 PM
8	2	Aug 11, 2010 2:03 PM
9	2	Aug 11, 2010 2:00 PM
10	2	Aug 11, 2010 1:56 PM
11	3	Aug 11, 2010 1:45 PM
12	5	Aug 11, 2010 1:41 PM
13	5	Aug 11, 2010 1:37 PM
14	3	Aug 11, 2010 1:30 PM
15	3	Aug 11, 2010 1:26 PM
16	14	Aug 11, 2010 1:19 PM
17	1	Aug 11, 2010 1:15 PM
18	4	Aug 11, 2010 1:04 PM
19	13	Aug 11, 2010 12:58 PM
20	1	Aug 11, 2010 12:51 PM
21	4	Aug 11, 2010 12:46 PM
22	5	Aug 11, 2010 12:39 PM
23	2	Aug 11, 2010 12:19 PM

Page 2, Q11. 13 - 2. How many children under 18 years of age live in your home?

1	1	Jul 26, 2011 8:02 PM
2	3	Jul 26, 2011 7:57 PM
3	3	Jul 26, 2011 7:51 PM
4	2	Jul 26, 2011 7:44 PM
5	3	Aug 11, 2010 2:36 PM
6	0	Aug 11, 2010 2:29 PM
7	1 Just for a week or two	Aug 11, 2010 2:22 PM
8	0	Aug 11, 2010 2:03 PM
9	0	Aug 11, 2010 2:00 PM
10	0	Aug 11, 2010 1:56 PM
11	2	Aug 11, 2010 1:45 PM
12	2	Aug 11, 2010 1:41 PM
13	2	Aug 11, 2010 1:37 PM
14	1	Aug 11, 2010 1:30 PM
15	1	Aug 11, 2010 1:26 PM
16	6	Aug 11, 2010 1:19 PM
17	na	Aug 11, 2010 1:15 PM
18	2	Aug 11, 2010 1:04 PM
19	8	Aug 11, 2010 12:58 PM
20	0	Aug 11, 2010 12:51 PM
21	1	Aug 11, 2010 12:46 PM
22	3	Aug 11, 2010 12:39 PM

Page 2, Q12. 14 - 1. How many miles do you travel for work?

1	N/A	Jul 26, 2011 7:51 PM
2	Don't work	Aug 11, 2010 1:41 PM
3	.5 mi	Aug 11, 2010 1:37 PM
4	1.5 mile	Aug 11, 2010 1:15 PM
5	5 Mile	Aug 11, 2010 12:51 PM
6	Not working at the time	Aug 11, 2010 12:46 PM
7	None no work	Aug 11, 2010 12:39 PM
8	Retired	Aug 11, 2010 12:19 PM

Page 2, Q14. 15 - 1. What is your living status?

1	payed off	Jul 26, 2011 7:57 PM
2	payed off	Jul 26, 2011 7:51 PM
3	Trailer	Aug 11, 2010 2:29 PM
4	Rent to own	Aug 11, 2010 1:04 PM
5	None	Aug 11, 2010 12:51 PM

**Page 2, Q16. Thank you for your partipation. Please add any other comments. For additional information as the project progresses, please provide name and address/email or phone or contact.
Utah Indian Housing Council
801/538-8767**

1	Renwick Jacket PO Box 190 Towaoc, CO 81334 970-565-9388 Is this survey for the State of Utah only? I reside in the State of Colorado.	Jul 26, 2011 7:57 PM
2	Renwick Jacket 970-565-9388 PO Box 190 Towaoc, CO 81334	Jul 26, 2011 7:51 PM
3	More jobs for us that hold a high school diploma over those that don't have high school diplomas but yet they hold the jobs we could better utilize for future purposes. Most tribal employees been abusing the tribe. When the tribe ignores the issue-- E. Lehi --no phone right now, but will have one by next week (435) 459-2463 if you have any questions for me.	Aug 11, 2010 2:22 PM

1. Where do you live now?

	Response Percent	Response Count
Town, ST	0.0%	0
Other (please specify)		8
answered question		0
skipped question		8

2. Where would you prefer to live in the future?

	Response Percent	Response Count
Town, ST	0.0%	0
Other (please specify)		7
answered question		0
skipped question		8

3. Why don't you live there now?

	Response Count
	7
answered question	7
skipped question	1

4. Do you own your land?

		Response Percent	Response Count
Yes		62.5%	5
No		37.5%	3
	answered question		8
	skipped question		0

5. If you selected YES to the previous question:

	Town, ST	Town, ST	Town, ST	Town, ST	Response Count
Where is the land located?	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	1
			Other (please specify)		5
			answered question		1
			skipped question		7

6. What is the land status?

		Response Percent	Response Count
Tribal Lease		12.5%	1
Trust		75.0%	6
Fee Simple (Deeded)		25.0%	2
answered question			8
skipped question			0

7. Would you like to own a home?

		Response Percent	Response Count
Yes		57.1%	4
No		0.0%	0
I already own a home		42.9%	3
I own a mobile/manufactured home		0.0%	0
answered question			7
skipped question			1

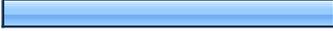
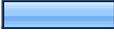
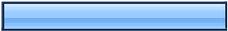
8. What kind of home would you like to own?

		Response Percent	Response Count
Stick-built home		66.7%	4
Manufactured home		33.3%	2
Other (please specify)			0
answered question			6
skipped question			2

9. What kinds of features would you like in your new home or neighborhood?

		Response Percent	Response Count
Shared recreation of garden areas		0.0%	0
Large Lots		57.1%	4
Garage/carports		57.1%	4
	Other (please specify)		0
answered question			7
skipped question			1

10. What are your obstacles to home ownership? (Check all that apply)

		Response Percent	Response Count
Can't afford down payment		33.3%	2
Payments too high		50.0%	3
Income		16.7%	1
Bad credit		66.7%	4
Hard to get land		16.7%	1
Lack of local lending		33.3%	2
Lack of credit history		33.3%	2
Not informed about the process		33.3%	2
	Other (please specify)		1
answered question			6
skipped question			2

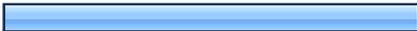
11. Have you ever been turned down for a home loan?

		Response Percent	Response Count
Yes		0.0%	0
No		50.0%	4
Never Applied		50.0%	4
answered question			8
skipped question			0

12. Check all that apply:

	Yes	No	Response Count
Have you ever had a loan?	87.5% (7)	12.5% (1)	8
Have you ever defaulted on a loan?	14.3% (1)	85.7% (6)	7
Have you ever had a checking account?	87.5% (7)	12.5% (1)	8
Do you have a checking account now?	87.5% (7)	12.5% (1)	8
Do you use Check Cashing or Payday Center?	37.5% (3)	62.5% (5)	8
Have you ever had a savings account?	75.0% (6)	25.0% (2)	8
Do you have a savings account now?	75.0% (6)	25.0% (2)	8
Are you concerned about your credit report?	50.0% (4)	50.0% (4)	8
Are you interested in applying for a home loan?	57.1% (4)	42.9% (3)	7
answered question			8
skipped question			0

13. Do you have a credit card(s)?

		Response Percent	Response Count
Yes		62.5%	5
No		37.5%	3
answered question			8
skipped question			0

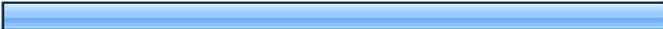
14. If you selected YES to the previous question:

		Response Percent	Response Count
How many credit cards do you have?		100.0%	5
How many store credit cards do you have?		80.0%	4
		answered question	5
		skipped question	3

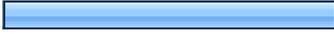
15. Do you have payroll deductions?

		Response Percent	Response Count
Yes		75.0%	6
No		25.0%	2
		answered question	8
		skipped question	0

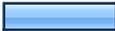
16. If you selected YES to the previous question:

		Response Percent	Response Count
What is the reason for having payroll deductions?		100.0%	5
		answered question	5
		skipped question	3

17. If you were to take out a loan, what type would you choose?

		Response Percent	Response Count
Home purchase		75.0%	3
New Construction		25.0%	1
Refinance for debt consolidation		25.0%	1
Land purchase		0.0%	0
Renovation		0.0%	0
Manufactured home purchase		25.0%	1
Refinance for a lower rate		50.0%	2
	Other (please specify)		1
answered question			4
skipped question			4

18. How much money would you apply for?

		Response Percent	Response Count
\$5,000-\$10,000		0.0%	0
\$10,000-\$25,000		16.7%	1
\$25,000-\$50,000		16.7%	1
\$50,000-\$75,000		33.3%	2
\$75,000-\$100,000		0.0%	0
\$100,000-\$125,000		0.0%	0
\$125,000-\$150,000		16.7%	1
\$150,000-\$175,000		0.0%	0
\$175,000-\$200,000		0.0%	0
\$200,000-\$225,000		0.0%	0
\$225,000-\$250,000		0.0%	0
I need assistance in determining how much to apply for		33.3%	2
		answered question	6
		skipped question	2

19. Are you interested in or do you know someone under 18 years old that may be interested in participating in a matched savings program and saving money to be used towards home ownership, higher education, or starting/expanding a business?

		Response Percent	Response Count
Yes, I am interested		62.5%	5
No, I am not interested		37.5%	3
Yes, I know someone under 18 years old that may be interested		25.0%	2
No, I don't know of anyone		12.5%	1
answered question			8
skipped question			0

20. Which purpose would you or the person under 18 years old most want to save money for through a matched savings program? (Please check one)

	Home ownership	Higher education	Starting/expanding a business	Response Count
For you:	66.7% (4)	0.0% (0)	50.0% (3)	6
For someone under 18:	75.0% (3)	75.0% (3)	50.0% (2)	4
answered question				7
skipped question				1

21. Would you or the person under 18 years old be willing to commit to financial fitness training while participating in a matched savings program?

		Response Percent	Response Count
Yes, I would		62.5%	5
No, I wouldn't		12.5%	1
Yes, they would		12.5%	1
No, they wouldn't		0.0%	0
I don't know if they would		37.5%	3
answered question			8
skipped question			0

22. What is your age?

		Response Percent	Response Count
18-24		0.0%	0
25-35		0.0%	0
36-45		0.0%	0
46-54		71.4%	5
55-61		28.6%	2
Over 61		0.0%	0
answered question			7
skipped question			1

23. What is your sex?

		Response Percent	Response Count
Female		75.0%	6
Male		25.0%	2
		answered question	8
		skipped question	0

24. What is your ethnicity?

		Response Percent	Response Count
Native American		100.0%	8
		Other (please specify)	0
		answered question	8
		skipped question	0

25. What tribe are you enrolled in?

		Response Percent	Response Count
Tribe Name		0.0%	0
Tribe Name		0.0%	0
Tribe Name		0.0%	0
		Other (please specify)	8
		answered question	0
		skipped question	8

26. Are you a veteran?

		Response Percent	Response Count
Yes		0.0%	0
No		100.0%	7
answered question			7
skipped question			1

27. What is your highest level of education?

		Response Percent	Response Count
Middle School		0.0%	0
Some High School		0.0%	0
High School Diploma		62.5%	5
Some Post HS Education		25.0%	2
Vocational/Technical School		37.5%	3
Associate's Degree		0.0%	0
Bachelor's Degree		25.0%	2
Master's Degree		0.0%	0
Doctorate		0.0%	0
Juris Doctorate		0.0%	0
answered question			8
skipped question			0

28. What is your family's annual household income?

		Response Percent	Response Count
Below \$5,000		0.0%	0
\$5,000-\$20,000		0.0%	0
\$20,000-\$30,000		12.5%	1
\$30,000-\$50,000		25.0%	2
\$50,000-\$60,000		37.5%	3
\$60,000-\$85,000		25.0%	2
\$85,000-\$100,000		0.0%	0
\$100,000-\$125,000		0.0%	0
Above \$125,000		0.0%	0
answered question			8
skipped question			0

29. What are the source(s) of your income? (Check all that apply)

		Response Percent	Response Count
Self employment	<input checked="" type="checkbox"/>	12.5%	1
TANF/AFDC/GA	<input type="checkbox"/>	0.0%	0
Food Stamps/Commodities	<input type="checkbox"/>	0.0%	0
Side Jobs-Paid in cash	<input checked="" type="checkbox"/>	12.5%	1
Employment (full/part-time)	<input checked="" type="checkbox"/>	87.5%	7
Retirement	<input type="checkbox"/>	0.0%	0
Contract Work	<input type="checkbox"/>	0.0%	0
Veteran's Benefits	<input type="checkbox"/>	0.0%	0
SSI or SSD	<input type="checkbox"/>	0.0%	0
Unemployment	<input type="checkbox"/>	0.0%	0
	Other (please specify)		1
answered question			8
skipped question			0

30. Please indicate your type(s) of employment?

		Response Percent	Response Count
Education		12.5%	1
Sales/service		0.0%	0
Police/fire/public		0.0%	0
Seasonal		0.0%	0
US Government		12.5%	1
Unified School District		0.0%	0
Tribe		75.0%	6
Health		0.0%	0
	Other (please specify)		0
		answered question	8
		skipped question	0

31. How many people live in your home?

		Response Percent	Response Count
1		12.5%	1
2		12.5%	1
3		25.0%	2
4		12.5%	1
5		37.5%	3
6		0.0%	0
7		0.0%	0
8		0.0%	0
9		0.0%	0
10		0.0%	0
11 or more		0.0%	0
		answered question	8
		skipped question	0

32. How many children under 18 years of age live in your home?

		Response Percent	Response Count
0		37.5%	3
1		12.5%	1
2		50.0%	4
3		0.0%	0
4		0.0%	0
5		0.0%	0
6		0.0%	0
7		0.0%	0
8		0.0%	0
9		0.0%	0
10		0.0%	0
11 or more		0.0%	0
		answered question	8
		skipped question	0

33. How many miles do you travel for work?

		Response Percent	Response Count
30 Miles or less		100.0%	8
30 – 60 miles		0.0%	0
60 miles or more		0.0%	0
	Other (please specify)		0
		answered question	8
		skipped question	0

34. Do you ever use public transportation?

		Response Percent	Response Count
Yes		14.3%	1
No		85.7%	6
		answered question	7
		skipped question	1

35. What is your living status?

		Response Percent	Response Count
[TRIBE] HA Rental		0.0%	0
[TRIBE] HA Purchase		25.0%	2
Own-Buying		75.0%	6
Rent-Private owner		0.0%	0
Live with Relatives/Others		0.0%	0
Homeless		0.0%	0
	Other (please specify)		0
		answered question	8
		skipped question	0

36. How much do you now pay for housing each month?

		Response Percent	Response Count
Under \$500		100.0%	6
\$500-750		0.0%	0
\$750-\$1,000		0.0%	0
Over \$1,000_____		0.0%	0
		answered question	6
		skipped question	2

37. Thank you for your participation. Please add any other comments. For additional information as the project progresses, please provide name and address/e-mail or phone; or contact Utah Indian Housing Council (801) 538-8767

	Response Count
	2
answered question	2
skipped question	6

Page 1, Q1. Where do you live now?

1	Ft Duchesne, Utah	Jul 26, 2011 6:55 PM
2	Ft Duchesne, Utah	Jul 26, 2011 6:50 PM
3	Ft Duchesne, Utah	Jul 26, 2011 5:36 PM
4	Ft Duchesne, Utah	Jul 26, 2011 5:32 PM
5	Ft Duchesne, Utah	Jul 26, 2011 5:29 PM
6	Ft Duchesne, Utah	Jul 26, 2011 5:22 PM
7	Neola, Utah	Jul 26, 2011 5:17 PM
8	Ft Duchesne, Utah	Jul 26, 2011 5:13 PM

Page 1, Q2. Where would you prefer to live in the future?

1	Not sure	Jul 26, 2011 6:55 PM
2	Whiterock, Utah	Jul 26, 2011 6:50 PM
3	Whiterock, Utah	Jul 26, 2011 5:36 PM
4	Ft Duchesne, Utah	Jul 26, 2011 5:32 PM
5	N/A	Jul 26, 2011 5:29 PM
6	St. George	Jul 26, 2011 5:22 PM
7	Neola, Utah	Jul 26, 2011 5:17 PM

Page 1, Q3. Why don't you live there now?

1	Have a home	Jul 26, 2011 6:55 PM
2	money	Jul 26, 2011 6:50 PM
3	money	Jul 26, 2011 5:36 PM
4	N/A	Jul 26, 2011 5:32 PM
5	N/A	Jul 26, 2011 5:29 PM
6	not retired yet	Jul 26, 2011 5:22 PM
7	own house	Jul 26, 2011 5:17 PM

Page 2, Q2. If you selected YES to the previous question:

1	Whiterock & Ft Duchense	Jul 26, 2011 6:51 PM
2	Whiterock & Ft Duchense	Jul 26, 2011 5:37 PM
3	Neola, Utah	Jul 26, 2011 5:22 PM
4	Neola, Utah	Jul 26, 2011 5:17 PM
5	In Ft Duchesne, Utah	Jul 26, 2011 5:13 PM

Page 4, Q1. What are your obstacles to home ownership? (Check all that apply)

1	N/A	Jul 26, 2011 5:37 PM
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Page 5, Q3. If you selected YES to the previous question:

How many credit cards do you have?

1	1	Jul 26, 2011 6:52 PM
2	1	Jul 26, 2011 5:38 PM
3	3	Jul 26, 2011 5:33 PM
4	2	Jul 26, 2011 5:23 PM
5	1	Jul 26, 2011 5:15 PM

How many store credit cards do you have?

2	N/A	Jul 26, 2011 5:38 PM
3	1	Jul 26, 2011 5:33 PM
4	1	Jul 26, 2011 5:23 PM
5	0	Jul 26, 2011 5:15 PM

Page 5, Q5. If you selected YES to the previous question:

1	Taxes, house payment	Jul 26, 2011 6:56 PM
2	N/A	Jul 26, 2011 5:38 PM
3	water bill	Jul 26, 2011 5:33 PM
4	Not understanding the question, everyone has payroll deductions to pay taxes & stuff	Jul 26, 2011 5:19 PM
5	paying loan	Jul 26, 2011 5:15 PM

Page 6, Q1. If you were to take out a loan, what type would you choose?

1	car loan	Jul 26, 2011 5:38 PM
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Page 9, Q2. What tribe are you enrolled in?

1	Northern Ute Ouray	Jul 26, 2011 6:57 PM
2	Northern Ute Ouray	Jul 26, 2011 6:53 PM
3	Northern Ute Ouray	Jul 26, 2011 6:46 PM
4	Northern Ute Ouray	Jul 26, 2011 5:34 PM
5	Northern Ute Ouray	Jul 26, 2011 5:31 PM
6	Northern Ute Ouray	Jul 26, 2011 5:24 PM
7	Ute Indian Tribe of the Uintah and Ouray Reservation	Jul 26, 2011 5:21 PM
8	Northern Ute Ouray	Jul 26, 2011 5:16 PM

Page 12, Q2. What are the source(s) of your income? (Check all that apply)

1	Tribal dividends	Jul 26, 2011 5:16 PM
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**Page 16, Q1. Thank you for your participation. Please add any other comments.
For additional information as the project progresses, please provide name and address/e-mail or phone;
or contact**

**Utah Indian Housing Council
(801) 538-8767**

1	emmettd@utetribes.com	Jul 26, 2011 5:35 PM
2	I have contacted my local bank to apply for a loan to upgrade my home for a new roof, carpet, windows, door, that type upgrades & fixtures but since my home is on tribal land I was not approved.	Jul 26, 2011 5:28 PM

1. 1 - 1. Where do you live now?

		Response Percent	Response Count
Odgen		11.1%	1
Brigham City		77.8%	7
Pocatello		11.1%	1
Blackfoot		0.0%	0
Ft. Hall		0.0%	0
	Other (please specify)		4
answered question			9
skipped question			4

2. - 2. Where would you prefer to live in the future?

		Response Percent	Response Count
Odgen		25.0%	2
Brigham City		75.0%	6
Pocatello		12.5%	1
Blackfoot		12.5%	1
Ft. Hall		12.5%	1
	Other (please specify)		5
answered question			8
skipped question			5

3. - 3. Why don't you live there now?

	Response Count
	4
answered question	4
skipped question	9

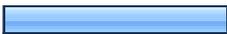
4. 2 - 1. Do you own your own land?

		Response Percent	Response Count
Yes		15.4%	2
No		84.6%	11
	answered question		13
	skipped question		0

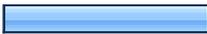
5. 2- 2. If you selected YES, where is the land located?

		Response Percent	Response Count
Odgen		0.0%	0
Brigham City		100.0%	1
Pocatello		0.0%	0
Blackfoot		0.0%	0
Ft. Hall		0.0%	0
	Other (please specify)		1
	answered question		1
	skipped question		12

6.2 - 3. What is the land status?

		Response Percent	Response Count
Tribal Lease		66.7%	6
Trust		0.0%	0
Fee Simple (Deeded)		33.3%	3
Don't know		0.0%	0
Does not apply		0.0%	0
answered question			9
skipped question			4

7.3 - 1. Would you like to own a home?

		Response Percent	Response Count
Yes		38.5%	5
No		30.8%	4
I already own a home		30.8%	4
I own a mobile/manufactured home		0.0%	0
answered question			13
skipped question			0

8.3 - 2. What kind of home would you like to own?

		Response Percent	Response Count
Stick-built home		60.0%	6
Manufactured home		0.0%	0
Other (please specify)		40.0%	4
answered question			10
skipped question			3

9.3 - 3. What kinds of features would you like in your new home or neighborhood?

		Response Percent	Response Count
Shared recreation of garden areas		0.0%	0
Large lots		30.0%	3
Garage/carports		10.0%	1
Other (please specify)		60.0%	6
answered question			10
skipped question			3

10. 4 - 1. What are your obstacles to home ownership?(Check all that apply)

		Response Percent	Response Count
Can't afford down payment		30.0%	3
Payments too high		30.0%	3
Income		50.0%	5
Bad Credit		40.0%	4
Hard to get land		30.0%	3
Lack of local lending		10.0%	1
Lack of credit history		30.0%	3
Not informed about the process		10.0%	1
Other (please specify)		30.0%	3
answered question			10
skipped question			3

11. 4 - 2. Have you ever been turned down for a home loan?

		Response Percent	Response Count
Yes		8.3%	1
No		41.7%	5
Never Applied		50.0%	6
answered question			12
skipped question			1

12. 5 - 1. Check all that apply:

	Yes	No	Response Count
Have you ever had loan?	75.0% (9)	25.0% (3)	12
Have you ever defaulted on a loan?	25.0% (3)	75.0% (9)	12
Do you use Check Cashing or Payday Centers?	30.0% (3)	70.0% (7)	10
Are you concerned about your credit report?	54.5% (6)	45.5% (5)	11
Are you interested in applying for a home loan?	33.3% (4)	66.7% (8)	12
answered question			12
skipped question			1

13. 5 - 2. Do you have payroll deductions?

		Response Percent	Response Count
Yes		33.3%	4
No		66.7%	8
answered question			12
skipped question			1

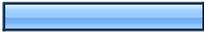
14. 5 - 3. If you selected YES to the previous question- what is the reason for having payroll deductions?

	Response Count
	3
answered question	3
skipped question	10

15. 6 - 1. If you were to take out a loan, what type would you choose?

		Response Percent	Response Count
Home purchase		60.0%	6
New construction		10.0%	1
Refinance for debt consolidation		20.0%	2
Land purchase		10.0%	1
Renovation		10.0%	1
Manufactured home purchase		10.0%	1
Refinance for a lower rate		0.0%	0
	Other (please specify)		1
	answered question		10
	skipped question		3

16. 6 - 2. How much money would you apply for?

		Response Percent	Response Count
\$5,000-\$10,000		0.0%	0
\$10,000-\$25,000		30.0%	3
\$25,000-\$50,000		0.0%	0
\$50,000-\$75,000		0.0%	0
\$75,000-\$100,000		10.0%	1
\$100,000-\$125,000		10.0%	1
\$125,000-\$150,000		10.0%	1
\$150,000-\$175,000		10.0%	1
\$175,000-\$200,000		0.0%	0
\$200,000-\$225,000		0.0%	0
\$225,000-\$250,000		10.0%	1
I need assistance in determining how much to apply for		20.0%	2
answered question			10
skipped question			3

17. 7 - 1. Are you interested in or do you know someone under 18yrs old that may be interested in participating in a matched savings program and saving money to be used towards home ownership, higher education, or starting/expanding a business?

		Response Percent	Response Count
Yes, I am interested		16.7%	2
No, I am not interested		33.3%	4
Yes, I know someone under 18 that may be interested		25.0%	3
No, I don't know of anyone		25.0%	3
answered question			12
skipped question			1

18. 7 - 2. Which purpose would you or the person under 18 most want to save money for through a matched savings program?

	Home ownership	Higher Education	Starting/Expanding a business	NA	Response Count
For you:	71.4% (5)	28.6% (2)	14.3% (1)	14.3% (1)	7
For someone under 18:	12.5% (1)	87.5% (7)	12.5% (1)	12.5% (1)	8
answered question					10
skipped question					3

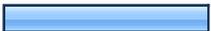
19. 7 - 3. Would you or the person under 18 be willig to commit to financial fitness training in a matched savings program?

		Response Percent	Response Count
Yes, I would		8.3%	1
No, I wouldn't		16.7%	2
Yes, they would		8.3%	1
No, they wouldn't		8.3%	1
I don't know if they would		58.3%	7
answered question			12
skipped question			1

20. 8 - 1. What is your age?

		Response Percent	Response Count
18-24		15.4%	2
25-35		53.8%	7
36-45		7.7%	1
46-54		0.0%	0
55-61		15.4%	2
Over 61		7.7%	1
answered question			13
skipped question			0

21. 8 - 2. What is your sex?

		Response Percent	Response Count
Female		69.2%	9
Male		30.8%	4
answered question			13
skipped question			0

22. 9 - 1. What is your ethnicity?

		Response Percent	Response Count
Native American		100.0%	13
Other (please specify)			0
answered question			13
skipped question			0

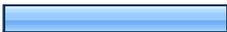
23. 9 - 2. What Tribe are you enrolled in?

	Response Count
	10
answered question	10
skipped question	3

24. 10 - 1. Are you a veteran?

		Response Percent	Response Count
Yes		8.3%	1
No		91.7%	11
answered question			12
skipped question			1

25. 11 - 1. What is your highest level of education?

		Response Percent	Response Count
Grade School		0.0%	0
Middle School		0.0%	0
Some High School		25.0%	3
High School Diploma		8.3%	1
Some Post HS Education		33.3%	4
Vocational/Technical School		8.3%	1
Associate's Degree		16.7%	2
Bachelor's Degree		8.3%	1
Master's Degree		0.0%	0
Doctorate		0.0%	0
Juris Doctorate		0.0%	0
answered question			12
skipped question			1

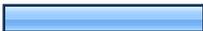
26. 12 - 1. What is your family's annual household income?

		Response Percent	Response Count
Below \$5,000		0.0%	0
\$5,000-\$20,000		25.0%	3
\$20,000-\$30,000		33.3%	4
\$30,000-\$50,000		25.0%	3
\$50,000-\$60,000		0.0%	0
\$60,000-\$85,000		8.3%	1
\$85,000-\$100,000		8.3%	1
\$100,000-\$125,000		0.0%	0
Above \$125,000		0.0%	0
		answered question	12
		skipped question	1

27. 12 - 2. What are the source(s) of income? (Check all that apply)

		Response Percent	Response Count
Self employment		0.0%	0
TANF/AFDC/GA		0.0%	0
Food Stamps/Commodities		0.0%	0
Side jobs-Paid in cash		0.0%	0
Employment		83.3%	10
Retirement		0.0%	0
Contract work		0.0%	0
Veteran's benefits		0.0%	0
SSI or SDI		0.0%	0
Unemployment		25.0%	3
	Other (please specify)		0
		answered question	12
		skipped question	1

28. 12 - 3. Please indicated your type(s) of employment.

		Response Percent	Response Count
Education		10.0%	1
Sales/service		30.0%	3
Police/Fire/Public		10.0%	1
Seasonal		20.0%	2
US Govt		20.0%	2
Unified School District		0.0%	0
Tribe		50.0%	5
Health		0.0%	0

Other (please specify) 1

answered question 10

skipped question 3

29. 13 - 1. How many people live in your home?

	Response Count
	12
answered question	12
skipped question	1

30. 13 - 2. How many children under 18 years of age live in your home?

	Response Count
	12
answered question	12
skipped question	1

31. 14 - 1. How many miles do you travel for work?

	Response Percent	Response Count
30 miles or less 	54.5%	6
30-60 miles 	36.4%	4
60 miles or more 	9.1%	1
Other (please specify)		0
answered question		11
skipped question		2

32. 14 - 2. Do you ever use public transportation?

	Response Percent	Response Count
Yes 	41.7%	5
No 	58.3%	7
answered question		12
skipped question		1

33. 15 - 1. What is your living status?

		Response Percent	Response Count
Ute Mtn. HA Rental		0.0%	0
Ute Mtn. HA Purchase		0.0%	0
Own-buying		50.0%	4
Rent-Private owner		37.5%	3
Live with Relatives/Other		12.5%	1
Homeless		0.0%	0
	Other (please specify)		4
answered question			8
skipped question			5

34. 15 - 2. How much do you now pay for housing each month?

		Response Percent	Response Count
\$0		0.0%	0
Under \$500		66.7%	6
\$500-\$750		11.1%	1
\$750-\$1,000		0.0%	0
Over \$1,000		22.2%	2
answered question			9
skipped question			4

35. Thank you for your participation. Please add any other comments. For additional information as the project progresses, please provide name and address/email or phone or contact. Utah Indian Housing Council 801/538-8767

	Response Count
	2
answered question	2
skipped question	11

Page 1, Q1. 1 - 1. Where do you live now?

1	West Jordan, Utah	Jul 22, 2011 9:53 PM
2	Plymouth, Utah	Jul 22, 2011 9:47 PM
3	South Salt Lake	Jul 22, 2011 9:40 PM
4	Plymouth	Sep 10, 2010 9:59 AM

Page 1, Q2. - 2. Where would you prefer to live in the future?

1	Outside of Brigham City	Jul 22, 2011 9:57 PM
2	Fruit Heights, Utah	Jul 22, 2011 9:53 PM
3	closer to my grandchildren in Brigham City	Jul 22, 2011 9:47 PM
4	Manlua, Honeyville, Corrine, Pam, UT	Sep 10, 2010 11:10 AM
5	Plymouth	Sep 10, 2010 9:59 AM

Page 1, Q3. - 3. Why don't you live there now?

1	no money	Jul 22, 2011 9:57 PM
2	Closer to the mountains and nature. Out of the City	Jul 22, 2011 9:53 PM
3	At the time a family house that was vacant	Jul 22, 2011 9:47 PM
4	No money to buy a house	Sep 10, 2010 11:10 AM

Page 1, Q5. 2- 2. If you selected YES, where is the land located?

1	Plymouth	Sep 10, 2010 9:59 AM
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Page 1, Q5. 2- 2. If you selected YES, where is the land located?

Page 1, Q8. 3 - 2. What kind of home would you like to own?

1	N/A	Jul 22, 2011 9:57 PM
2	Earthen house	Jul 22, 2011 9:40 PM
3	Don't want to own a home	Sep 10, 2010 11:18 AM
4	stick built or manufactured	Sep 9, 2010 11:02 PM

Page 1, Q9. 3 - 3. What kinds of features would you like in your new home or neighborhood?

1	Shared recreation, large lots, garage/carports, greenhouse/aquaphonics	Jul 22, 2011 9:40 PM
2	None	Sep 10, 2010 11:18 AM
3	Large lots, garage, fireplace, basement	Sep 10, 2010 11:10 AM
4	Garage, sewer	Sep 10, 2010 9:59 AM
5	Large lots, garage & room to grow	Sep 10, 2010 9:45 AM
6	Large lots and Garage/carports	Sep 9, 2010 11:02 PM

Page 1, Q10. 4 - 1. What are your obstacles to home ownership?(Check all that apply)

1	Prices on the land are too high.	Jul 22, 2011 9:53 PM
2	Don't want to own a home	Sep 10, 2010 11:18 AM
3	N/A	Sep 10, 2010 9:59 AM

Page 1, Q14. 5 - 3. If you selected YES to the previous question- what is the reason for having payroll deductions?

1	loan payment	Jul 22, 2011 9:47 PM
2	401K	Sep 10, 2010 9:59 AM
3	child support	Sep 10, 2010 9:45 AM

Page 1, Q15. 6 - 1. If you were to take out a loan, what type would you choose?

1	None	Sep 10, 2010 11:18 AM
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Page 1, Q15. 6 - 1. If you were to take out a loan, what type would you choose?

Page 2, Q4. 9 - 2. What Tribe are you enrolled in?

1	Northwestern Band of Shoshone Nation	Jul 22, 2011 9:59 PM
2	Northwestern Band of Shoshone Nation	Jul 22, 2011 9:55 PM
3	Northwestern Band of Shoshone Nation	Jul 22, 2011 9:50 PM
4	Western Shoshone	Jul 22, 2011 9:42 PM
5	NWBS	Sep 10, 2010 11:26 AM
6	North Western Band of Shoshone	Sep 10, 2010 11:21 AM
7	North Western Band of Shoshone	Sep 10, 2010 11:14 AM
8	NWBS	Sep 10, 2010 10:01 AM
9	North Western Band of Shoshone	Sep 10, 2010 9:54 AM
10	NWS	Sep 9, 2010 11:12 PM

Page 2, Q9. 12 - 3. Please indicated your type(s) of employment.

1	steel production	Sep 9, 2010 11:12 PM
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Page 2, Q10. 13 - 1. How many people live in your home?

1	5	Jul 22, 2011 9:59 PM
2	3	Jul 22, 2011 9:55 PM
3	2	Jul 22, 2011 9:50 PM
4	3	Jul 22, 2011 9:42 PM
5	5	Sep 10, 2010 11:26 AM
6	1	Sep 10, 2010 11:21 AM
7	6	Sep 10, 2010 11:14 AM
8	2	Sep 10, 2010 10:01 AM
9	1	Sep 10, 2010 9:54 AM

Page 2, Q10. 13 - 1. How many people live in your home?

10	4	Sep 9, 2010 11:12 PM
11	4	Sep 9, 2010 11:04 PM
12	4	Sep 9, 2010 10:51 PM

Page 2, Q11. 13 - 2. How many children under 18 years of age live in your home?

1	3	Jul 22, 2011 9:59 PM
2	1	Jul 22, 2011 9:55 PM
3	0	Jul 22, 2011 9:50 PM
4	1	Jul 22, 2011 9:42 PM
5	3	Sep 10, 2010 11:26 AM
6	0	Sep 10, 2010 11:21 AM
7	4	Sep 10, 2010 11:14 AM
8	0	Sep 10, 2010 10:01 AM
9	0	Sep 10, 2010 9:54 AM
10	2	Sep 9, 2010 11:12 PM
11	2	Sep 9, 2010 11:04 PM
12	3	Sep 9, 2010 10:51 PM

Page 2, Q14. 15 - 1. What is your living status?

1	Tribal Housing Authority Rental	Jul 22, 2011 9:59 PM
2	Tribe - HA Rental	Sep 10, 2010 11:26 AM
3	Tribe - HA Rental	Sep 10, 2010 11:21 AM
4	Tribe - HA Rental	Sep 10, 2010 11:14 AM

**Page 2, Q16. Thank you for your participation. Please add any other comments. For additional information as the project progresses, please provide name and address/email or phone or contact.
Utah Indian Housing Council
801/538-8767**

1	Did have 2 years at USU	Jul 22, 2011 9:50 PM
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Page 2, Q16. Thank you for your participation. Please add any other comments. For additional information as the project progresses, please provide name and address/email or phone or contact.
Utah Indian Housing Council
801/538-8767

2 Lillian Fritzel lillianfritzel@gmail.com

Jul 22, 2011 9:42 PM

1. Where do you live now?

	Response Percent	Response Count
Town, ST	0.0%	0
Other (please specify)		1
answered question		0
skipped question		1

2. Where would you prefer to live in the future?

	Response Percent	Response Count
Town, ST	0.0%	0
Other (please specify)		1
answered question		0
skipped question		1

3. Why don't you live there now?

	Response Count
	0
answered question	0
skipped question	1

4. Do you own your land?

		Response Percent	Response Count
Yes		100.0%	1
No		0.0%	0
	answered question		1
	skipped question		0

5. If you selected YES to the previous question:

	Town, ST	Town, ST	Town, ST	Town, ST	Response Count
Where is the land located?	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0
			Other (please specify)		1
			answered question		0
			skipped question		1

6. What is the land status?

	Response Percent	Response Count
Tribal Lease	0.0%	0
Trust	0.0%	0
Fee Simple (Deeded)	0.0%	0
answered question		0
skipped question		1

7. Would you like to own a home?

	Response Percent	Response Count
Yes	100.0%	1
No	0.0%	0
I already own a home	0.0%	0
I own a mobile/manufactured home	0.0%	0
answered question		1
skipped question		0

8. What kind of home would you like to own?

	Response Percent	Response Count
Stick-built home	100.0%	1
Manufactured home	0.0%	0
Other (please specify)		0
answered question		1
skipped question		0

9. What kinds of features would you like in your new home or neighborhood?

	Response Percent	Response Count
Shared recreation of garden areas	0.0%	0
Large Lots	0.0%	0
Garage/carports	100.0%	1
Other (please specify)		0
answered question		1
skipped question		0

10. What are your obstacles to home ownership? (Check all that apply)

	Response Percent	Response Count
Can't afford down payment	0.0%	0
Payments too high	0.0%	0
Income	100.0%	1
Bad credit	0.0%	0
Hard to get land	0.0%	0
Lack of local lending	0.0%	0
Lack of credit history	0.0%	0
Not informed about the process	0.0%	0
Other (please specify)		0
answered question		1
skipped question		0

11. Have you ever been turned down for a home loan?

		Response Percent	Response Count
Yes		0.0%	0
No		0.0%	0
Never Applied		100.0%	1
answered question			1
skipped question			0

12. Check all that apply:

	Yes	No	Response Count
Have you ever had a loan?	0.0% (0)	100.0% (1)	1
Have you ever defaulted on a loan?	0.0% (0)	100.0% (1)	1
Have you ever had a checking account?	100.0% (1)	0.0% (0)	1
Do you have a checking account now?	0.0% (0)	100.0% (1)	1
Do you use Check Cashing or Payday Center?	0.0% (0)	100.0% (1)	1
Have you ever had a savings account?	100.0% (1)	0.0% (0)	1
Do you have a savings account now?	100.0% (1)	0.0% (0)	1
Are you concerned about your credit report?	0.0% (0)	100.0% (1)	1
Are you interested in applying for a home loan?	0.0% (0)	100.0% (1)	1
answered question			1
skipped question			0

13. Do you have a credit card(s)?

		Response Percent	Response Count
Yes		0.0%	0
No		100.0%	1
answered question			1
skipped question			0

14. If you selected YES to the previous question:

	Response Percent	Response Count
How many credit cards do you have?	0.0%	0
How many store credit cards do you have?	0.0%	0
answered question		0
skipped question		1

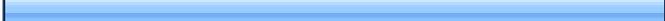
15. Do you have payroll deductions?

	Response Percent	Response Count
Yes	0.0%	0
No	100.0%	1
answered question		1
skipped question		0

16. If you selected YES to the previous question:

	Response Percent	Response Count
What is the reason for having payroll deductions?	0.0%	0
answered question		0
skipped question		1

17. If you were to take out a loan, what type would you choose?

		Response Percent	Response Count
Home purchase		0.0%	0
New Construction		0.0%	0
Refinance for debt consolidation		0.0%	0
Land purchase		0.0%	0
Renovation		0.0%	0
Manufactured home purchase		100.0%	1
Refinance for a lower rate		0.0%	0
	Other (please specify)		0
		answered question	1
		skipped question	0

18. How much money would you apply for?

		Response Percent	Response Count
\$5,000-\$10,000		0.0%	0
\$10,000-\$25,000		0.0%	0
\$25,000-\$50,000		100.0%	1
\$50,000-\$75,000		0.0%	0
\$75,000-\$100,000		0.0%	0
\$100,000-\$125,000		0.0%	0
\$125,000-\$150,000		0.0%	0
\$150,000-\$175,000		0.0%	0
\$175,000-\$200,000		0.0%	0
\$200,000-\$225,000		0.0%	0
\$225,000-\$250,000		0.0%	0
I need assistance in determining how much to apply for		0.0%	0
		answered question	1
		skipped question	0

19. Are you interested in or do you know someone under 18 years old that may be interested in participating in a matched savings program and saving money to be used towards home ownership, higher education, or starting/expanding a business?

		Response Percent	Response Count
Yes, I am interested		0.0%	0
No, I am not interested		100.0%	1
Yes, I know someone under 18 years old that my be interested		100.0%	1
No, I don't know of anyone		0.0%	0
answered question			1
skipped question			0

20. Which purpose would you or the person under 18 years old most want to save money for through a matched savings program? (Please check one)

	Home ownership	Higher education	Starting/expanding a business	Response Count
For you:	0.0% (0)	0.0% (0)	0.0% (0)	0
For someone under 18:	0.0% (0)	100.0% (1)	0.0% (0)	1
answered question				1
skipped question				0

21. Would you or the person under 18 years old be willing to commit to financial fitness training while participating in a matched savings program?

		Response Percent	Response Count
Yes, I would		0.0%	0
No, I wouldn't		0.0%	0
Yes, they would		100.0%	1
No, they wouldn't		0.0%	0
I don't know if they would		0.0%	0
answered question			1
skipped question			0

22. What is your age?

		Response Percent	Response Count
18-24		0.0%	0
25-35		0.0%	0
36-45		0.0%	0
46-54		100.0%	1
55-61		0.0%	0
Over 61		0.0%	0
answered question			1
skipped question			0

23. What is your sex?

		Response Percent	Response Count
Female		100.0%	1
Male		0.0%	0
answered question			1
skipped question			0

24. What is your ethnicity?

		Response Percent	Response Count
Native American		100.0%	1
Other (please specify)			0
answered question			1
skipped question			0

25. What tribe are you enrolled in?

		Response Percent	Response Count
Tribe Name		0.0%	0
Tribe Name		0.0%	0
Tribe Name		0.0%	0
Other (please specify)			1
answered question			0
skipped question			1

26. Are you a veteran?

		Response Percent	Response Count
Yes		0.0%	0
No		100.0%	1
answered question			1
skipped question			0

27. What is your highest level of education?

		Response Percent	Response Count
Middle School		0.0%	0
Some High School		0.0%	0
High School Diploma		100.0%	1
Some Post HS Education		0.0%	0
Vocational/Technical School		0.0%	0
Associate's Degree		0.0%	0
Bachelor's Degree		0.0%	0
Master's Degree		0.0%	0
Doctorate		0.0%	0
Juris Doctorate		0.0%	0
answered question			1
skipped question			0

28. What is your family's annual household income?

		Response Percent	Response Count
Below \$5,000		0.0%	0
\$5,000-\$20,000		0.0%	0
\$20,000-\$30,000		100.0%	1
\$30,000-\$50,000		0.0%	0
\$50,000-\$60,000		0.0%	0
\$60,000-\$85,000		0.0%	0
\$85,000-\$100,000		0.0%	0
\$100,000-\$125,000		0.0%	0
Above \$125,000		0.0%	0
		answered question	1
		skipped question	0

29. What are the source(s) of your income? (Check all that apply)

		Response Percent	Response Count
Self employment		0.0%	0
TANF/AFDC/GA		0.0%	0
Food Stamps/Commodities		0.0%	0
Side Jobs-Paid in cash		0.0%	0
Employment (full/part-time)		100.0%	1
Retirement		0.0%	0
Contract Work		0.0%	0
Veteran's Benefits		0.0%	0
SSI or SSD		0.0%	0
Unemployment		0.0%	0
	Other (please specify)		0
		answered question	1
		skipped question	0

30. Please indicate your type(s) of employment?

		Response Percent	Response Count
Education		0.0%	0
Sales/service		0.0%	0
Police/fire/public		0.0%	0
Seasonal		0.0%	0
US Government		0.0%	0
Unified School District		0.0%	0
Tribe		100.0%	1
Health		0.0%	0
	Other (please specify)		0
answered question			1
skipped question			0

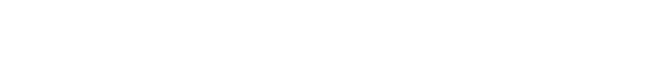
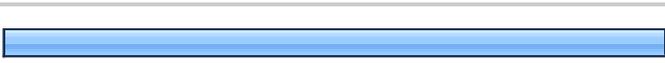
31. How many people live in your home?

		Response Percent	Response Count
1		0.0%	0
2		0.0%	0
3		0.0%	0
4		0.0%	0
5		100.0%	1
6		0.0%	0
7		0.0%	0
8		0.0%	0
9		0.0%	0
10		0.0%	0
11 or more		0.0%	0
		answered question	1
		skipped question	0

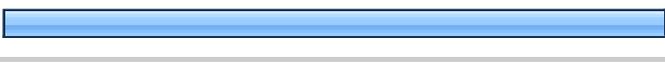
32. How many children under 18 years of age live in your home?

		Response Percent	Response Count
0		0.0%	0
1		0.0%	0
2		0.0%	0
3		0.0%	0
4		100.0%	1
5		0.0%	0
6		0.0%	0
7		0.0%	0
8		0.0%	0
9		0.0%	0
10		0.0%	0
11 or more		0.0%	0
answered question			1
skipped question			0

33. How many miles do you travel for work?

		Response Percent	Response Count
30 Miles or less		0.0%	0
30 – 60 miles		0.0%	0
60 miles or more		100.0%	1
Other (please specify)			0
		answered question	1
		skipped question	0

34. Do you ever use public transportation?

		Response Percent	Response Count
Yes		100.0%	1
No		0.0%	0
		answered question	1
		skipped question	0

35. What is your living status?

		Response Percent	Response Count
[TRIBE] HA Rental		0.0%	0
[TRIBE] HA Purchase		0.0%	0
Own-Buying		0.0%	0
Rent-Private owner		0.0%	0
Live with Relatives/Others		100.0%	1
Homeless		0.0%	0
	Other (please specify)		0
		answered question	1
		skipped question	0

36. How much do you now pay for housing each month?

		Response Percent	Response Count
Under \$500		0.0%	0
\$500-750		100.0%	1
\$750-\$1,000		0.0%	0
Over \$1,000_____		0.0%	0
		answered question	1
		skipped question	0

37. Thank you for your participation. Please add any other comments. For additional information as the project progresses, please provide name and address/e-mail or phone; or contact Utah Indian Housing Council (801) 538-8767

	Response Count
	0
answered question	0
skipped question	1

Page 1, Q1. Where do you live now?

1	Wendover, UT	Jul 26, 2011 10:21 AM
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Page 1, Q2. Where would you prefer to live in the future?

1	Wendover, UT	Jul 26, 2011 10:21 AM
---	--------------	-----------------------

Page 2, Q2. If you selected YES to the previous question:

1	Wendover, UT	Jul 26, 2011 10:22 AM
---	--------------	-----------------------

Page 9, Q2. What tribe are you enrolled in?

1	Skull Valley Band of Goshutes	Jul 26, 2011 10:24 AM
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1. Where do you live now?

	Response Percent	Response Count
Town, ST	0.0%	0
Other (please specify)		9
answered question		0
skipped question		10

2. Where would you prefer to live in the future?

	Response Percent	Response Count
Town, ST	0.0%	0
Other (please specify)		8
answered question		0
skipped question		10

3. Why don't you live there now?

	Response Count
	5
answered question	5
skipped question	5

4. Do you own your land?

		Response Percent	Response Count
Yes		10.0%	1
No		90.0%	9
	answered question		10
	skipped question		0

5. If you selected YES to the previous question:

	Town, ST	Town, ST	Town, ST	Town, ST	Response Count
Where is the land located?	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0
			Other (please specify)		2
			answered question		0
			skipped question		10

6. What is the land status?

		Response Percent	Response Count
Tribal Lease		22.2%	2
Trust		66.7%	6
Fee Simple (Deeded)		11.1%	1
answered question			9
skipped question			1

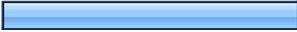
7. Would you like to own a home?

		Response Percent	Response Count
Yes		50.0%	5
No		0.0%	0
I already own a home		50.0%	5
I own a mobile/manufactured home		10.0%	1
answered question			10
skipped question			0

8. What kind of home would you like to own?

		Response Percent	Response Count
Stick-built home		83.3%	5
Manufactured home		16.7%	1
Other (please specify)			0
answered question			6
skipped question			4

9. What kinds of features would you like in your new home or neighborhood?

		Response Percent	Response Count
Shared recreation of garden areas		22.2%	2
Large Lots		44.4%	4
Garage/carports		44.4%	4
	Other (please specify)		2
answered question			9
skipped question			1

10. What are your obstacles to home ownership? (Check all that apply)

		Response Percent	Response Count
Can't afford down payment		66.7%	4
Payments too high		66.7%	4
Income		66.7%	4
Bad credit		66.7%	4
Hard to get land		16.7%	1
Lack of local lending		33.3%	2
Lack of credit history		16.7%	1
Not informed about the process		50.0%	3
	Other (please specify)		1
answered question			6
skipped question			4

11. Have you ever been turned down for a home loan?

		Response Percent	Response Count
Yes		0.0%	0
No		22.2%	2
Never Applied		77.8%	7
answered question			9
skipped question			1

12. Check all that apply:

	Yes	No	Response Count
Have you ever had a loan?	70.0% (7)	30.0% (3)	10
Have you ever defaulted on a loan?	14.3% (1)	85.7% (6)	7
Have you ever had a checking account?	100.0% (8)	0.0% (0)	8
Do you have a checking account now?	88.9% (8)	11.1% (1)	9
Do you use Check Cashing or Payday Center?	11.1% (1)	88.9% (8)	9
Have you ever had a savings account?	100.0% (9)	0.0% (0)	9
Do you have a savings account now?	33.3% (3)	66.7% (6)	9
Are you concerned about your credit report?	88.9% (8)	11.1% (1)	9
Are you interested in applying for a home loan?	55.6% (5)	44.4% (4)	9
answered question			10
skipped question			0

13. Do you have a credit card(s)?

		Response Percent	Response Count
Yes		55.6%	5
No		44.4%	4
answered question			9
skipped question			1

14. If you selected YES to the previous question:

		Response Percent	Response Count
How many credit cards do you have?		100.0%	5
How many store credit cards do you have?		100.0%	5
		answered question	5
		skipped question	5

15. Do you have payroll deductions?

		Response Percent	Response Count
Yes		60.0%	6
No		40.0%	4
		answered question	10
		skipped question	0

16. If you selected YES to the previous question:

		Response Percent	Response Count
What is the reason for having payroll deductions?		100.0%	5
		answered question	5
		skipped question	5

17. If you were to take out a loan, what type would you choose?

		Response Percent	Response Count
Home purchase		0.0%	0
New Construction		0.0%	0
Refinance for debt consolidation	<input type="checkbox"/>	14.3%	1
Land purchase		0.0%	0
Renovation	<input checked="" type="checkbox"/>	42.9%	3
Manufactured home purchase	<input type="checkbox"/>	14.3%	1
Refinance for a lower rate	<input type="checkbox"/>	28.6%	2
	Other (please specify)		2
		answered question	7
		skipped question	3

18. How much money would you apply for?

		Response Percent	Response Count
\$5,000-\$10,000		12.5%	1
\$10,000-\$25,000		25.0%	2
\$25,000-\$50,000		37.5%	3
\$50,000-\$75,000		0.0%	0
\$75,000-\$100,000		0.0%	0
\$100,000-\$125,000		12.5%	1
\$125,000-\$150,000		0.0%	0
\$150,000-\$175,000		0.0%	0
\$175,000-\$200,000		0.0%	0
\$200,000-\$225,000		0.0%	0
\$225,000-\$250,000		12.5%	1
I need assistance in determining how much to apply for		0.0%	0
		answered question	8
		skipped question	2

19. Are you interested in or do you know someone under 18 years old that may be interested in participating in a matched savings program and saving money to be used towards home ownership, higher education, or starting/expanding a business?

		Response Percent	Response Count
Yes, I am interested		20.0%	2
No, I am not interested		20.0%	2
Yes, I know someone under 18 years old that my be interested		60.0%	6
No, I don't know of anyone		30.0%	3
answered question			10
skipped question			0

20. Which purpose would you or the person under 18 years old most want to save money for through a matched savings program? (Please check one)

	Home ownership	Higher education	Starting/expanding a business	Response Count
For you:	57.1% (4)	42.9% (3)	14.3% (1)	7
For someone under 18:	20.0% (1)	80.0% (4)	0.0% (0)	5
answered question				8
skipped question				2

21. Would you or the person under 18 years old be willing to commit to financial fitness training while participating in a matched savings program?

		Response Percent	Response Count
Yes, I would		33.3%	3
No, I wouldn't		11.1%	1
Yes, they would		22.2%	2
No, they wouldn't		11.1%	1
I don't know if they would		44.4%	4
answered question			9
skipped question			1

22. What is your age?

		Response Percent	Response Count
18-24		10.0%	1
25-35		10.0%	1
36-45		0.0%	0
46-54		80.0%	8
55-61		0.0%	0
Over 61		0.0%	0
answered question			10
skipped question			0

23. What is your sex?

		Response Percent	Response Count
Female		50.0%	5
Male		50.0%	5
		answered question	10
		skipped question	0

24. What is your ethnicity?

		Response Percent	Response Count
Native American		100.0%	10
		Other (please specify)	0
		answered question	10
		skipped question	0

25. What tribe are you enrolled in?

		Response Percent	Response Count
Tribe Name		0.0%	0
Tribe Name		0.0%	0
Tribe Name		0.0%	0
		Other (please specify)	10
		answered question	0
		skipped question	10

26. Are you a veteran?

		Response Percent	Response Count
Yes		20.0%	2
No		80.0%	8
answered question			10
skipped question			0

27. What is your highest level of education?

		Response Percent	Response Count
Middle School		0.0%	0
Some High School		10.0%	1
High School Diploma		10.0%	1
Some Post HS Education		10.0%	1
Vocational/Technical School		50.0%	5
Associate's Degree		20.0%	2
Bachelor's Degree		10.0%	1
Master's Degree		0.0%	0
Doctorate		0.0%	0
Juris Doctorate		0.0%	0
answered question			10
skipped question			0

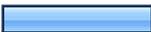
28. What is your family's annual household income?

		Response Percent	Response Count
Below \$5,000		0.0%	0
\$5,000-\$20,000		11.1%	1
\$20,000-\$30,000		22.2%	2
\$30,000-\$50,000		33.3%	3
\$50,000-\$60,000		0.0%	0
\$60,000-\$85,000		11.1%	1
\$85,000-\$100,000		11.1%	1
\$100,000-\$125,000		0.0%	0
Above \$125,000		11.1%	1
answered question			9
skipped question			1

29. What are the source(s) of your income? (Check all that apply)

		Response Percent	Response Count
Self employment	<input type="checkbox"/>	11.1%	1
TANF/AFDC/GA	<input type="checkbox"/>	0.0%	0
Food Stamps/Commodities	<input type="checkbox"/>	0.0%	0
Side Jobs-Paid in cash	<input type="checkbox"/>	0.0%	0
Employment (full/part-time)	<input checked="" type="checkbox"/>	100.0%	9
Retirement	<input type="checkbox"/>	11.1%	1
Contract Work	<input type="checkbox"/>	0.0%	0
Veteran's Benefits	<input type="checkbox"/>	0.0%	0
SSI or SSD	<input type="checkbox"/>	0.0%	0
Unemployment	<input type="checkbox"/>	0.0%	0
	Other (please specify)		0
answered question			9
skipped question			1

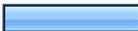
30. Please indicate your type(s) of employment?

		Response Percent	Response Count
Education		0.0%	0
Sales/service		11.1%	1
Police/fire/public		22.2%	2
Seasonal		0.0%	0
US Government		22.2%	2
Unified School District		0.0%	0
Tribe		66.7%	6
Health		11.1%	1
	Other (please specify)		1
answered question			9
skipped question			1

31. How many people live in your home?

		Response Percent	Response Count
1		0.0%	0
2		20.0%	2
3		20.0%	2
4		30.0%	3
5		0.0%	0
6		20.0%	2
7		10.0%	1
8		0.0%	0
9		0.0%	0
10		0.0%	0
11 or more		0.0%	0
answered question			10
skipped question			0

32. How many children under 18 years of age live in your home?

		Response Percent	Response Count
0		30.0%	3
1		20.0%	2
2		30.0%	3
3		10.0%	1
4		10.0%	1
5		0.0%	0
6		0.0%	0
7		0.0%	0
8		0.0%	0
9		0.0%	0
10		0.0%	0
11 or more		0.0%	0
answered question			10
skipped question			0

33. How many miles do you travel for work?

		Response Percent	Response Count
30 Miles or less		80.0%	8
30 – 60 miles		20.0%	2
60 miles or more		0.0%	0
	Other (please specify)		0
	answered question		10
	skipped question		0

34. Do you ever use public transportation?

		Response Percent	Response Count
Yes		0.0%	0
No		100.0%	10
	answered question		10
	skipped question		0

35. What is your living status?

		Response Percent	Response Count
[TRIBE] HA Rental		50.0%	5
[TRIBE] HA Purchase		30.0%	3
Own-Buying		10.0%	1
Rent-Private owner		0.0%	0
Live with Relatives/Others		10.0%	1
Homeless		0.0%	0
	Other (please specify)		0
		answered question	10
		skipped question	0

36. How much do you now pay for housing each month?

		Response Percent	Response Count
Under \$500		75.0%	6
\$500-750		0.0%	0
\$750-\$1,000		25.0%	2
Over \$1,000_____		0.0%	0
		answered question	8
		skipped question	2

37. Thank you for your participation. Please add any other comments. For additional information as the project progresses, please provide name and address/e-mail or phone; or contact Utah Indian Housing Council (801) 538-8767

**Response
Count**

5

answered question

5

skipped question

5

Page 1, Q1. Where do you live now?

1	West Valley City, UT	Jul 26, 2011 5:05 PM
2	Ibapah, UT	Jul 26, 2011 4:58 PM
3	Ibapah, UT - Indian res	Jul 26, 2011 4:53 PM
4	Taylorsville, UT	Jul 26, 2011 4:45 PM
5	one bedroom apartment on the Goshute rez	Jul 26, 2011 10:54 AM
6	Confederated Tribes of the Goshute Reservation - Ibapah, UT	Jul 26, 2011 10:48 AM
7	Goshute	Jul 26, 2011 10:42 AM
8	Ibapah, UT	Jul 26, 2011 10:36 AM
9	Ibapah, UT	Jul 26, 2011 10:29 AM

Page 1, Q2. Where would you prefer to live in the future?

1	West Valley City, UT	Jul 26, 2011 5:05 PM
2	Ibapah, UT - Indian res	Jul 26, 2011 4:53 PM
3	Ibapah, UT	Jul 26, 2011 4:45 PM
4	a bigger place wit at least five bedrooms	Jul 26, 2011 10:54 AM
5	Confederated Tribes of the Goshute Reservation - Ibapah, UT	Jul 26, 2011 10:48 AM
6	Goshute	Jul 26, 2011 10:42 AM
7	still living on the Goshute Reservation	Jul 26, 2011 10:36 AM
8	Pilot Valley, NV	Jul 26, 2011 10:29 AM

Page 1, Q3. Why don't you live there now?

1	no vacancy	Jul 26, 2011 10:54 AM
2	Currently reside on the reservation	Jul 26, 2011 10:48 AM
3	I am	Jul 26, 2011 10:42 AM
4	I would like to remain here if there is more job available	Jul 26, 2011 10:36 AM
5	Insufficient income	Jul 26, 2011 10:29 AM

Page 2, Q2. If you selected YES to the previous question:

1	West Valley City, UT	Jul 26, 2011 5:05 PM
2	CTGR - Res	Jul 26, 2011 4:59 PM

Page 3, Q3. What kinds of features would you like in your new home or neighborhood?

1	porch	Jul 26, 2011 4:54 PM
2	Animal facilities	Jul 26, 2011 10:29 AM

Page 4, Q1. What are your obstacles to home ownership? (Check all that apply)

1	NA	Jul 26, 2011 5:00 PM
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Page 5, Q3. If you selected YES to the previous question:

How many credit cards do you have?

1	2	Jul 26, 2011 5:06 PM
2	5	Jul 26, 2011 5:00 PM
3	2	Jul 26, 2011 4:46 PM
4	1	Jul 26, 2011 10:56 AM
5	1	Jul 26, 2011 10:30 AM

How many store credit cards do you have?

1	4	Jul 26, 2011 5:06 PM
2	0	Jul 26, 2011 5:00 PM
3	0	Jul 26, 2011 4:46 PM
4	0	Jul 26, 2011 10:56 AM
5	2	Jul 26, 2011 10:30 AM

Page 5, Q5. If you selected YES to the previous question:

1	easier	Jul 26, 2011 5:00 PM
2	Life ins.	Jul 26, 2011 4:55 PM
3	Employment condition	Jul 26, 2011 4:46 PM
4	pay my rent	Jul 26, 2011 10:56 AM
5	Life insurance payment	Jul 26, 2011 10:49 AM

Page 6, Q1. If you were to take out a loan, what type would you choose?

1	personal	Jul 26, 2011 10:57 AM
2	refinance vehicle	Jul 26, 2011 10:31 AM

Page 9, Q2. What tribe are you enrolled in?

1	Confederated Band of Goshutes	Jul 26, 2011 5:07 PM
2	Confederated Band of Goshutes	Jul 26, 2011 5:03 PM
3	Confederated Band of Goshutes	Jul 26, 2011 4:56 PM
4	Confederated Band of Goshutes	Jul 26, 2011 4:52 PM
5	Confederated Band of Goshutes	Jul 26, 2011 4:48 PM
6	Confederated Band of Goshutes	Jul 26, 2011 10:57 AM
7	Confederated Band of Goshutes	Jul 26, 2011 10:50 AM
8	Confederated Band of Goshutes	Jul 26, 2011 10:44 AM
9	Confederated Band of Goshutes	Jul 26, 2011 10:39 AM
10	Confederated Band of Goshutes	Jul 26, 2011 10:32 AM

Page 12, Q3. Please indicate your type(s) of employment?

1	Administration Hospital	Jul 26, 2011 5:08 PM
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**Page 16, Q1. Thank you for your participation. Please add any other comments.
For additional information as the project progresses, please provide name and address/e-mail or phone;
or contact**

**Utah Indian Housing Council
(801) 538-8767**

1	Christine Steele christinesteele@goshutetribe.com 435-234-1194	Jul 26, 2011 4:58 PM
2	Lorenzo Hooper lorenzohooper@goshutetribe.com 435-234-1146	Jul 26, 2011 10:59 AM
3	on question 35, I own the home.	Jul 26, 2011 10:51 AM
4	Mike Hooper 435-234-1224 mhooper@yahoo.com	Jul 26, 2011 10:46 AM
5	Diane Murphy PO Box 6113 Ibapah, UT 84034 diamurphy@goshutetribe.com	Jul 26, 2011 10:41 AM

1. Where do you live now?

	Response Percent	Response Count
Town, ST	0.0%	0
Other (please specify)		13
answered question		0
skipped question		13

2. Where would you prefer to live in the future?

	Response Percent	Response Count
Town, ST	0.0%	0
Other (please specify)		10
answered question		0
skipped question		13

3. Why don't you live there now?

	Response Count
	9
answered question	9
skipped question	4

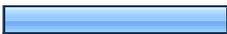
4. Do you own your land?

		Response Percent	Response Count
Yes		38.5%	5
No		61.5%	8
	answered question		13
	skipped question		0

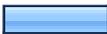
5. If you selected YES to the previous question:

	Town, ST	Town, ST	Town, ST	Town, ST	Response Count
Where is the land located?	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0
			Other (please specify)		6
			answered question		0
			skipped question		13

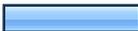
6. What is the land status?

		Response Percent	Response Count
Tribal Lease		66.7%	4
Trust		0.0%	0
Fee Simple (Deeded)		33.3%	2
		answered question	6
		skipped question	7

7. Would you like to own a home?

		Response Percent	Response Count
Yes		61.5%	8
No		15.4%	2
I already own a home		15.4%	2
I own a mobile/manufactured home		7.7%	1
		answered question	13
		skipped question	0

8. What kind of home would you like to own?

		Response Percent	Response Count
Stick-built home		100.0%	5
Manufactured home		20.0%	1
	Other (please specify)		3
answered question			5
skipped question			8

9. What kinds of features would you like in your new home or neighborhood?

		Response Percent	Response Count
Shared recreation of garden areas		28.6%	2
Large Lots		100.0%	7
Garage/carports		71.4%	5
	Other (please specify)		5
answered question			7
skipped question			6

10. What are your obstacles to home ownership? (Check all that apply)

		Response Percent	Response Count
Can't afford down payment		90.0%	9
Payments too high		80.0%	8
Income		80.0%	8
Bad credit		50.0%	5
Hard to get land		50.0%	5
Lack of local lending		30.0%	3
Lack of credit history		50.0%	5
Not informed about the process		40.0%	4
	Other (please specify)		3
		answered question	10
		skipped question	3

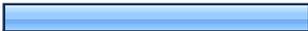
11. Have you ever been turned down for a home loan?

		Response Percent	Response Count
Yes		0.0%	0
No		15.4%	2
Never Applied		84.6%	11
		answered question	13
		skipped question	0

12. Check all that apply:

	Yes	No	Response Count
Have you ever had a loan?	69.2% (9)	30.8% (4)	13
Have you ever defaulted on a loan?	23.1% (3)	76.9% (10)	13
Have you ever had a checking account?	84.6% (11)	15.4% (2)	13
Do you have a checking account now?	69.2% (9)	30.8% (4)	13
Do you use Check Cashing or Payday Center?	38.5% (5)	61.5% (8)	13
Have you ever had a savings account?	92.3% (12)	7.7% (1)	13
Do you have a savings account now?	92.3% (12)	7.7% (1)	13
Are you concerned about your credit report?	69.2% (9)	30.8% (4)	13
Are you interested in applying for a home loan?	58.3% (7)	41.7% (5)	12
		answered question	13
		skipped question	0

13. Do you have a credit card(s)?

		Response Percent	Response Count
Yes		46.2%	6
No		53.8%	7
		answered question	13
		skipped question	0

14. If you selected YES to the previous question:

		Response Percent	Response Count
How many credit cards do you have?		100.0%	6
How many store credit cards do you have?		100.0%	6
answered question			6
skipped question			7

15. Do you have payroll deductions?

		Response Percent	Response Count
Yes		15.4%	2
No		84.6%	11
answered question			13
skipped question			0

16. If you selected YES to the previous question:

		Response Percent	Response Count
What is the reason for having payroll deductions?		100.0%	1
answered question			1
skipped question			12

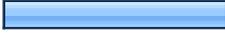
17. If you were to take out a loan, what type would you choose?

		Response Percent	Response Count
Home purchase		75.0%	6
New Construction		25.0%	2
Refinance for debt consolidation		12.5%	1
Land purchase		25.0%	2
Renovation		0.0%	0
Manufactured home purchase		0.0%	0
Refinance for a lower rate		12.5%	1
	Other (please specify)		5
		answered question	8
		skipped question	5

18. How much money would you apply for?

		Response Percent	Response Count
\$5,000-\$10,000		0.0%	0
\$10,000-\$25,000		0.0%	0
\$25,000-\$50,000		0.0%	0
\$50,000-\$75,000		11.1%	1
\$75,000-\$100,000		0.0%	0
\$100,000-\$125,000		0.0%	0
\$125,000-\$150,000		0.0%	0
\$150,000-\$175,000		33.3%	3
\$175,000-\$200,000		11.1%	1
\$200,000-\$225,000		11.1%	1
\$225,000-\$250,000		11.1%	1
I need assistance in determining how much to apply for		22.2%	2
		answered question	9
		skipped question	4

19. Are you interested in or do you know someone under 18 years old that may be interested in participating in a matched savings program and saving money to be used towards home ownership, higher education, or starting/expanding a business?

		Response Percent	Response Count
Yes, I am interested		41.7%	5
No, I am not interested		41.7%	5
Yes, I know someone under 18 years old that may be interested		8.3%	1
No, I don't know of anyone		33.3%	4
answered question			12
skipped question			1

20. Which purpose would you or the person under 18 years old most want to save money for through a matched savings program? (Please check one)

	Home ownership	Higher education	Starting/expanding a business	Response Count
For you:	100.0% (6)	33.3% (2)	16.7% (1)	6
For someone under 18:	66.7% (2)	66.7% (2)	33.3% (1)	3
answered question				6
skipped question				7

21. Would you or the person under 18 years old be willing to commit to financial fitness training while participating in a matched savings program?

		Response Percent	Response Count
Yes, I would		50.0%	6
No, I wouldn't		41.7%	5
Yes, they would		8.3%	1
No, they wouldn't		16.7%	2
I don't know if they would		8.3%	1
answered question			12
skipped question			1

22. What is your age?

		Response Percent	Response Count
18-24		7.7%	1
25-35		23.1%	3
36-45		15.4%	2
46-54		15.4%	2
55-61		15.4%	2
Over 61		23.1%	3
answered question			13
skipped question			0

23. What is your sex?

		Response Percent	Response Count
Female		92.3%	12
Male		7.7%	1
answered question			13
skipped question			0

24. What is your ethnicity?

		Response Percent	Response Count
Native American		100.0%	13
Other (please specify)			0
answered question			13
skipped question			0

25. What tribe are you enrolled in?

		Response Percent	Response Count
Tribe Name		0.0%	0
Tribe Name		0.0%	0
Tribe Name		0.0%	0
Other (please specify)			12
answered question			0
skipped question			13

26. Are you a veteran?

		Response Percent	Response Count
Yes		0.0%	0
No		100.0%	13
answered question			13
skipped question			0

27. What is your highest level of education?

		Response Percent	Response Count
Middle School		0.0%	0
Some High School		0.0%	0
High School Diploma		22.2%	2
Some Post HS Education		0.0%	0
Vocational/Technical School		0.0%	0
Associate's Degree		44.4%	4
Bachelor's Degree		0.0%	0
Master's Degree		44.4%	4
Doctorate		11.1%	1
Juris Doctorate		0.0%	0
answered question			9
skipped question			4

28. What is your family's annual household income?

		Response Percent	Response Count
Below \$5,000		9.1%	1
\$5,000-\$20,000		9.1%	1
\$20,000-\$30,000		45.5%	5
\$30,000-\$50,000		0.0%	0
\$50,000-\$60,000		18.2%	2
\$60,000-\$85,000		9.1%	1
\$85,000-\$100,000		0.0%	0
\$100,000-\$125,000		9.1%	1
Above \$125,000		0.0%	0
answered question			11
skipped question			2

29. What are the source(s) of your income? (Check all that apply)

		Response Percent	Response Count
Self employment	<input type="checkbox"/>	7.7%	1
TANF/AFDC/GA		0.0%	0
Food Stamps/Commodities	<input type="checkbox"/>	30.8%	4
Side Jobs-Paid in cash		0.0%	0
Employment (full/part-time)	<input checked="" type="checkbox"/>	61.5%	8
Retirement		0.0%	0
Contract Work		0.0%	0
Veteran's Benefits		0.0%	0
SSI or SSD	<input type="checkbox"/>	23.1%	3
Unemployment	<input type="checkbox"/>	7.7%	1
	Other (please specify)		3
answered question			13
skipped question			0

30. Please indicate your type(s) of employment?

		Response Percent	Response Count
Education		66.7%	4
Sales/service		0.0%	0
Police/fire/public		0.0%	0
Seasonal		0.0%	0
US Government		0.0%	0
Unified School District		0.0%	0
Tribe		0.0%	0
Health		33.3%	2
	Other (please specify)		7
answered question			6
skipped question			7

31. How many people live in your home?

		Response Percent	Response Count
1		16.7%	2
2		8.3%	1
3		25.0%	3
4		8.3%	1
5		25.0%	3
6		0.0%	0
7		16.7%	2
8		0.0%	0
9		0.0%	0
10		0.0%	0
11 or more		0.0%	0
		answered question	12
		skipped question	1

32. How many children under 18 years of age live in your home?

		Response Percent	Response Count
0		33.3%	4
1		25.0%	3
2		25.0%	3
3		8.3%	1
4		8.3%	1
5		0.0%	0
6		0.0%	0
7		0.0%	0
8		0.0%	0
9		0.0%	0
10		0.0%	0
11 or more		0.0%	0
answered question			12
skipped question			1

33. How many miles do you travel for work?

		Response Percent	Response Count
30 Miles or less		100.0%	10
30 – 60 miles		0.0%	0
60 miles or more		0.0%	0

Other (please specify) 1

answered question 10

skipped question 3

34. Do you ever use public transportation?

		Response Percent	Response Count
Yes		30.8%	4
No		69.2%	9

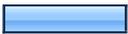
answered question 13

skipped question 0

35. What is your living status?

		Response Percent	Response Count
[TRIBE] HA Rental		0.0%	0
[TRIBE] HA Purchase		0.0%	0
Own-Buying		9.1%	1
Rent-Private owner		54.5%	6
Live with Relatives/Others		27.3%	3
Homeless		9.1%	1
	Other (please specify)		1
answered question			11
skipped question			2

36. How much do you now pay for housing each month?

		Response Percent	Response Count
Under \$500		36.4%	4
\$500-750		45.5%	5
\$750-\$1,000		0.0%	0
Over \$1,000_____		18.2%	2
answered question			11
skipped question			2

37. Thank you for your participation. Please add any other comments. For additional information as the project progresses, please provide name and address/e-mail or phone; or contact Utah Indian Housing Council (801) 538-8767

	Response Count
	3
answered question	3
skipped question	10

Page 1, Q1. Where do you live now?

1	Salt Lake City	Jul 27, 2011 10:50 AM
2	Salt Lake City	Jul 27, 2011 10:46 AM
3	Salt Lake City	Jul 27, 2011 10:38 AM
4	Salt Lake City	Jul 27, 2011 10:30 AM
5	SLC, UT	Jul 27, 2011 10:25 AM
6	SLC	Jul 27, 2011 10:20 AM
7	South Salt Lake	Jul 27, 2011 10:15 AM
8	SLC, UT	Jul 27, 2011 10:11 AM
9	SLC	Jul 27, 2011 10:06 AM
10	Salt Lake City	Jul 27, 2011 9:58 AM
11	Salt Lake City	Jul 27, 2011 9:49 AM
12	SLC	Jul 27, 2011 9:47 AM
13	SLC	Jul 27, 2011 9:43 AM

Page 1, Q2. Where would you prefer to live in the future?

1	AZ	Jul 27, 2011 10:50 AM
2	home-rez by Aneth	Jul 27, 2011 10:46 AM
3	Blanding	Jul 27, 2011 10:38 AM
4	home-Aneth	Jul 27, 2011 10:30 AM
5	Rapid City, SD	Jul 27, 2011 10:20 AM
6	AZ	Jul 27, 2011 10:11 AM
7	Unknown	Jul 27, 2011 10:06 AM
8	AZ	Jul 27, 2011 9:49 AM
9	Flagstaff, AZ	Jul 27, 2011 9:47 AM
10	Cancun	Jul 27, 2011 9:43 AM

Page 1, Q3. Why don't you live there now?

1	unemployed & homeless	Jul 27, 2011 10:50 AM
2	age	Jul 27, 2011 10:46 AM
3	age	Jul 27, 2011 10:38 AM
4	age & money	Jul 27, 2011 10:30 AM
5	I work here	Jul 27, 2011 10:20 AM
6	school, work	Jul 27, 2011 10:11 AM
7	No job there	Jul 27, 2011 9:49 AM
8	work, school	Jul 27, 2011 9:47 AM
9	job, school, children, money	Jul 27, 2011 9:43 AM

Page 2, Q2. If you selected YES to the previous question:

1	by Aneth	Jul 27, 2011 10:47 AM
2	Monument Valley, Oljato	Jul 27, 2011 10:38 AM
3	AZ	Jul 27, 2011 10:11 AM
4	N/A	Jul 27, 2011 10:07 AM
5	Navajo Reservation	Jul 27, 2011 9:47 AM
6	SLC	Jul 27, 2011 9:44 AM

Page 3, Q2. What kind of home would you like to own?

1	3 bedroom	Jul 27, 2011 10:50 AM
2	n/a	Jul 27, 2011 10:47 AM
3	Earthen house	Jul 27, 2011 10:16 AM

Page 3, Q3. What kinds of features would you like in your new home or neighborhood?

1	large space in rooms	Jul 27, 2011 10:50 AM
2	rooms, bigger house	Jul 27, 2011 10:38 AM
3	lots of room	Jul 27, 2011 10:30 AM
4	green house/aquaphonics	Jul 27, 2011 10:16 AM
5	N/A	Jul 27, 2011 9:47 AM

Page 4, Q1. What are your obstacles to home ownership? (Check all that apply)

1	don't want one	Jul 27, 2011 10:47 AM
2	age	Jul 27, 2011 10:39 AM
3	age	Jul 27, 2011 10:30 AM

Page 5, Q3. If you selected YES to the previous question:

How many credit cards do you have?

1	1	Jul 27, 2011 10:27 AM
2	3	Jul 27, 2011 10:21 AM
3	2	Jul 27, 2011 10:17 AM
4	1	Jul 27, 2011 10:07 AM
5	1	Jul 27, 2011 9:59 AM
6	3	Jul 27, 2011 9:45 AM

How many store credit cards do you have?

1	0	Jul 27, 2011 10:27 AM
2	2	Jul 27, 2011 10:21 AM
3	1	Jul 27, 2011 10:17 AM
4	0	Jul 27, 2011 10:07 AM
5	0	Jul 27, 2011 9:59 AM
6	4	Jul 27, 2011 9:45 AM

Page 5, Q5. If you selected YES to the previous question:

1	taxes, benefit	Jul 27, 2011 9:47 AM
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Page 6, Q1. If you were to take out a loan, what type would you choose?

1	none	Jul 27, 2011 10:48 AM
2	not interested	Jul 27, 2011 10:40 AM
3	Don't want one	Jul 27, 2011 10:32 AM
4	unknown need more ingo	Jul 27, 2011 10:08 AM
5	N/A	Jul 27, 2011 9:50 AM

Page 9, Q2. What tribe are you enrolled in?

1	Utah Navajo	Jul 27, 2011 10:52 AM
2	Utah Navajo	Jul 27, 2011 10:48 AM
3	Utah Navajo	Jul 27, 2011 10:40 AM
4	Utah Navajo	Jul 27, 2011 10:32 AM
5	Oglala	Jul 27, 2011 10:21 AM
6	Western Shoshone	Jul 27, 2011 10:18 AM
7	Navajo	Jul 27, 2011 10:14 AM
8	Navajo	Jul 27, 2011 10:08 AM
9	Navajo	Jul 27, 2011 10:00 AM
10	Navajo	Jul 27, 2011 9:50 AM
11	Navajo	Jul 27, 2011 9:48 AM
12	Utah Navajo	Jul 27, 2011 9:46 AM

Page 12, Q2. What are the source(s) of your income? (Check all that apply)

1	SSA	Jul 27, 2011 10:41 AM
2	SSA	Jul 27, 2011 10:33 AM
3	Currently in school, scholarships	Jul 27, 2011 10:09 AM

Page 12, Q3. Please indicate your type(s) of employment?

1	Dietary worker	Jul 27, 2011 10:53 AM
2	none	Jul 27, 2011 10:49 AM
3	none	Jul 27, 2011 10:41 AM
4	none	Jul 27, 2011 10:33 AM
5	non-profit	Jul 27, 2011 10:14 AM
6	legal	Jul 27, 2011 10:05 AM
7	non-profit	Jul 27, 2011 9:48 AM

Page 14, Q1. How many miles do you travel for work?

1	none	Jul 27, 2011 10:33 AM
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Page 15, Q1. What is your living status?

1	Housing Authority of the County of SL	Jul 27, 2011 10:54 AM
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**Page 16, Q1. Thank you for your participation. Please add any other comments.
For additional information as the project progresses, please provide name and address/e-mail or phone;
or contact**

**Utah Indian Housing Council
(801) 538-8767**

1	Margaret Holiday 542 South 500 East #8 Salt Lake City, UT 84102 house # 801-532-0409 cell # 801-548-6918 email - muzzie2006@yahoo.com	Jul 27, 2011 10:55 AM
2	Lillian Fritzel lillianfritzel@gmail.com	Jul 27, 2011 10:19 AM
3	hoggan_196@yahoo.com	Jul 27, 2011 10:10 AM

1. Does your tribe currently sponsor, fund, partner with, or otherwise offer to its members any of the following?

		Response Percent	Response Count
Credit office, credit department, or credit association		0.0%	0
Rental assistance		100.0%	1
Mortgage assistance (down payment or subsidy)		100.0%	1
Business lending program (business/financing assistance)		0.0%	0
Cooperative services (agricultural, arts & crafts, or other cooperative services)		0.0%	0
Tribally-owned bank or other financial institution		0.0%	0
Community development corporation (CDC)		0.0%	0
Community development financial institution (CDFI)		0.0%	0
(e.g., a community-based loan fund, credit union, venture capital fund, etc.)		0.0%	0
	Other (please specify)		0
answered question			1
skipped question			0

2. Are non-tribally affiliated institutions offering the following types of financial products and services to your tribe, tribal entities, or tribal members living on the reservation or Indian Lands?

	Located ON the Reservation/Indian land	Located NEAR the Reservation	NOT located on or near Reservation	Response Count
Conventional home mortgages	0.0% (0)	100.0% (1)	0.0% (0)	1
Loans for mobile home purchases	0.0% (0)	100.0% (1)	0.0% (0)	1
Property rehabilitation loans	0.0% (0)	0.0% (0)	100.0% (1)	1
Home equity loans	0.0% (0)	0.0% (0)	100.0% (1)	1
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	0.0% (0)	0.0% (0)	100.0% (1)	1
Construction loans (residential and commercial real estate)	0.0% (0)	0.0% (0)	100.0% (1)	1
Start-up business loans (in operation for fewer than 2 years)	0.0% (0)	0.0% (0)	100.0% (1)	1
Micro business loans (businesses requiring under \$25,000) to individual tribal members	0.0% (0)	0.0% (0)	100.0% (1)	1
Small business loans (businesses requiring between \$25,000	0.0% (0)	0.0% (0)	100.0% (1)	1
and \$100,000) to individual tribal members	0.0% (0)	0.0% (0)	100.0% (1)	1
Private equity investments(venture capital investments, start-up capital)	0.0% (0)	0.0% (0)	100.0% (1)	1
Financial services (checking and savings accounts)	0.0% (0)	100.0% (1)	0.0% (0)	1
Large business loans(businesses requiring over \$100,000) to individual tribal members	0.0% (0)	0.0% (0)	100.0% (1)	1
Large business loans (businesses requiring over \$100,000) to tribe	0.0% (0)	0.0% (0)	100.0% (1)	1

"Mobile" banking services	0.0% (0)	0.0% (0)	100.0% (1)	1
Automated Teller Machines (ATM's)	0.0% (0)	100.0% (1)	0.0% (0)	1
answered question				1
skipped question				0

3. From the list below, please check the sources of funds YOUR TRIBE uses most often to fund the activities listed:

	Personal Source(e.g., savings, credit cards, loan from family)	Tribal Source(e.g., credit office, tribal corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority	Reserve
Reservation infrastructure	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	
Large business (26 or more employees)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
Economic development(e.g., capital improvement projects, neighborhood revitalization, etc.)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
answered question							
skipped question							

4. From the list below, please check the sources of funds YOUR MEMBERS use most often to finance the activities listed:

	Personal Source(e.g., savings, credit cards, loan from family)	Tribal Source(e.g., credit office, tribal corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority	Res
Consumer purchases(vehicles, home furnishings, etc.)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
Home purchases	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
Home construction	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
Home equity loans	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
Property rehabilitation	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	
Micro business (5 or fewer employees)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
Small business (6-25 employees)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
Large business (26 or more employees)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
answered question							
skipped question							

5. Does the number of organizations on or near the reservation/Indian Lands that provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands meet your community's needs?

	Yes	No	Response Count
Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)	100.0% (1)	0.0% (0)	1
Consumer credit counseling and/or credit repair	0.0% (0)	100.0% (1)	1
Banking and lending practices	0.0% (0)	100.0% (1)	1
Home buyer education	0.0% (0)	100.0% (1)	1
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)	0.0% (0)	100.0% (1)	1
Accounting and bookkeeping	0.0% (0)	100.0% (1)	1
Federal laws and regulations	0.0% (0)	100.0% (1)	1
		answered question	1
		skipped question	0

6. Does your tribe have the following? (Please check all that apply)

		Response Percent	Response Count
Tribal tax code		0.0%	0
Overall economic development plan		0.0%	0
A program that encourages entrepreneurship		0.0%	0
Land use plan including roads, communication, and future building uses		100.0%	1
Tribal zoning code		0.0%	0
Tribal building code		0.0%	0
Tribal court system		0.0%	0
Tribal mortgage code		0.0%	0
Tribal commercial code		0.0%	0
Tribal foreclosure code/ordinance		0.0%	0
Authority to waive or provide a limited waiver of sovereign immunity		0.0%	0
		answered question	1
		skipped question	0

7. What is your Tribe's current unemployment rate?

	Response Count
	0
answered question	0
skipped question	1

8. To the best of your knowledge, what percentage of the total adult tribal population are employed

Full Time %

	1	2	3	4	5	6	7	8	9
Agriculture	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Construction	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Manufacturing	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Natural Resources (Energy/Minerals/Timber)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Retail	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Housing	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Services (Government)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Services (Non-Government)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Tourism, Hospitality, Recreation	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Transportation	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Utilities and Telecommunications	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)

Part Time %

	1	2	3	4	5	6	7	8	9
Agriculture	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)

Construction	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(1)	(0)	(0)	(0)	(0)
Manufacturing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Natural Resources (Energy/Minerals/Timber)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Retail	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Housing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Services (Government)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Services (Non-Government)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Tourism, Hospitality, Recreation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Transportation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Utilities and Telecommunications	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)

9. What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?

	Response Count
	1
answered question	1
skipped question	0

10. Indicate the ease or difficulty Tribal members residing on the reservation or Indian Lands typically experience obtaining the following services:

	Easy	Somewhat Easy	Somewhat Difficult	Difficult	Extremely Difficult	N/A	Rating Average	Respo Cou
Conventional home mortgages	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Loans for mobile home purchases	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Property rehabilitation loans	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Home equity loans	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00	
Personal/consumer loans(e.g., vehicles, home furnishings, etc.)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00	
Construction loans(residential and commercial real estate)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Start-up business loans(in operation for fewer than 2 years)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Micro business loans(businesses requiring under \$25,000)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Small business loans (businesses requiring between \$25,000 and \$100,000)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Large business loans(businesses requiring over \$100,000)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Business site leases	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Homesite leases	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Private equity investments (venture capital investments, start-up capital)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Financial services(checking and savings accounts)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	4.00	

answered question

skipped question

11. Approximately how many organizations on or near the reservation/Indian Lands provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...(Please list a # or name of orgs)

		Response Percent	Response Count
Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)		100.0%	1
Consumer credit counseling and/or credit repair		100.0%	1
Banking and lending practices		100.0%	1
Home buyer education		100.0%	1
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		0.0%	0
Accounting and bookkeeping		0.0%	0
Federal laws and regulations		0.0%	0
		answered question	1
		skipped question	0

12. Review the list of items below and indicate the degree to which each item presents a barrier to your tribe's and/or its members' ability to obtain credit, equity investments, and/or financial services from the private sector (financial institutions, investors, etc.)

	Not A Barrier	Minor Barrier	Moderate Barrier	Significant Barrier	Very Significant Barrier	N/A	Rating Average	Respo Cou
Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	3.00	
Inflexible lending rules and regulations	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00	
Limited use of Trust land as collateral	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00	
Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00	
Lenders do not understand Tribal governmental or legal systems	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00	
Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00	
Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00	
Differences between Native American culture and the banking culture	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00	
Lack of understanding of Tribal sovereignty and sovereign immunity	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00	
Tribes or Tribal members and banks have historically not trusted each other	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00	
Lack of physical and telecommunications infrastructure on the Reservation or Indian lands	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00	

Discrimination against and/or stereotyping of Native American communities	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00
Insufficient number of banks on or near the Reservation or Indian lands	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00
Lack of technical assistance resources	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00
Change in Tribal governmental leadership creates uncertainty	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00
answered question							
skipped question							

13. Select and rank the top three barriers from the previous question in order of significance and recommend a strategy or strategies to overcome each barrier. Strategies may include initiatives that can be implemented by lending institutions, Native American communities, or nationally (by Federal or private institutions).

		Response Percent	Response Count
1 (Most Significant Barrier)		100.0%	1
2		100.0%	1
3		100.0%	1
answered question			1
skipped question			0

14. In your best estimate, which of the following industry sectors on your reservation or Indian Lands have the most significant need for credit and/or capital? (Please check no more than four)

		Response Percent	Response Count
Agriculture		0.0%	0
Construction		0.0%	0
Manufacturing		100.0%	1
Natural Resources (Energy/Minerals/Timber)		0.0%	0
Retail		0.0%	0
Services (Government)		0.0%	0
Services (Non-Government)		0.0%	0
Housing		100.0%	1
Tourism, Hospitality, Recreation		0.0%	0
Transportation		0.0%	0
Utilities and Telecommunications		0.0%	0
answered question			1
skipped question			0

15. Office or official responding (chairman’s office, community development or economic development office, planning office, etc.):

	Response Count
	1
answered question	1
skipped question	0

16. Please enter your contact information below.

		Response Percent	Response Count
Name:	<input type="text"/>	100.0%	1
Company:	<input type="text"/>	100.0%	1
Address:	<input type="text"/>	100.0%	1
Address 2:		0.0%	0
City/Town:	<input type="text"/>	100.0%	1
State:	<input type="text"/>	100.0%	1
ZIP:	<input type="text"/>	100.0%	1
Country:	<input type="text"/>	100.0%	1
Email Address:	<input type="text"/>	100.0%	1
Phone Number:	<input type="text"/>	100.0%	1
answered question			1
skipped question			0

Page 7, Q9. What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?

1 1 mile

Aug 2, 2011 11:44 AM

Page 9, Q11. Approximately how many organizations on or near the reservation/Indian Lands provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...(Please list a # or name of orgs)

Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)

Page 9, Q11. Approximately how many organizations on or near the reservation/Indian Lands provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...(Please list a # or name of orgs)

1	1	Aug 2, 2011 11:45 AM
Consumer credit counseling and/or credit repair		
1	1	Aug 2, 2011 11:45 AM
Banking and lending practices		
1	1	Aug 2, 2011 11:45 AM
Home buyer education		
1	1	Aug 2, 2011 11:45 AM
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		
Accounting and bookkeeping		
Federal laws and regulations		

Page 10, Q13. Select and rank the top three barriers from the previous question in order of significance and recommend a strategy or strategies to overcome each barrier.Strategies may include initiatives that can be implemented by lending institutions, Native American communities,or nationally (by Federal or ...

1 (Most Significant Barrier)		
1	inflexible rules	Aug 2, 2011 11:48 AM
2		
1	Tribal members lack sufficient capital	Aug 2, 2011 11:48 AM
3		
1	no history of credit for Tribal members	Aug 2, 2011 11:48 AM

Page 12, Q15. Office or official responding (chairman's office, community development or economic development office, planning office, etc.):

1	Paiute Indian Tribe of Utah	Aug 2, 2011 11:52 AM
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Page 12, Q16. Please enter your contact information below.

1

Page 12, Q16. Please enter your contact information below.

Name:	Patrick Charles	Aug 2, 2011 11:52 AM
Company:	Member of Paiute Tribe	Aug 2, 2011 11:52 AM
Address:	2041 west 546 south	Aug 2, 2011 11:52 AM
City/Town:	Cedar City	Aug 2, 2011 11:52 AM
State:	UT	Aug 2, 2011 11:52 AM
ZIP:	84720	Aug 2, 2011 11:52 AM
Country:	USA	Aug 2, 2011 11:52 AM
Email Address:	patrick.charles@ihs.gov	Aug 2, 2011 11:52 AM
Phone Number:	435-586-1112	Aug 2, 2011 11:52 AM

1. Does your tribe currently sponsor, fund, partner with, or otherwise offer to its members any of the following?

		Response Percent	Response Count
Credit office, credit department, or credit association		42.9%	3
Rental assistance		28.6%	2
Mortgage assistance (down payment or subsidy)		14.3%	1
Business lending program (business/financing assistance)		42.9%	3
Cooperative services (agricultural, arts & crafts, or other cooperative services)		28.6%	2
Tribally-owned bank or other financial institution		0.0%	0
Community development corporation (CDC)		57.1%	4
Community development financial institution (CDFI)		28.6%	2
(e.g., a community-based loan fund, credit union, venture capital fund, etc.)		14.3%	1
	Other (please specify)		2
answered question			7
skipped question			2

2. Are non-tribally affiliated institutions offering the following types of financial products and services to your tribe, tribal entities, or tribal members living on the reservation or Indian Lands?

	Located ON the Reservation/Indian land	Located NEAR the Reservation	NOT located on or near Reservation	Response Count
Conventional home mortgages	22.2% (2)	55.6% (5)	33.3% (3)	9
Loans for mobile home purchases	22.2% (2)	55.6% (5)	33.3% (3)	9
Property rehabilitation loans	11.1% (1)	55.6% (5)	33.3% (3)	9
Home equity loans	0.0% (0)	44.4% (4)	55.6% (5)	9
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	22.2% (2)	77.8% (7)	22.2% (2)	9
Construction loans (residential and commercial real estate)	11.1% (1)	66.7% (6)	22.2% (2)	9
Start-up business loans (in operation for fewer than 2 years)	44.4% (4)	44.4% (4)	33.3% (3)	9
Micro business loans (businesses requiring under \$25,000) to individual tribal members	55.6% (5)	33.3% (3)	33.3% (3)	9
Small business loans (businesses requiring between \$25,000	66.7% (6)	33.3% (3)	22.2% (2)	9
and \$100,000) to individual tribal members	25.0% (2)	25.0% (2)	50.0% (4)	8
Private equity investments(venture capital investments, start-up capital)	0.0% (0)	66.7% (6)	33.3% (3)	9
Financial services (checking and savings accounts)	22.2% (2)	77.8% (7)	22.2% (2)	9
Large business loans(businesses requiring over \$100,000) to individual tribal members	11.1% (1)	55.6% (5)	33.3% (3)	9
Large business loans (businesses requiring over \$100,000) to tribe	12.5% (1)	62.5% (5)	37.5% (3)	8

"Mobile" banking services	22.2% (2)	44.4% (4)	44.4% (4)	9
Automated Teller Machines (ATM's)	66.7% (6)	33.3% (3)	22.2% (2)	9
answered question				9
skipped question				0

3. From the list below, please check the sources of funds YOUR TRIBE uses most often to fund the activities listed:

	Personal Source(e.g., savings, credit cards, loan from family)	Tribal Source(e.g., credit office, tribal corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority	Reserve
Reservation infrastructure	12.5% (1)	50.0% (4)	0.0% (0)	0.0% (0)	75.0% (6)	0.0% (0)	
Large business (26 or more employees)	0.0% (0)	28.6% (2)	28.6% (2)	14.3% (1)	42.9% (3)	14.3% (1)	
Economic development(e.g., capital improvement projects, neighborhood revitalization, etc.)	0.0% (0)	62.5% (5)	0.0% (0)	12.5% (1)	50.0% (4)	0.0% (0)	
answered question							
skipped question							

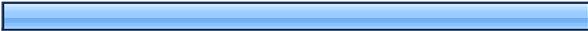
4. From the list below, please check the sources of funds YOUR MEMBERS use most often to finance the activities listed:

	Personal Source(e.g., savings, credit cards, loan from family)	Tribal Source(e.g., credit office, tribal corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority	Res
Consumer purchases(vehicles, home furnishings, etc.)	71.4% (5)	14.3% (1)	42.9% (3)	0.0% (0)	0.0% (0)	0.0% (0)	
Home purchases	50.0% (4)	12.5% (1)	50.0% (4)	0.0% (0)	50.0% (4)	0.0% (0)	
Home construction	33.3% (3)	44.4% (4)	22.2% (2)	0.0% (0)	66.7% (6)	0.0% (0)	
Home equity loans	14.3% (1)	0.0% (0)	85.7% (6)	0.0% (0)	14.3% (1)	0.0% (0)	
Property rehabilitation	33.3% (2)	33.3% (2)	50.0% (3)	0.0% (0)	50.0% (3)	0.0% (0)	
Micro business (5 or fewer employees)	16.7% (1)	66.7% (4)	16.7% (1)	16.7% (1)	16.7% (1)	0.0% (0)	
Small business (6-25 employees)	16.7% (1)	83.3% (5)	0.0% (0)	16.7% (1)	33.3% (2)	0.0% (0)	
Large business (26 or more employees)	0.0% (0)	33.3% (2)	50.0% (3)	16.7% (1)	33.3% (2)	0.0% (0)	
answered question							
skipped question							

5. Does the number of organizations on or near the reservation/Indian Lands that provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands meet your community's needs?

	Yes	No	Response Count
Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)	44.4% (4)	55.6% (5)	9
Consumer credit counseling and/or credit repair	44.4% (4)	55.6% (5)	9
Banking and lending practices	33.3% (3)	66.7% (6)	9
Home buyer education	33.3% (3)	66.7% (6)	9
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)	44.4% (4)	55.6% (5)	9
Accounting and bookkeeping	22.2% (2)	77.8% (7)	9
Federal laws and regulations	22.2% (2)	77.8% (7)	9
		answered question	9
		skipped question	0

6. Does your tribe have the following? (Please check all that apply)

		Response Percent	Response Count
Tribal tax code		77.8%	7
Overall economic development plan		66.7%	6
A program that encourages entrepreneurship		66.7%	6
Land use plan including roads, communication, and future building uses		88.9%	8
Tribal zoning code		22.2%	2
Tribal building code		33.3%	3
Tribal court system		88.9%	8
Tribal mortgage code		22.2%	2
Tribal commercial code		33.3%	3
Tribal foreclosure code/ordinance		22.2%	2
Authority to waive or provide a limited waiver of sovereign immunity		44.4%	4
		answered question	9
		skipped question	0

7. What is your Tribe's current unemployment rate?

	Response Count
	6
answered question	6
skipped question	3

8. To the best of your knowledge, what percentage of the total adult tribal population are employed

Full Time %

	1	2	3	4	5	6	7	8	9
Agriculture	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Construction	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Manufacturing	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Natural Resources (Energy/Minerals/Timber)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Retail	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Housing	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Services (Government)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Services (Non-Government)	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Tourism, Hospitality, Recreation	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Transportation	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Utilities and Telecommunications	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)

Part Time %

	1	2	3	4	5	6	7	8	9
Agriculture	0.0% (0)								

Construction	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Manufacturing	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(1)	(0)	(0)	(0)	(0)
Natural Resources (Energy/Minerals/Timber)	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(1)	(0)	(0)	(0)	(0)
Retail	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(1)	(0)	(0)	(0)	(0)
Housing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Services (Government)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Services (Non-Government)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Tourism, Hospitality, Recreation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Transportation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Utilities and Telecommunications	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)

9. What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?

	Response Count
	9
answered question	9
skipped question	0

10. Indicate the ease or difficulty Tribal members residing on the reservation or Indian Lands typically experience obtaining the following services:

	Easy	Somewhat Easy	Somewhat Difficult	Difficult	Extremely Difficult	N/A	Rating Average	Respo Cou
Conventional home mortgages	0.0% (0)	0.0% (0)	11.1% (1)	22.2% (2)	44.4% (4)	22.2% (2)	4.43	
Loans for mobile home purchases	0.0% (0)	11.1% (1)	11.1% (1)	33.3% (3)	33.3% (3)	11.1% (1)	4.00	
Property rehabilitation loans	0.0% (0)	0.0% (0)	12.5% (1)	25.0% (2)	25.0% (2)	37.5% (3)	4.20	
Home equity loans	0.0% (0)	0.0% (0)	11.1% (1)	22.2% (2)	44.4% (4)	22.2% (2)	4.43	
Personal/consumer loans(e.g., vehicles, home furnishings, etc.)	0.0% (0)	11.1% (1)	33.3% (3)	11.1% (1)	22.2% (2)	22.2% (2)	3.57	
Construction loans(residential and commercial real estate)	0.0% (0)	0.0% (0)	22.2% (2)	22.2% (2)	33.3% (3)	22.2% (2)	4.14	
Start-up business loans(in operation for fewer than 2 years)	0.0% (0)	0.0% (0)	50.0% (4)	0.0% (0)	37.5% (3)	12.5% (1)	3.86	
Micro business loans(businesses requiring under \$25,000)	0.0% (0)	0.0% (0)	50.0% (4)	12.5% (1)	25.0% (2)	12.5% (1)	3.71	
Small business loans (businesses requiring between \$25,000 and \$100,000)	0.0% (0)	0.0% (0)	25.0% (2)	12.5% (1)	50.0% (4)	12.5% (1)	4.29	
Large business loans(businesses requiring over \$100,000)	0.0% (0)	0.0% (0)	12.5% (1)	0.0% (0)	75.0% (6)	12.5% (1)	4.71	
Business site leases	0.0% (0)	0.0% (0)	22.2% (2)	22.2% (2)	44.4% (4)	11.1% (1)	4.25	
Homesite leases	0.0% (0)	22.2% (2)	44.4% (4)	0.0% (0)	22.2% (2)	11.1% (1)	3.25	
Private equity investments (venture capital investments, start-up capital)	0.0% (0)	11.1% (1)	11.1% (1)	11.1% (1)	44.4% (4)	22.2% (2)	4.14	
Financial services(checking and savings accounts)	11.1% (1)	44.4% (4)	22.2% (2)	0.0% (0)	0.0% (0)	22.2% (2)	2.14	

answered question

skipped question

11. Approximately how many organizations on or near the reservation/Indian Lands provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...(Please list a # or name of orgs)

		Response Percent	Response Count
Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)		87.5%	7
Consumer credit counseling and/or credit repair		87.5%	7
Banking and lending practices		87.5%	7
Home buyer education		100.0%	8
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		87.5%	7
Accounting and bookkeeping		100.0%	8
Federal laws and regulations		87.5%	7
		answered question	8
		skipped question	1

12. Review the list of items below and indicate the degree to which each item presents a barrier to your tribe's and/or its members' ability to obtain credit, equity investments, and/or financial services from the private sector (financial institutions, investors, etc.)

	Not A Barrier	Minor Barrier	Moderate Barrier	Significant Barrier	Very Significant Barrier	N/A	Rating Average	Resp Co
Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	0.0% (0)	0.0% (0)	12.5% (1)	37.5% (3)	50.0% (4)	0.0% (0)	4.38	
Inflexible lending rules and regulations	0.0% (0)	0.0% (0)	22.2% (2)	44.4% (4)	33.3% (3)	0.0% (0)	4.11	
Limited use of Trust land as collateral	0.0% (0)	0.0% (0)	0.0% (0)	37.5% (3)	37.5% (3)	25.0% (2)	4.50	
Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	0.0% (0)	0.0% (0)	0.0% (0)	75.0% (6)	12.5% (1)	12.5% (1)	4.14	
Lenders do not understand Tribal governmental or legal systems	0.0% (0)	0.0% (0)	22.2% (2)	33.3% (3)	44.4% (4)	0.0% (0)	4.22	
Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	0.0% (0)	0.0% (0)	11.1% (1)	66.7% (6)	22.2% (2)	0.0% (0)	4.11	
Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)	0.0% (0)	12.5% (1)	25.0% (2)	37.5% (3)	25.0% (2)	0.0% (0)	3.75	
Differences between Native American culture and the banking culture	0.0% (0)	0.0% (0)	25.0% (2)	25.0% (2)	50.0% (4)	0.0% (0)	4.25	
Lack of understanding of Tribal sovereignty and sovereign immunity	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (4)	50.0% (4)	0.0% (0)	4.50	
Tribes or Tribal members and banks have historically not trusted each other	0.0% (0)	0.0% (0)	12.5% (1)	62.5% (5)	25.0% (2)	0.0% (0)	4.13	
Lack of physical and telecommunications infrastructure on the Reservation or Indian lands	0.0% (0)	12.5% (1)	25.0% (2)	25.0% (2)	37.5% (3)	0.0% (0)	3.88	

Discrimination against and/or stereotyping of Native American communities	0.0% (0)	12.5% (1)	37.5% (3)	12.5% (1)	37.5% (3)	0.0% (0)	3.75
Insufficient number of banks on or near the Reservation or Indian lands	0.0% (0)	25.0% (2)	25.0% (2)	25.0% (2)	25.0% (2)	0.0% (0)	3.50
Lack of technical assistance resources	0.0% (0)	12.5% (1)	37.5% (3)	25.0% (2)	25.0% (2)	0.0% (0)	3.63
Change in Tribal governmental leadership creates uncertainty	0.0% (0)	12.5% (1)	25.0% (2)	25.0% (2)	25.0% (2)	12.5% (1)	3.71
answered question							
skipped question							

13. Select and rank the top three barriers from the previous question in order of significance and recommend a strategy or strategies to overcome each barrier. Strategies may include initiatives that can be implemented by lending institutions, Native American communities, or nationally (by Federal or private institutions).

		Response Percent	Response Count
1 (Most Significant Barrier)		100.0%	5
2		100.0%	5
3		100.0%	5
answered question			5
skipped question			4

14. In your best estimate, which of the following industry sectors on your reservation or Indian Lands have the most significant need for credit and/or capital? (Please check no more than four)

		Response Percent	Response Count
Agriculture		66.7%	6
Construction		55.6%	5
Manufacturing		22.2%	2
Natural Resources (Energy/Minerals/Timber)		33.3%	3
Retail		22.2%	2
Services (Government)		11.1%	1
Services (Non-Government)		22.2%	2
Housing		66.7%	6
Tourism, Hospitality, Recreation		22.2%	2
Transportation		44.4%	4
Utilities and Telecommunications		55.6%	5
		answered question	9
		skipped question	0

15. Office or official responding (chairman's office, community development or economic development office, planning office, etc.):

	Response Count
	5
answered question	5
skipped question	4

16. Please enter your contact information below.

		Response Percent	Response Count
Name:		100.0%	9
Company:		100.0%	9
Address:		100.0%	9
Address 2:		0.0%	0
City/Town:		100.0%	9
State:		100.0%	9
ZIP:		100.0%	9
Country:		100.0%	9
Email Address:		88.9%	8
Phone Number:		100.0%	9
		answered question	9
		skipped question	0

Page 1, Q1. Does your tribe currently sponsor, fund, partner with, or otherwise offer to its members any of the following?

1	Allocation fr N.N. & UNTF	Jul 31, 2011 5:59 PM
2	None	Jul 31, 2011 5:04 PM

Page 6, Q7. What is your Tribe's current unemployment rate?

1	55% (don't know for sure)	Jul 31, 2011 5:18 PM
2	40%	Jul 31, 2011 4:56 PM
3	Don't know	Jul 31, 2011 4:41 PM
4	65% or more	Jul 31, 2011 4:31 PM
5	50%	Jul 31, 2011 4:20 PM
6	75%	Jul 31, 2011 3:41 PM

Page 6, Q8. To the best of your knowledge, what percentage of the total adult tribal population are employed full time or part time, in...

1	Education (schools) 45%	Jul 31, 2011 5:18 PM
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Page 7, Q9. What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?

1	0 miles	Jul 31, 2011 5:18 PM
2	65 miles	Jul 31, 2011 5:06 PM
3	ATM on reservation	Jul 31, 2011 4:56 PM
4	50 mile radius	Jul 31, 2011 4:49 PM
5	25 miles & 5 miles	Jul 31, 2011 4:42 PM
6	30 miles	Jul 31, 2011 4:31 PM
7	There are in every store.	Jul 31, 2011 4:20 PM
8	.5 - mile located all local stores	Jul 31, 2011 3:53 PM
9	27 miles	Jul 31, 2011 3:41 PM

Page 9, Q11. Approximately how many organizations on or near the reservation/Indian Lands provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...(Please list a # or name of orgs)

Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)

1	10	Jul 31, 2011 5:19 PM
2	0	Jul 31, 2011 4:58 PM
3	0	Jul 31, 2011 4:50 PM
5	1 or 2	Jul 31, 2011 4:33 PM
6	5	Jul 31, 2011 4:22 PM
7	0	Jul 31, 2011 3:53 PM
8	Banks	Jul 31, 2011 3:43 PM

Consumer credit counseling and/or credit repair

1	10	Jul 31, 2011 5:19 PM
2	1 or 2	Jul 31, 2011 4:58 PM
3	0	Jul 31, 2011 4:50 PM
4	none	Jul 31, 2011 4:43 PM
5	1 or 2	Jul 31, 2011 4:33 PM
6	5	Jul 31, 2011 4:22 PM
7	0	Jul 31, 2011 3:53 PM

Banking and lending practices

1	3	Jul 31, 2011 5:19 PM
2	1	Jul 31, 2011 4:58 PM
3	0	Jul 31, 2011 4:50 PM
4	none	Jul 31, 2011 4:43 PM
5	several	Jul 31, 2011 4:33 PM
6	several banks	Jul 31, 2011 4:22 PM
7	0	Jul 31, 2011 3:53 PM

Home buyer education

1	10	Jul 31, 2011 5:19 PM
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Page 9, Q11. Approximately how many organizations on or near the reservation/Indian Lands provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...(Please list a # or name of orgs)

2	0	Jul 31, 2011 4:58 PM
3	0	Jul 31, 2011 4:50 PM
4	none	Jul 31, 2011 4:43 PM
5	more than I know of	Jul 31, 2011 4:33 PM
6	6	Jul 31, 2011 4:22 PM
7	1- NPH	Jul 31, 2011 3:53 PM
8	NHA	Jul 31, 2011 3:43 PM
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		
1	5	Jul 31, 2011 5:19 PM
2	1 or 2	Jul 31, 2011 4:58 PM
3	2%	Jul 31, 2011 4:50 PM
4	none	Jul 31, 2011 4:43 PM
5	1 or 2	Jul 31, 2011 4:33 PM
6	5 on reserv	Jul 31, 2011 4:22 PM
7	1 -RBOO	Jul 31, 2011 3:53 PM
Accounting and bookkeeping		
1	0	Jul 31, 2011 5:19 PM
2	0	Jul 31, 2011 4:58 PM
3	0	Jul 31, 2011 4:50 PM
4	CEU, LGCS, UNTF	Jul 31, 2011 4:43 PM
5	colleges /ve tech	Jul 31, 2011 4:33 PM
6	banks on reserv / non res	Jul 31, 2011 4:22 PM
7	0	Jul 31, 2011 3:53 PM
8	Colleges - school	Jul 31, 2011 3:43 PM
Federal laws and regulations		
1	0	Jul 31, 2011 5:19 PM

Page 9, Q11. Approximately how many organizations on or near the reservation/Indian Lands provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...(Please list a # or name of orgs)

2	1	Jul 31, 2011 4:58 PM
3	0	Jul 31, 2011 4:50 PM
4	LGSC	Jul 31, 2011 4:43 PM
5	none that I know of	Jul 31, 2011 4:33 PM
6	4 on reserv	Jul 31, 2011 4:22 PM
7	0	Jul 31, 2011 3:53 PM

Page 10, Q13. Select and rank the top three barriers from the previous question in order of significance and recommend a strategy or strategies to overcome each barrier. Strategies may include initiatives that can be implemented by lending institutions, Native American communities, or nationally (by Federal or ...

1 (Most Significant Barrier)		
1	Banks not lending despite numerous assurances	Jul 31, 2011 5:21 PM
2	Lack of technical assistance resources	Jul 31, 2011 5:09 PM
3	Obtaining land	Jul 31, 2011 5:01 PM
4	Discrimination /stereotyping	Jul 31, 2011 4:35 PM
5	Lack of understanding of sovereign immunity	Jul 31, 2011 3:55 PM
2		
1	No land ownership	Jul 31, 2011 5:21 PM
2	Change in Tribal government	Jul 31, 2011 5:09 PM
3	Provide Technical services	Jul 31, 2011 5:01 PM
4	Lack of Capital collateral	Jul 31, 2011 4:35 PM
5	Insufficient bank	Jul 31, 2011 3:55 PM
3		
1	Poore credit & financial savvy - Tribal members	Jul 31, 2011 5:21 PM
2	Limited use of Tibal land	Jul 31, 2011 5:09 PM
3	Obtain credit	Jul 31, 2011 5:01 PM
4	Lack of knowledge / experience w/banking world	Jul 31, 2011 4:35 PM
5	Insuffient accounting training	Jul 31, 2011 3:55 PM

Page 12, Q15. Office or official responding (chairman's office, community development or economic development office, planning office, etc.):

1	Funding Agency partner for UT Navajo Chapters & communities for college scholarship & community dev projects	Jul 31, 2011 5:24 PM
2	Community Development	Jul 31, 2011 5:03 PM
3	Community Service Coordinator	Jul 31, 2011 4:37 PM
4	Red Mesa Chapter	Jul 31, 2011 4:25 PM
5	Chapter Official	Jul 31, 2011 3:47 PM

Page 12, Q16. Please enter your contact information below.

1		
Name:	Tony Dayish	Jul 31, 2011 5:24 PM
Company:	State of Utah-Navajo Royalties Holding Fund	Jul 31, 2011 5:24 PM
Address:	151 E. 500 N	Jul 31, 2011 5:24 PM
City/Town:	Blanding	Jul 31, 2011 5:24 PM
State:	UT	Jul 31, 2011 5:24 PM
ZIP:	84511	Jul 31, 2011 5:24 PM
Country:	Navajo	Jul 31, 2011 5:24 PM
Email Address:	tdayish@utah.gov	Jul 31, 2011 5:24 PM
Phone Number:	435-678-1460	Jul 31, 2011 5:24 PM
2		
Name:	Martha Saggboy	Jul 31, 2011 5:12 PM
Company:	Mexican Water Chapter	Jul 31, 2011 5:12 PM
Address:	Red Mesa TP #1019, HC61, Box 38	Jul 31, 2011 5:12 PM
City/Town:	TeecnoPos	Jul 31, 2011 5:12 PM
State:	AZ	Jul 31, 2011 5:12 PM
ZIP:	86514	Jul 31, 2011 5:12 PM
Country:	Navajo	Jul 31, 2011 5:12 PM

Page 12, Q16. Please enter your contact information below.

Email Address:	marthasagg@hotmail.com	Jul 31, 2011 5:12 PM
Phone Number:	928-674-3641	Jul 31, 2011 5:12 PM
3		
Name:	Harve Holiday	Jul 31, 2011 5:03 PM
Company:	NTUA	Jul 31, 2011 5:03 PM
Address:	Box 37	Jul 31, 2011 5:03 PM
City/Town:	Kayenta	Jul 31, 2011 5:03 PM
State:	AZ	Jul 31, 2011 5:03 PM
ZIP:	86033	Jul 31, 2011 5:03 PM
Country:	Navajo	Jul 31, 2011 5:03 PM
Email Address:	harveholiday@hotmail.com	Jul 31, 2011 5:03 PM
Phone Number:	928-729-4765	Jul 31, 2011 5:03 PM
4		
Name:	Dorothy Phillips	Jul 31, 2011 4:52 PM
Company:	Utah Navajo Royalty Holding Fund	Jul 31, 2011 4:52 PM
Address:	151 E 500 N	Jul 31, 2011 4:52 PM
City/Town:	Aneth	Jul 31, 2011 4:52 PM
State:	UT	Jul 31, 2011 4:52 PM
ZIP:	84516	Jul 31, 2011 4:52 PM
Country:	Navajo	Jul 31, 2011 4:52 PM
Email Address:	dphillip@ut.gov	Jul 31, 2011 4:52 PM
Phone Number:	435-678-1471	Jul 31, 2011 4:52 PM
5		
Name:	None	Jul 31, 2011 4:46 PM
Company:	Oljato Chapter	Jul 31, 2011 4:46 PM
Address:	PO Box 30455	Jul 31, 2011 4:46 PM
City/Town:	Monument Valley	Jul 31, 2011 4:46 PM

Page 12, Q16. Please enter your contact information below.

State:	UT	Jul 31, 2011 4:46 PM
ZIP:	84536	Jul 31, 2011 4:46 PM
Country:	Navajo	Jul 31, 2011 4:46 PM
Email Address:	Oljatochapter@yahoo.com	Jul 31, 2011 4:46 PM
Phone Number:	455-727-5850	Jul 31, 2011 4:46 PM
6		
Name:	Carmelia Blackwater	Jul 31, 2011 4:37 PM
Company:	Debbehotso Chapter	Jul 31, 2011 4:37 PM
Address:	PO Box 2360	Jul 31, 2011 4:37 PM
City/Town:	Dennehotso	Jul 31, 2011 4:37 PM
State:	AZ	Jul 31, 2011 4:37 PM
ZIP:	86535	Jul 31, 2011 4:37 PM
Country:	Navajo	Jul 31, 2011 4:37 PM
Email Address:	dennehotso@navajochapters.org	Jul 31, 2011 4:37 PM
Phone Number:	928-658-3301 / 3300	Jul 31, 2011 4:37 PM
7		
Name:	Herman Farley	Jul 31, 2011 4:25 PM
Company:	Red Mesa Chapter	Jul 31, 2011 4:25 PM
Address:	PO Box 522	Jul 31, 2011 4:25 PM
City/Town:	Montezuma Creek	Jul 31, 2011 4:25 PM
State:	UT	Jul 31, 2011 4:25 PM
ZIP:	84534	Jul 31, 2011 4:25 PM
Country:	Navajo	Jul 31, 2011 4:25 PM
Email Address:	hfarley84534@yahoo.com	Jul 31, 2011 4:25 PM
Phone Number:	505-809-0259	Jul 31, 2011 4:25 PM
8		
Name:	Etta Mitchell	Jul 31, 2011 4:15 PM

Page 12, Q16. Please enter your contact information below.

Company:	0	Jul 31, 2011 4:15 PM
Address:	Box 570	Jul 31, 2011 4:15 PM
City/Town:	Montezuma Creek	Jul 31, 2011 4:15 PM
State:	UT	Jul 31, 2011 4:15 PM
ZIP:	84534	Jul 31, 2011 4:15 PM
Country:	Navajo	Jul 31, 2011 4:15 PM
Email Address:	0	Jul 31, 2011 4:15 PM
Phone Number:	0	Jul 31, 2011 4:15 PM

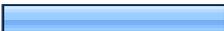
9

Name:	Irene Clah	Jul 31, 2011 3:47 PM
Company:	Dennehotso Chapter	Jul 31, 2011 3:47 PM
Address:	PO Box 2301	Jul 31, 2011 3:47 PM
City/Town:	Dennehotso	Jul 31, 2011 3:47 PM
State:	AZ	Jul 31, 2011 3:47 PM
ZIP:	86535	Jul 31, 2011 3:47 PM
Country:	Navajo	Jul 31, 2011 3:47 PM
Phone Number:	928-658-3300	Jul 31, 2011 3:47 PM

UIHC Tribal Leader Survey Northern Ute and Ouray



1. Does your tribe currently sponsor, fund, partner with, or otherwise offer to its members any of the following?

		Response Percent	Response Count
Credit office, credit department, or credit association		66.7%	2
Rental assistance		33.3%	1
Mortgage assistance (down payment or subsidy)		33.3%	1
Business lending program (business/financing assistance)		33.3%	1
Cooperative services (agricultural, arts & crafts, or other cooperative services)		0.0%	0
Tribally-owned bank or other financial institution		33.3%	1
Community development corporation (CDC)		0.0%	0
Community development financial institution (CDFI)		0.0%	0
(e.g., a community-based loan fund, credit union, venture capital fund, etc.)		0.0%	0
	Other (please specify)		0
		answered question	3
		skipped question	0

2. Are non-tribally affiliated institutions offering the following types of financial products and services to your tribe, tribal entities, or tribal members living on the reservation or Indian Lands?

	Located ON the Reservation/Indian land	Located NEAR the Reservation	NOT located on or near Reservation	Response Count
Conventional home mortgages	0.0% (0)	100.0% (2)	0.0% (0)	2
Loans for mobile home purchases	33.3% (1)	66.7% (2)	0.0% (0)	3
Property rehabilitation loans	0.0% (0)	50.0% (1)	50.0% (1)	2
Home equity loans	33.3% (1)	33.3% (1)	33.3% (1)	3
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	33.3% (1)	66.7% (2)	0.0% (0)	3
Construction loans (residential and commercial real estate)	0.0% (0)	50.0% (1)	50.0% (1)	2
Start-up business loans (in operation for fewer than 2 years)	0.0% (0)	100.0% (2)	0.0% (0)	2
Micro business loans (businesses requiring under \$25,000)to individual tribal members	0.0% (0)	50.0% (1)	50.0% (1)	2
Small business loans (businesses requiring between \$25,000	0.0% (0)	50.0% (1)	50.0% (1)	2
and \$100,000) to individual tribal members	0.0% (0)	50.0% (1)	50.0% (1)	2
Private equity investments(venture capital investments, start-up capital)	0.0% (0)	50.0% (1)	50.0% (1)	2
Financial services (checking and savings accounts)	0.0% (0)	50.0% (1)	50.0% (1)	2
Large business loans(businesses requiring over \$100,000) to individual tribal members	0.0% (0)	50.0% (1)	50.0% (1)	2
Large business loans (businesses requiring over \$100,000) to tribe	0.0% (0)	50.0% (1)	50.0% (1)	2

"Mobile" banking services	0.0% (0)	50.0% (1)	50.0% (1)	2
Automated Teller Machines (ATM's)	33.3% (1)	66.7% (2)	0.0% (0)	3
answered question				3
skipped question				0

3. From the list below, please check the sources of funds YOUR TRIBE uses most often to fund the activities listed:

	Personal Source(e.g., savings, credit cards, loan from family)	Tribal Source(e.g., credit office, tribal corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority	Reserve
Reservation infrastructure	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	50.0% (1)	0.0% (0)	
Large business (26 or more employees)	33.3% (1)	66.7% (2)	33.3% (1)	0.0% (0)	0.0% (0)	0.0% (0)	
Economic development(e.g., capital improvement projects, neighborhood revitalization, etc.)	0.0% (0)	50.0% (1)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	
answered question							
skipped question							

4. From the list below, please check the sources of funds YOUR MEMBERS use most often to finance the activities listed:

	Personal Source(e.g., savings, credit cards, loan from family)	Tribal Source(e.g., credit office, tribal corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority	Res C
Consumer purchases(vehicles, home furnishings, etc.)	66.7% (2)	0.0% (0)	33.3% (1)	0.0% (0)	0.0% (0)	0.0% (0)	
Home purchases	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	50.0% (1)	0.0% (0)	
Home construction	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	50.0% (1)	0.0% (0)	
Home equity loans	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	
Property rehabilitation	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	
Micro business (5 or fewer employees)	0.0% (0)	50.0% (1)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	
Small business (6-25 employees)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	
Large business (26 or more employees)	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	50.0% (1)	0.0% (0)	
answered question							
skipped question							

5. Does the number of organizations on or near the reservation/Indian Lands that provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands meet your community's needs?

	Yes	No	Response Count
Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)	50.0% (1)	50.0% (1)	2
Consumer credit counseling and/or credit repair	66.7% (2)	33.3% (1)	3
Banking and lending practices	33.3% (1)	66.7% (2)	3
Home buyer education	50.0% (1)	50.0% (1)	2
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)	0.0% (0)	100.0% (1)	1
Accounting and bookkeeping	100.0% (1)	0.0% (0)	1
Federal laws and regulations	100.0% (1)	0.0% (0)	1
		answered question	3
		skipped question	0

6. Does your tribe have the following? (Please check all that apply)

		Response Percent	Response Count
Tribal tax code	<input type="checkbox"/>	33.3%	1
Overall economic development plan	<input type="checkbox"/>	33.3%	1
A program that encourages entrepreneurship	<input type="checkbox"/>	0.0%	0
Land use plan including roads, communication, and future building uses	<input type="checkbox"/>	0.0%	0
Tribal zoning code	<input type="checkbox"/>	0.0%	0
Tribal building code	<input type="checkbox"/>	0.0%	0
Tribal court system	<input checked="" type="checkbox"/>	100.0%	3
Tribal mortgage code	<input type="checkbox"/>	0.0%	0
Tribal commercial code	<input type="checkbox"/>	0.0%	0
Tribal foreclosure code/ordinance	<input type="checkbox"/>	33.3%	1
Authority to waive or provide a limited waiver of sovereign immunity	<input type="checkbox"/>	0.0%	0
		answered question	3
		skipped question	0

7. What is your Tribe's current unemployment rate?

	Response Count
	2
answered question	2
skipped question	1

8. To the best of your knowledge, what percentage of the total adult tribal population are employed

Full Time %

	1	2	3	4	5	6	7	8	9
Agriculture	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Construction	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Manufacturing	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Natural Resources (Energy/Minerals/Timber)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Retail	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Housing	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Services (Government)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Services (Non-Government)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Tourism, Hospitality, Recreation	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Transportation	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Utilities and Telecommunications	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)

Part Time %

	1	2	3	4	5	6	7	8	9
Agriculture	0.0% (0)								

Construction	0.0% (0)	100.0% (1)	0.0% (0)						
Manufacturing	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Natural Resources (Energy/Minerals/Timber)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Retail	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Housing	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Services (Government)	0.0% (0)	100.0% (1)	0.0% (0)						
Services (Non-Government)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Tourism, Hospitality, Recreation	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Transportation	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Utilities and Telecommunications	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)

9. What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?

	Response Count
	3
answered question	3
skipped question	0

10. Indicate the ease or difficulty Tribal members residing on the reservation or Indian Lands typically experience obtaining the following services:

	Easy	Somewhat Easy	Somewhat Difficult	Difficult	Extremely Difficult	N/A	Rating Average	Respor Count
Conventional home mortgages	0.0% (0)	0.0% (0)	33.3% (1)	0.0% (0)	66.7% (2)	0.0% (0)	4.33	
Loans for mobile home purchases	0.0% (0)	0.0% (0)	33.3% (1)	0.0% (0)	66.7% (2)	0.0% (0)	4.33	
Property rehabilitation loans	0.0% (0)	0.0% (0)	0.0% (0)	33.3% (1)	66.7% (2)	0.0% (0)	4.67	
Home equity loans	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (3)	0.0% (0)	5.00	
Personal/consumer loans(e.g., vehicles, home furnishings, etc.)	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33	
Construction loans(residential and commercial real estate)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (3)	0.0% (0)	5.00	
Start-up business loans(in operation for fewer than 2 years)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	33.3% (1)	66.7% (2)	5.00	
Micro business loans(businesses requiring under \$25,000)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	33.3% (1)	66.7% (2)	5.00	
Small business loans (businesses requiring between \$25,000 and \$100,000)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	33.3% (1)	66.7% (2)	5.00	
Large business loans(businesses requiring over \$100,000)	0.0% (0)	0.0% (0)	0.0% (0)	33.3% (1)	33.3% (1)	33.3% (1)	4.50	
Business site leases	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	33.3% (1)	66.7% (2)	5.00	
Homesite leases	0.0% (0)	0.0% (0)	33.3% (1)	0.0% (0)	33.3% (1)	33.3% (1)	4.00	
Private equity investments (venture capital investments, start-up capital)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	33.3% (1)	66.7% (2)	5.00	
Financial services(checking and savings accounts)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	0.0% (0)	0.0% (0)	2.33	

answered question

skipped question

11. Approximately how many organizations on or near the reservation/Indian Lands provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...(Please list a # or name of orgs)

		Response Percent	Response Count
Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)		100.0%	3
Consumer credit counseling and/or credit repair		100.0%	3
Banking and lending practices		100.0%	3
Home buyer education		100.0%	3
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		66.7%	2
Accounting and bookkeeping		100.0%	3
Federal laws and regulations		66.7%	2
		answered question	3
		skipped question	0

12. Review the list of items below and indicate the degree to which each item presents a barrier to your tribe's and/or its members' ability to obtain credit, equity investments, and/or financial services from the private sector (financial institutions, investors, etc.)

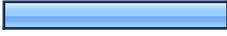
	Not A Barrier	Minor Barrier	Moderate Barrier	Significant Barrier	Very Significant Barrier	N/A	Rating Average	Resp Co
Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (3)	0.0% (0)	0.0% (0)	4.00	
Inflexible lending rules and regulations	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (3)	0.0% (0)	0.0% (0)	4.00	
Limited use of Trust land as collateral	0.0% (0)	0.0% (0)	0.0% (0)	33.3% (1)	33.3% (1)	33.3% (1)	4.50	
Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (3)	0.0% (0)	0.0% (0)	4.00	
Lenders do not understand Tribal governmental or legal systems	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	0.0% (0)	33.3% (1)	4.00	
Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33	
Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)	0.0% (0)	0.0% (0)	33.3% (1)	33.3% (1)	0.0% (0)	33.3% (1)	3.50	
Differences between Native American culture and the banking culture	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33	
Lack of understanding of Tribal sovereignty and sovereign immunity	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33	
Tribes or Tribal members and banks have historically not trusted each other	0.0% (0)	0.0% (0)	33.3% (1)	33.3% (1)	0.0% (0)	33.3% (1)	3.50	
Lack of physical and telecommunications infrastructure on the Reservation or Indian lands	0.0% (0)	33.3% (1)	33.3% (1)	33.3% (1)	0.0% (0)	0.0% (0)	3.00	

Discrimination against and/or stereotyping of Native American communities	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33
Insufficient number of banks on or near the Reservation or Indian lands	0.0% (0)	33.3% (1)	33.3% (1)	33.3% (1)	0.0% (0)	0.0% (0)	3.00
Lack of technical assistance resources	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	0.0% (0)	3.33
Change in Tribal governmental leadership creates uncertainty	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33
answered question							
skipped question							

13. Select and rank the top three barriers from the previous question in order of significance and recommend a strategy or strategies to overcome each barrier. Strategies may include initiatives that can be implemented by lending institutions, Native American communities, or nationally (by Federal or private institutions).

		Response Percent	Response Count
1 (Most Significant Barrier)		100.0%	2
2		100.0%	2
3		100.0%	2
answered question			2
skipped question			1

14. In your best estimate, which of the following industry sectors on your reservation or Indian Lands have the most significant need for credit and/or capital? (Please check no more than four)

		Response Percent	Response Count
Agriculture		0.0%	0
Construction		66.7%	2
Manufacturing		33.3%	1
Natural Resources (Energy/Minerals/Timber)		33.3%	1
Retail		0.0%	0
Services (Government)		0.0%	0
Services (Non-Government)		0.0%	0
Housing		100.0%	3
Tourism, Hospitality, Recreation		0.0%	0
Transportation		33.3%	1
Utilities and Telecommunications		66.7%	2
answered question			3
skipped question			0

15. Office or official responding (chairman's office, community development or economic development office, planning office, etc.):

	Response Count
	1
answered question	1
skipped question	2

16. Please enter your contact information below.

		Response Percent	Response Count
Name:	<input type="text"/>	100.0%	3
Company:	<input type="text"/>	100.0%	3
Address:	<input type="text"/>	100.0%	3
Address 2:		0.0%	0
City/Town:	<input type="text"/>	100.0%	3
State:	<input type="text"/>	100.0%	3
ZIP:	<input type="text"/>	100.0%	3
Country:	<input type="text"/>	100.0%	3
Email Address:	<input type="text"/>	100.0%	3
Phone Number:	<input type="text"/>	100.0%	3
		answered question	3
		skipped question	0

Page 6, Q7. What is your Tribe's current unemployment rate?

1	50%	Aug 2, 2011 9:51 AM
2	1	Aug 2, 2011 9:32 AM

Page 7, Q9. What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?

1	7 miles	Aug 2, 2011 9:51 AM
2	1	Aug 2, 2011 9:32 AM
3	7 miles	Aug 2, 2011 9:24 AM

Page 9, Q11. Approximately how many organizations on or near the reservation/Indian Lands provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...(Please list a # or name of orgs)

Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)		
1	1	Aug 2, 2011 9:52 AM
2	1	Aug 2, 2011 9:33 AM
3	none	Aug 2, 2011 9:25 AM
Consumer credit counseling and/or credit repair		
1	1	Aug 2, 2011 9:52 AM
2	1	Aug 2, 2011 9:33 AM
3	none	Aug 2, 2011 9:25 AM
Banking and lending practices		
1	2	Aug 2, 2011 9:52 AM
2	1	Aug 2, 2011 9:33 AM
3	none	Aug 2, 2011 9:25 AM
Home buyer education		
1	1	Aug 2, 2011 9:52 AM
2	1	Aug 2, 2011 9:33 AM
3	none	Aug 2, 2011 9:25 AM
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		
1	1	Aug 2, 2011 9:52 AM
3	none	Aug 2, 2011 9:25 AM
Accounting and bookkeeping		
1	1	Aug 2, 2011 9:52 AM
2	1	Aug 2, 2011 9:33 AM
3	none	Aug 2, 2011 9:25 AM
Federal laws and regulations		
1	0	Aug 2, 2011 9:52 AM
3	none	Aug 2, 2011 9:25 AM

Page 10, Q13. Select and rank the top three barriers from the previous question in order of significance and recommend a strategy or strategies to overcome each barrier. Strategies may include initiatives that can be implemented by lending institutions, Native American communities, or nationally (by Federal or ...

1 (Most Significant Barrier)		
1	Change in tribal governmental leadership	Aug 2, 2011 9:54 AM
2	no collateral	Aug 2, 2011 9:27 AM
2		
1	Lack of technical assistance resources	Aug 2, 2011 9:54 AM
2	will not lend to tribal people	Aug 2, 2011 9:27 AM
3		
1	Trust land as collateral	Aug 2, 2011 9:54 AM
2	changing tribal government	Aug 2, 2011 9:27 AM

Page 12, Q15. Office or official responding (chairman's office, community development or economic development office, planning office, etc.):

1	Ute	Aug 2, 2011 9:29 AM
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Page 12, Q16. Please enter your contact information below.

1		
Name:	Emmett R Duncan Sr	Aug 2, 2011 9:56 AM
Company:	Ute Indian Housing Authority	Aug 2, 2011 9:56 AM
Address:	PO Box 250	Aug 2, 2011 9:56 AM
City/Town:	Ft. Duchesne	Aug 2, 2011 9:56 AM
State:	UT	Aug 2, 2011 9:56 AM
ZIP:	84026	Aug 2, 2011 9:56 AM
Country:	Ute	Aug 2, 2011 9:56 AM
Email Address:	emettd@utetribe.com	Aug 2, 2011 9:56 AM

Page 12, Q16. Please enter your contact information below.

Phone Number:	435-722-4656	Aug 2, 2011 9:56 AM
2		
Name:	Malcom	Aug 2, 2011 9:46 AM
Company:	UTTDHE	Aug 2, 2011 9:46 AM
Address:	PO Box 250	Aug 2, 2011 9:46 AM
City/Town:	Ft. Duchense	Aug 2, 2011 9:46 AM
State:	UT	Aug 2, 2011 9:46 AM
ZIP:	84026	Aug 2, 2011 9:46 AM
Country:	Ute	Aug 2, 2011 9:46 AM
Email Address:	none	Aug 2, 2011 9:46 AM
Phone Number:	435-722-4656	Aug 2, 2011 9:46 AM
3		
Name:	Gloria Thompson	Aug 2, 2011 9:29 AM
Company:	none	Aug 2, 2011 9:29 AM
Address:	PO Box 83	Aug 2, 2011 9:29 AM
City/Town:	Ft. Duchesne	Aug 2, 2011 9:29 AM
State:	UT	Aug 2, 2011 9:29 AM
ZIP:	84026 Uintah	Aug 2, 2011 9:29 AM
Country:	Uintah	Aug 2, 2011 9:29 AM
Email Address:	none	Aug 2, 2011 9:29 AM
Phone Number:	435-725-4566	Aug 2, 2011 9:29 AM

UIHC Tribal Leader Survey Northwestern Band of Shoshone



1. Does your tribe currently sponsor, fund, partner with, or otherwise offer to its members any of the following?

		Response Percent	Response Count
Credit office, credit department, or credit association		33.3%	1
Rental assistance		100.0%	3
Mortgage assistance (down payment or subsidy)		100.0%	3
Business lending program (business/financing assistance)		33.3%	1
Cooperative services (agricultural, arts & crafts, or other cooperative services)		33.3%	1
Tribally-owned bank or other financial institution		0.0%	0
Community development corporation (CDC)		0.0%	0
Community development financial institution (CDFI)		0.0%	0
(e.g., a community-based loan fund, credit union, venture capital fund, etc.)		0.0%	0
	Other (please specify)		1
		answered question	3
		skipped question	0

2. Are non-tribally affiliated institutions offering the following types of financial products and services to your tribe, tribal entities, or tribal members living on the reservation or Indian Lands?

	Located ON the Reservation/Indian land	Located NEAR the Reservation	NOT located on or near Reservation	Response Count
Conventional home mortgages	0.0% (0)	66.7% (2)	33.3% (1)	3
Loans for mobile home purchases	0.0% (0)	66.7% (2)	33.3% (1)	3
Property rehabilitation loans	0.0% (0)	66.7% (2)	33.3% (1)	3
Home equity loans	0.0% (0)	66.7% (2)	33.3% (1)	3
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	0.0% (0)	66.7% (2)	33.3% (1)	3
Construction loans (residential and commercial real estate)	0.0% (0)	66.7% (2)	33.3% (1)	3
Start-up business loans (in operation for fewer than 2 years)	0.0% (0)	66.7% (2)	33.3% (1)	3
Micro business loans (businesses requiring under \$25,000)to individual tribal members	0.0% (0)	66.7% (2)	33.3% (1)	3
Small business loans (businesses requiring between \$25,000	0.0% (0)	66.7% (2)	33.3% (1)	3
and \$100,000) to individual tribal members	0.0% (0)	66.7% (2)	33.3% (1)	3
Private equity investments(venture capital investments, start-up capital)	0.0% (0)	66.7% (2)	33.3% (1)	3
Financial services (checking and savings accounts)	0.0% (0)	66.7% (2)	33.3% (1)	3
Large business loans(businesses requiring over \$100,000) to individual tribal members	0.0% (0)	66.7% (2)	33.3% (1)	3
Large business loans (businesses requiring over \$100,000) to tribe	0.0% (0)	66.7% (2)	33.3% (1)	3

"Mobile" banking services	0.0% (0)	66.7% (2)	33.3% (1)	3
Automated Teller Machines (ATM's)	0.0% (0)	66.7% (2)	33.3% (1)	3
answered question				3
skipped question				0

3. From the list below, please check the sources of funds YOUR TRIBE uses most often to fund the activities listed:

	Personal Source(e.g., savings, credit cards, loan from family)	Tribal Source(e.g., credit office, tribal corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority	Reserve
Reservation infrastructure	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	
Large business (26 or more employees)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	
Economic development(e.g., capital improvement projects, neighborhood revitalization, etc.)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	
answered question							
skipped question							

4. From the list below, please check the sources of funds YOUR MEMBERS use most often to finance the activities listed:

	Personal Source(e.g., savings, credit cards, loan from family)	Tribal Source(e.g., credit office, tribal corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority	Res C
Consumer purchases(vehicles, home furnishings, etc.)	100.0% (2)	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	
Home purchases	50.0% (1)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
Home construction	50.0% (1)	100.0% (2)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	
Home equity loans	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	
Property rehabilitation	50.0% (1)	100.0% (2)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	
Micro business (5 or fewer employees)	100.0% (1)	100.0% (1)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	
Small business (6-25 employees)	100.0% (1)	100.0% (1)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	
Large business (26 or more employees)	100.0% (1)	100.0% (1)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	
answered question							
skipped question							

5. Does the number of organizations on or near the reservation/Indian Lands that provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands meet your community's needs?

	Yes	No	Response Count
Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)	33.3% (1)	66.7% (2)	3
Consumer credit counseling and/or credit repair	33.3% (1)	66.7% (2)	3
Banking and lending practices	33.3% (1)	66.7% (2)	3
Home buyer education	33.3% (1)	66.7% (2)	3
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)	33.3% (1)	66.7% (2)	3
Accounting and bookkeeping	33.3% (1)	66.7% (2)	3
Federal laws and regulations	33.3% (1)	66.7% (2)	3
		answered question	3
		skipped question	0

6. Does your tribe have the following? (Please check all that apply)

		Response Percent	Response Count
Tribal tax code		0.0%	0
Overall economic development plan		100.0%	3
A program that encourages entrepreneurship		66.7%	2
Land use plan including roads, communication, and future building uses		0.0%	0
Tribal zoning code		0.0%	0
Tribal building code		0.0%	0
Tribal court system		33.3%	1
Tribal mortgage code		0.0%	0
Tribal commercial code		0.0%	0
Tribal foreclosure code/ordinance		33.3%	1
Authority to waive or provide a limited waiver of sovereign immunity		33.3%	1
		answered question	3
		skipped question	0

7. What is your Tribe's current unemployment rate?

	Response Count
	3
answered question	3
skipped question	0

8. To the best of your knowledge, what percentage of the total adult tribal population are employed

Full Time %

	1	2	3	4	5	6	7	8	9
Agriculture	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Construction	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Manufacturing	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Natural Resources (Energy/Minerals/Timber)	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Retail	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Housing	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Services (Government)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Services (Non-Government)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Tourism, Hospitality, Recreation	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Transportation	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Utilities and Telecommunications	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)

Part Time %

	1	2	3	4	5	6	7	8	9
Agriculture	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)

Construction	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Manufacturing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Natural Resources (Energy/Minerals/Timber)	0.0%	0.0%	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(1)	(0)	(0)	(0)	(0)
Retail	0.0%	0.0%	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(1)	(0)	(0)	(0)	(0)
Housing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Services (Government)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Services (Non-Government)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Tourism, Hospitality, Recreation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Transportation	0.0%	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(1)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Utilities and Telecommunications	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)

9. What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?

	Response Count
	3
answered question	3
skipped question	0

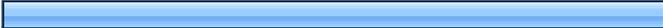
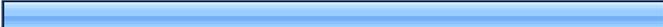
10. Indicate the ease or difficulty Tribal members residing on the reservation or Indian Lands typically experience obtaining the following services:

	Easy	Somewhat Easy	Somewhat Difficult	Difficult	Extremely Difficult	N/A	Rating Average	Response Count
Conventional home mortgages	0.0% (0)	0.0% (0)	33.3% (1)	33.3% (1)	33.3% (1)	0.0% (0)	4.00	
Loans for mobile home purchases	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33	
Property rehabilitation loans	0.0% (0)	0.0% (0)	0.0% (0)	33.3% (1)	66.7% (2)	0.0% (0)	4.67	
Home equity loans	0.0% (0)	0.0% (0)	33.3% (1)	33.3% (1)	33.3% (1)	0.0% (0)	4.00	
Personal/consumer loans(e.g., vehicles, home furnishings, etc.)	0.0% (0)	0.0% (0)	33.3% (1)	33.3% (1)	33.3% (1)	0.0% (0)	4.00	
Construction loans(residential and commercial real estate)	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33	
Start-up business loans(in operation for fewer than 2 years)	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33	
Micro business loans(businesses requiring under \$25,000)	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33	
Small business loans (businesses requiring between \$25,000 and \$100,000)	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33	
Large business loans(businesses requiring over \$100,000)	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33	
Business site leases	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33	
Homesite leases	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33	
Private equity investments (venture capital investments, start-up capital)	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33	
Financial services(checking and savings accounts)	0.0% (0)	0.0% (0)	0.0% (0)	66.7% (2)	33.3% (1)	0.0% (0)	4.33	

answered question

skipped question

11. Approximately how many organizations on or near the reservation/Indian Lands provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...(Please list a # or name of orgs)

		Response Percent	Response Count
Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)		100.0%	1
Consumer credit counseling and/or credit repair		100.0%	1
Banking and lending practices		100.0%	1
Home buyer education		0.0%	0
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		100.0%	1
Accounting and bookkeeping		100.0%	1
Federal laws and regulations		100.0%	1
		answered question	1
		skipped question	2

12. Review the list of items below and indicate the degree to which each item presents a barrier to your tribe's and/or its members' ability to obtain credit, equity investments, and/or financial services from the private sector (financial institutions, investors, etc.)

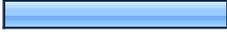
	Not A Barrier	Minor Barrier	Moderate Barrier	Significant Barrier	Very Significant Barrier	N/A	Rating Average	Respo Cou
Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	0.0% (0)	0.0% (0)	0.0% (0)	33.3% (1)	66.7% (2)	0.0% (0)	4.67	
Inflexible lending rules and regulations	0.0% (0)	0.0% (0)	0.0% (0)	33.3% (1)	66.7% (2)	0.0% (0)	4.67	
Limited use of Trust land as collateral	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00	
Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (1)	50.0% (1)	0.0% (0)	4.50	
Lenders do not understand Tribal governmental or legal systems	0.0% (0)	0.0% (0)	0.0% (0)	33.3% (1)	66.7% (2)	0.0% (0)	4.67	
Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (3)	0.0% (0)	5.00	
Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)	0.0% (0)	0.0% (0)	0.0% (0)	33.3% (1)	66.7% (2)	0.0% (0)	4.67	
Differences between Native American culture and the banking culture	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (3)	0.0% (0)	5.00	
Lack of understanding of Tribal sovereignty and sovereign immunity	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (3)	0.0% (0)	5.00	
Tribes or Tribal members and banks have historically not trusted each other	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (3)	0.0% (0)	5.00	
Lack of physical and telecommunications infrastructure on the Reservation or Indian lands	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	5.00	

Discrimination against and/or stereotyping of Native American communities	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (3)	0.0% (0)	5.00
Insufficient number of banks on or near the Reservation or Indian lands	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	5.00
Lack of technical assistance resources	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	5.00
Change in Tribal governmental leadership creates uncertainty	0.0% (0)	0.0% (0)	0.0% (0)	33.3% (1)	66.7% (2)	0.0% (0)	4.67
answered question							
skipped question							

13. Select and rank the top three barriers from the previous question in order of significance and recommend a strategy or strategies to overcome each barrier. Strategies may include initiatives that can be implemented by lending institutions, Native American communities, or nationally (by Federal or private institutions).

		Response Percent	Response Count
1 (Most Significant Barrier)		100.0%	2
2		100.0%	2
3		100.0%	2
answered question			2
skipped question			1

14. In your best estimate, which of the following industry sectors on your reservation or Indian Lands have the most significant need for credit and/or capital? (Please check no more than four)

		Response Percent	Response Count
Agriculture		0.0%	0
Construction		66.7%	2
Manufacturing		0.0%	0
Natural Resources (Energy/Minerals/Timber)		0.0%	0
Retail		33.3%	1
Services (Government)		66.7%	2
Services (Non-Government)		33.3%	1
Housing		100.0%	3
Tourism, Hospitality, Recreation		0.0%	0
Transportation		33.3%	1
Utilities and Telecommunications		66.7%	2
answered question			3
skipped question			0

15. Office or official responding (chairman's office, community development or economic development office, planning office, etc.):

	Response Count
	3
answered question	3
skipped question	0

16. Please enter your contact information below.

		Response Percent	Response Count
Name:		100.0%	3
Company:		100.0%	3
Address:		100.0%	3
Address 2:		0.0%	0
City/Town:		100.0%	3
State:		100.0%	3
ZIP:		100.0%	3
Country:		66.7%	2
Email Address:		66.7%	2
Phone Number:		100.0%	3
		answered question	3
		skipped question	0

Page 1, Q1. Does your tribe currently sponsor, fund, partner with, or otherwise offer to its members any of the following?

1	Emergency homeless assistance	Aug 1, 2011 11:24 AM
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Page 6, Q7. What is your Tribe's current unemployment rate?

1	30%	Aug 1, 2011 5:12 PM
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2	55% due to economics	Aug 1, 2011 11:30 AM
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3	35-40%	Aug 1, 2011 11:18 AM
---	--------	----------------------

Page 7, Q9. What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?

1	less than 1 mile	Aug 1, 2011 5:12 PM
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2	15 miles	Aug 1, 2011 11:30 AM
---	----------	----------------------

3	we live near town or cities	Aug 1, 2011 11:18 AM
---	-----------------------------	----------------------

Page 9, Q11. Approximately how many organizations on or near the reservation/Indian Lands provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...(Please list a # or name of orgs)

Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)		
1	6	Aug 1, 2011 11:32 AM
Consumer credit counseling and/or credit repair		
1	2	Aug 1, 2011 11:32 AM
Banking and lending practices		
1	6	Aug 1, 2011 11:32 AM
Home buyer education		
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		
1	6	Aug 1, 2011 11:32 AM
Accounting and bookkeeping		
1	2	Aug 1, 2011 11:32 AM
Federal laws and regulations		
1	2	Aug 1, 2011 11:32 AM

Page 10, Q13. Select and rank the top three barriers from the previous question in order of significance and recommend a strategy or strategies to overcome each barrier. Strategies may include initiatives that can be implemented by lending institutions, Native American communities, or nationally (by Federal or ...

1 (Most Significant Barrier)		
1	Cultural differences - when household income changes payments need to change	Aug 1, 2011 5:15 PM
2	Change in tribal government creates uncertainty. Make laws consistent.	Aug 1, 2011 11:37 AM
2		
1	Lack of technical assistance resources - how to use ATMs, on line banking	Aug 1, 2011 5:15 PM
2	What are the banking rules and how do they apply to me.	Aug 1, 2011 11:37 AM
3		
1	Government change - tribes need to separate and create stability within their tribal government	Aug 1, 2011 5:15 PM
2	To build trust.	Aug 1, 2011 11:37 AM

Page 12, Q15. Office or official responding (chairman's office, community development or economic development office, planning office, etc.):

1	Chairman's Office	Aug 1, 2011 5:18 PM
2	Chairman's Office	Aug 1, 2011 11:41 AM
3	Chairman's Office	Aug 1, 2011 11:23 AM

Page 12, Q16. Please enter your contact information below.

1		
Name:	Gwen T. Davis	Aug 1, 2011 5:18 PM
Company:	Northwestern Band of Shoshone	Aug 1, 2011 5:18 PM
Address:	707 North main	Aug 1, 2011 5:18 PM
City/Town:	Brigham	Aug 1, 2011 5:18 PM
State:	UT	Aug 1, 2011 5:18 PM

Page 12, Q16. Please enter your contact information below.

ZIP:	84302	Aug 1, 2011 5:18 PM
Country:	NWBS	Aug 1, 2011 5:18 PM
Phone Number:	435-734-2286	Aug 1, 2011 5:18 PM
2		
Name:	Gwen T. Davis	Aug 1, 2011 11:41 AM
Company:	Northwestern Band of Shoshone	Aug 1, 2011 11:41 AM
Address:	707 North main	Aug 1, 2011 11:41 AM
City/Town:	Brigham	Aug 1, 2011 11:41 AM
State:	UT	Aug 1, 2011 11:41 AM
ZIP:	84302	Aug 1, 2011 11:41 AM
Country:	Box Elder	Aug 1, 2011 11:41 AM
Email Address:	gdavis@nwbshoshone.com	Aug 1, 2011 11:41 AM
Phone Number:	435-734-2286	Aug 1, 2011 11:41 AM
3		
Name:	Gwen T. Davis	Aug 1, 2011 11:23 AM
Company:	Northwestern Band of Shoshone	Aug 1, 2011 11:23 AM
Address:	707 North main	Aug 1, 2011 11:23 AM
City/Town:	Brigham	Aug 1, 2011 11:23 AM
State:	UT	Aug 1, 2011 11:23 AM
ZIP:	84302	Aug 1, 2011 11:23 AM
Email Address:	gdavis@nwbshoshone.com	Aug 1, 2011 11:23 AM
Phone Number:	435-734-2286	Aug 1, 2011 11:23 AM

1. Does your tribe currently sponsor, fund, partner with, or otherwise offer to its members any of the following?

	Response Percent	Response Count
Credit office, credit department, or credit association	0.0%	0
Rental assistance	0.0%	0
Mortgage assistance (down payment or subsidy)	0.0%	0
Business lending program (business/financing assistance)	0.0%	0
Cooperative services (agricultural, arts & crafts, or other cooperative services)	0.0%	0
Tribally-owned bank or other financial institution	0.0%	0
Community development corporation (CDC)	0.0%	0
Community development financial institution (CDFI)	0.0%	0
(e.g., a community-based loan fund, credit union, venture capital fund, etc.)	0.0%	0
Other (please specify)		1
answered question		0
skipped question		1

2. Are non-tribally affiliated institutions offering the following types of financial products and services to your tribe, tribal entities, or tribal members living on the reservation or Indian Lands?

	Located ON the Reservation/Indian land	Located NEAR the Reservation	NOT located on or near Reservation	Response Count
Conventional home mortgages	0.0% (0)	0.0% (0)	0.0% (0)	0
Loans for mobile home purchases	0.0% (0)	0.0% (0)	0.0% (0)	0
Property rehabilitation loans	0.0% (0)	0.0% (0)	0.0% (0)	0
Home equity loans	0.0% (0)	0.0% (0)	0.0% (0)	0
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	0.0% (0)	0.0% (0)	0.0% (0)	0
Construction loans (residential and commercial real estate)	0.0% (0)	0.0% (0)	0.0% (0)	0
Start-up business loans (in operation for fewer than 2 years)	0.0% (0)	0.0% (0)	0.0% (0)	0
Micro business loans (businesses requiring under \$25,000) to individual tribal members	0.0% (0)	0.0% (0)	0.0% (0)	0
Small business loans (businesses requiring between \$25,000	0.0% (0)	0.0% (0)	0.0% (0)	0
and \$100,000) to individual tribal members	0.0% (0)	0.0% (0)	0.0% (0)	0
Private equity investments(venture capital investments, start-up capital)	0.0% (0)	0.0% (0)	0.0% (0)	0
Financial services (checking and savings accounts)	0.0% (0)	0.0% (0)	0.0% (0)	0
Large business loans(businesses requiring over \$100,000) to individual tribal members	0.0% (0)	0.0% (0)	0.0% (0)	0
Large business loans (businesses requiring over \$100,000) to tribe	0.0% (0)	0.0% (0)	0.0% (0)	0

"Mobile" banking services	0.0% (0)	0.0% (0)	0.0% (0)	0
Automated Teller Machines (ATM's)	0.0% (0)	0.0% (0)	0.0% (0)	0
answered question				0
skipped question				1

3. From the list below, please check the sources of funds YOUR TRIBE uses most often to fund the activities listed:

	Personal Source(e.g., savings, credit cards, loan from family)	Tribal Source(e.g., credit office, tribal corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority	Reserve
Reservation infrastructure	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	
Large business (26 or more employees)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
Economic development(e.g., capital improvement projects, neighborhood revitalization, etc.)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
answered question							
skipped question							

4. From the list below, please check the sources of funds YOUR MEMBERS use most often to finance the activities listed:

	Personal Source(e.g., savings, credit cards, loan from family)	Tribal Source(e.g., credit office, tribal corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority	Res
Consumer purchases(vehicles, home furnishings, etc.)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
Home purchases	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
Home construction	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	
Home equity loans	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
Property rehabilitation	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	
Micro business (5 or fewer employees)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
Small business (6-25 employees)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
Large business (26 or more employees)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
answered question							
skipped question							

5. Does the number of organizations on or near the reservation/Indian Lands that provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands meet your community's needs?

	Yes	No	Response Count
Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)	0.0% (0)	100.0% (1)	1
Consumer credit counseling and/or credit repair	0.0% (0)	100.0% (1)	1
Banking and lending practices	100.0% (1)	0.0% (0)	1
Home buyer education	100.0% (1)	0.0% (0)	1
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)	100.0% (1)	0.0% (0)	1
Accounting and bookkeeping	100.0% (1)	0.0% (0)	1
Federal laws and regulations	100.0% (1)	0.0% (0)	1
		answered question	1
		skipped question	0

6. Does your tribe have the following? (Please check all that apply)

		Response Percent	Response Count
Tribal tax code	<input checked="" type="checkbox"/>	100.0%	1
Overall economic development plan	<input checked="" type="checkbox"/>	100.0%	1
A program that encourages entrepreneurship	<input type="checkbox"/>	0.0%	0
Land use plan including roads, communication, and future building uses	<input checked="" type="checkbox"/>	100.0%	1
Tribal zoning code	<input checked="" type="checkbox"/>	100.0%	1
Tribal building code	<input type="checkbox"/>	0.0%	0
Tribal court system	<input type="checkbox"/>	0.0%	0
Tribal mortgage code	<input type="checkbox"/>	0.0%	0
Tribal commercial code	<input type="checkbox"/>	0.0%	0
Tribal foreclosure code/ordinance	<input type="checkbox"/>	0.0%	0
Authority to waive or provide a limited waiver of sovereign immunity	<input checked="" type="checkbox"/>	100.0%	1
		answered question	1
		skipped question	0

7. What is your Tribe's current unemployment rate?

	Response Count
	0
answered question	0
skipped question	1

8. To the best of your knowledge, what percentage of the total adult tribal population are employed

Full Time %

	1	2	3	4	5	6	7	8	9
Agriculture	0.0% (0)								
Construction	0.0% (0)								
Manufacturing	0.0% (0)								
Natural Resources (Energy/Minerals/Timber)	0.0% (0)								
Retail	0.0% (0)								
Housing	0.0% (0)								
Services (Government)	0.0% (0)								
Services (Non-Government)	0.0% (0)								
Tourism, Hospitality, Recreation	0.0% (0)								
Transportation	0.0% (0)								
Utilities and Telecommunications	0.0% (0)								

Part Time %

	1	2	3	4	5	6	7	8	9
Agriculture	0.0% (0)								

Construction	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Manufacturing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Natural Resources (Energy/Minerals/Timber)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Retail	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Housing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Services (Government)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Services (Non-Government)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Tourism, Hospitality, Recreation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Transportation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
Utilities and Telecommunications	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)

9. What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?

	Response Count
	1
answered question	1
skipped question	0

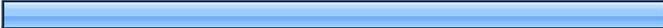
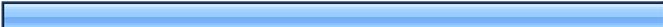
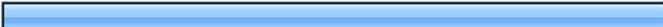
10. Indicate the ease or difficulty Tribal members residing on the reservation or Indian Lands typically experience obtaining the following services:

	Easy	Somewhat Easy	Somewhat Difficult	Difficult	Extremely Difficult	N/A	Rating Average	Respo Cou
Conventional home mortgages	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Loans for mobile home purchases	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Property rehabilitation loans	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Home equity loans	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Personal/consumer loans(e.g., vehicles, home furnishings, etc.)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Construction loans(residential and commercial real estate)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Start-up business loans(in operation for fewer than 2 years)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Micro business loans(businesses requiring under \$25,000)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Small business loans (businesses requiring between \$25,000 and \$100,000)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Large business loans(businesses requiring over \$100,000)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Business site leases	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Homesite leases	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Private equity investments (venture capital investments, start-up capital)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Financial services(checking and savings accounts)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	

answered question

skipped question

11. Approximately how many organizations on or near the reservation/Indian Lands provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...(Please list a # or name of orgs)

		Response Percent	Response Count
Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)		100.0%	1
Consumer credit counseling and/or credit repair		100.0%	1
Banking and lending practices		100.0%	1
Home buyer education		100.0%	1
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		100.0%	1
Accounting and bookkeeping		100.0%	1
Federal laws and regulations		100.0%	1
		answered question	1
		skipped question	0

12. Review the list of items below and indicate the degree to which each item presents a barrier to your tribe's and/or its members' ability to obtain credit, equity investments, and/or financial services from the private sector (financial institutions, investors, etc.)

	Not A Barrier	Minor Barrier	Moderate Barrier	Significant Barrier	Very Significant Barrier	N/A	Rating Average	Res C
Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Inflexible lending rules and regulations	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Limited use of Trust land as collateral	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00	
Lenders do not understand Tribal governmental or legal systems	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00	
Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Differences between Native American culture and the banking culture	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Lack of understanding of Tribal sovereignty and sovereign immunity	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Tribes or Tribal members and banks have historically not trusted each other	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	
Lack of physical and telecommunications infrastructure on the Reservation or Indian lands	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00	

Discrimination against and/or stereotyping of Native American communities	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	5.00
Insufficient number of banks on or near the Reservation or Indian lands	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00
Lack of technical assistance resources	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00
Change in Tribal governmental leadership creates uncertainty	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.00
answered question							
skipped question							

13. Select and rank the top three barriers from the previous question in order of significance and recommend a strategy or strategies to overcome each barrier. Strategies may include initiatives that can be implemented by lending institutions, Native American communities, or nationally (by Federal or private institutions).

		Response Percent	Response Count
1 (Most Significant Barrier)		100.0%	1
2		100.0%	1
3		100.0%	1
answered question			1
skipped question			0

14. In your best estimate, which of the following industry sectors on your reservation or Indian Lands have the most significant need for credit and/or capital? (Please check no more than four)

		Response Percent	Response Count
Agriculture		100.0%	1
Construction		0.0%	0
Manufacturing		100.0%	1
Natural Resources (Energy/Minerals/Timber)		100.0%	1
Retail		0.0%	0
Services (Government)		0.0%	0
Services (Non-Government)		0.0%	0
Housing		100.0%	1
Tourism, Hospitality, Recreation		0.0%	0
Transportation		0.0%	0
Utilities and Telecommunications		0.0%	0
answered question			1
skipped question			0

15. Office or official responding (chairman's office, community development or economic development office, planning office, etc.):

	Response Count
	1
answered question	1
skipped question	0

16. Please enter your contact information below.

		Response Percent	Response Count
Name:	<input type="text"/>	100.0%	1
Company:	<input type="text"/>	100.0%	1
Address:	<input type="text"/>	100.0%	1
Address 2:		0.0%	0
City/Town:	<input type="text"/>	100.0%	1
State:	<input type="text"/>	100.0%	1
ZIP:	<input type="text"/>	100.0%	1
Country:	<input type="text"/>	100.0%	1
Email Address:	<input type="text"/>	100.0%	1
Phone Number:	<input type="text"/>	100.0%	1
answered question			1
skipped question			0

Page 1, Q1. Does your tribe currently sponsor, fund, partner with, or otherwise offer to its members any of the following?

1	n/a	Aug 22, 2011 2:57 PM
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Page 7, Q9. What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?

1	25 miles	Aug 22, 2011 3:04 PM
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Page 7, Q9. What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?

Page 9, Q11. Approximately how many organizations on or near the reservation/Indian Lands provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...(Please list a # or name of orgs)

Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)		
1	0	Aug 22, 2011 3:07 PM
Consumer credit counseling and/or credit repair		
1	0	Aug 22, 2011 3:07 PM
Banking and lending practices		
1	0	Aug 22, 2011 3:07 PM
Home buyer education		
1	0	Aug 22, 2011 3:07 PM
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		
1	0	Aug 22, 2011 3:07 PM
Accounting and bookkeeping		
1	0	Aug 22, 2011 3:07 PM
Federal laws and regulations		
1	0	Aug 22, 2011 3:07 PM

Page 10, Q13. Select and rank the top three barriers from the previous question in order of significance and recommend a strategy or strategies to overcome each barrier.Strategies may include initiatives that can be implemented by lending institutions, Native American communities,or nationally (by Federal or ...

1 (Most Significant Barrier)		
1	citizens lack capital	Aug 22, 2011 3:11 PM
2		
1	Lenders don't understand Tribal Governments	Aug 22, 2011 3:11 PM
3		
1	Discrimination and Stereotyping	Aug 22, 2011 3:11 PM

Page 12, Q15. Office or official responding (chairman's office, community development or economic development office, planning office, etc.):

Page 12, Q15. Office or official responding (chairman's office, community development or economic development office, planning office, etc.):

Page 12, Q16. Please enter your contact information below.

1

Name:	Lori	Aug 22, 2011 3:13 PM
Company:	Bear	Aug 22, 2011 3:13 PM
Address:	PO BOX 448	Aug 22, 2011 3:13 PM
City/Town:	Grantsville	Aug 22, 2011 3:13 PM
State:	UT	Aug 22, 2011 3:13 PM
ZIP:	84074	Aug 22, 2011 3:13 PM
Country:	USA	Aug 22, 2011 3:13 PM
Email Address:	Lbear@svgoshutes.com	Aug 22, 2011 3:13 PM
Phone Number:	435-882-4532	Aug 22, 2011 3:13 PM

UIHC Tribal Leader Survey Confederated Band of Goshutes

1. Does your tribe currently sponsor, fund, partner with, or otherwise offer to its members any of the following?

	Response Percent	Response Count
Credit office, credit department, or credit association	0.0%	0
Rental assistance	0.0%	0
Mortgage assistance (down payment or subsidy)	0.0%	0
Business lending program (business/financing assistance)	0.0%	0
Cooperative services (agricultural, arts & crafts, or other cooperative services)	100.0%	1
Tribally-owned bank or other financial institution	0.0%	0
Community development corporation (CDC)	0.0%	0
Community development financial institution (CDFI)	0.0%	0
(e.g., a community-based loan fund, credit union, venture capital fund, etc.)	0.0%	0
Other (please specify)		1
answered question		1
skipped question		1

2. Are non-tribally affiliated institutions offering the following types of financial products and services to your tribe, tribal entities, or tribal members living on the reservation or Indian Lands?

	Located ON the Reservation/Indian land	Located NEAR the Reservation	NOT located on or near Reservation	Response Count
Conventional home mortgages	0.0% (0)	0.0% (0)	100.0% (2)	2
Loans for mobile home purchases	0.0% (0)	0.0% (0)	100.0% (2)	2
Property rehabilitation loans	0.0% (0)	0.0% (0)	100.0% (2)	2
Home equity loans	0.0% (0)	0.0% (0)	100.0% (2)	2
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	0.0% (0)	0.0% (0)	100.0% (2)	2
Construction loans (residential and commercial real estate)	0.0% (0)	0.0% (0)	100.0% (2)	2
Start-up business loans (in operation for fewer than 2 years)	0.0% (0)	0.0% (0)	100.0% (2)	2
Micro business loans (businesses requiring under \$25,000) to individual tribal members	0.0% (0)	0.0% (0)	100.0% (2)	2
Small business loans (businesses requiring between \$25,000	0.0% (0)	0.0% (0)	100.0% (2)	2
and \$100,000) to individual tribal members	0.0% (0)	0.0% (0)	100.0% (2)	2
Private equity investments(venture capital investments, start-up capital)	0.0% (0)	0.0% (0)	100.0% (2)	2
Financial services (checking and savings accounts)	0.0% (0)	0.0% (0)	100.0% (2)	2
Large business loans(businesses requiring over \$100,000) to individual tribal members	0.0% (0)	0.0% (0)	100.0% (2)	2
Large business loans (businesses requiring over \$100,000) to tribe	0.0% (0)	0.0% (0)	100.0% (2)	2

"Mobile" banking services	0.0% (0)	0.0% (0)	100.0% (2)	2
Automated Teller Machines (ATM's)	0.0% (0)	0.0% (0)	100.0% (2)	2
answered question				2
skipped question				0

3. From the list below, please check the sources of funds YOUR TRIBE uses most often to fund the activities listed:

	Personal Source(e.g., savings, credit cards, loan from family)	Tribal Source(e.g., credit office, tribal corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority	Reserve
Reservation infrastructure	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	
Large business (26 or more employees)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
Economic development(e.g., capital improvement projects, neighborhood revitalization, etc.)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	50.0% (1)	
answered question							
skipped question							

4. From the list below, please check the sources of funds YOUR MEMBERS use most often to finance the activities listed:

	Personal Source(e.g., savings, credit cards, loan from family)	Tribal Source(e.g., credit office, tribal corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority	Res C
Consumer purchases(vehicles, home furnishings, etc.)	50.0% (1)	0.0% (0)	100.0% (2)	0.0% (0)	0.0% (0)	0.0% (0)	
Home purchases	0.0% (0)	50.0% (1)	50.0% (1)	0.0% (0)	50.0% (1)	0.0% (0)	
Home construction	50.0% (1)	50.0% (1)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	
Home equity loans	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	0.0% (0)	0.0% (0)	
Property rehabilitation	50.0% (1)	0.0% (0)	50.0% (1)	0.0% (0)	50.0% (1)	0.0% (0)	
Micro business (5 or fewer employees)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	100.0% (1)	0.0% (0)	
Small business (6-25 employees)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	
Large business (26 or more employees)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	
answered question							
skipped question							

5. Does the number of organizations on or near the reservation/Indian Lands that provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands meet your community's needs?

	Yes	No	Response Count
Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)	0.0% (0)	100.0% (2)	2
Consumer credit counseling and/or credit repair	0.0% (0)	100.0% (2)	2
Banking and lending practices	0.0% (0)	100.0% (2)	2
Home buyer education	0.0% (0)	100.0% (2)	2
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)	0.0% (0)	100.0% (2)	2
Accounting and bookkeeping	0.0% (0)	100.0% (2)	2
Federal laws and regulations	0.0% (0)	100.0% (2)	2
		answered question	2
		skipped question	0

6. Does your tribe have the following? (Please check all that apply)

		Response Percent	Response Count
Tribal tax code	<input checked="" type="checkbox"/>	50.0%	1
Overall economic development plan	<input type="checkbox"/>	0.0%	0
A program that encourages entrepreneurship	<input type="checkbox"/>	0.0%	0
Land use plan including roads, communication, and future building uses	<input checked="" type="checkbox"/>	50.0%	1
Tribal zoning code	<input checked="" type="checkbox"/>	50.0%	1
Tribal building code	<input type="checkbox"/>	0.0%	0
Tribal court system	<input checked="" type="checkbox"/>	100.0%	2
Tribal mortgage code	<input type="checkbox"/>	0.0%	0
Tribal commercial code	<input type="checkbox"/>	0.0%	0
Tribal foreclosure code/ordinance	<input type="checkbox"/>	0.0%	0
Authority to waive or provide a limited waiver of sovereign immunity	<input checked="" type="checkbox"/>	100.0%	2
answered question			2
skipped question			0

7. What is your Tribe's current unemployment rate?

	Response Count
	2
answered question	2
skipped question	0

8. To the best of your knowledge, what percentage of the total adult tribal population are employed

Full Time %

	1	2	3	4	5	6	7	8	9
Agriculture	50.0% (1)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Construction	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Manufacturing	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Natural Resources (Energy/Minerals/Timber)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Retail	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Housing	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Services (Government)	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Services (Non-Government)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Tourism, Hospitality, Recreation	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Transportation	50.0% (1)	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Utilities and Telecommunications	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)

Part Time %

	1	2	3	4	5	6	7	8	9
Agriculture	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)

Construction	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Manufacturing	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Natural Resources (Energy/Minerals/Timber)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Retail	0.0% (0)	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Housing	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Services (Government)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Services (Non-Government)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Tourism, Hospitality, Recreation	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Transportation	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
Utilities and Telecommunications	0.0% (0)	100.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)

9. What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?

	Response Count
	2
answered question	2
skipped question	0

10. Indicate the ease or difficulty Tribal members residing on the reservation or Indian Lands typically experience obtaining the following services:

	Easy	Somewhat Easy	Somewhat Difficult	Difficult	Extremely Difficult	N/A	Rating Average	Respor Coun
Conventional home mortgages	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (1)	50.0% (1)	5.00	
Loans for mobile home purchases	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (1)	50.0% (1)	5.00	
Property rehabilitation loans	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (1)	50.0% (1)	0.0% (0)	4.50	
Home equity loans	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (1)	50.0% (1)	5.00	
Personal/consumer loans(e.g., vehicles, home furnishings, etc.)	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	50.0% (1)	0.0% (0)	4.00	
Construction loans(residential and commercial real estate)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	5.00	
Start-up business loans(in operation for fewer than 2 years)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	5.00	
Micro business loans(businesses requiring under \$25,000)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	5.00	
Small business loans (businesses requiring between \$25,000 and \$100,000)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	5.00	
Large business loans(businesses requiring over \$100,000)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	5.00	
Business site leases	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	5.00	
Homesite leases	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	0.0% (0)	0.0% (0)	3.00	
Private equity investments (venture capital investments, start-up capital)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	5.00	
Financial services(checking and savings accounts)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	0.0% (0)	0.0% (0)	3.00	

answered question

skipped question

11. Approximately how many organizations on or near the reservation/Indian Lands provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...(Please list a # or name of orgs)

		Response Percent	Response Count
Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)		100.0%	2
Consumer credit counseling and/or credit repair		100.0%	2
Banking and lending practices		100.0%	2
Home buyer education		100.0%	2
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		100.0%	2
Accounting and bookkeeping		100.0%	2
Federal laws and regulations		100.0%	2
		answered question	2
		skipped question	0

12. Review the list of items below and indicate the degree to which each item presents a barrier to your tribe's and/or its members' ability to obtain credit, equity investments, and/or financial services from the private sector (financial institutions, investors, etc.)

	Not A Barrier	Minor Barrier	Moderate Barrier	Significant Barrier	Very Significant Barrier	N/A	Rating Average	Respo Cou
Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	0.0% (0)	50.0% (1)	50.0% (1)	0.0% (0)	0.0% (0)	0.0% (0)	2.50	
Inflexible lending rules and regulations	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	0.0% (0)	4.00	
Limited use of Trust land as collateral	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	0.0% (0)	4.00	
Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (1)	50.0% (1)	0.0% (0)	4.50	
Lenders do not understand Tribal governmental or legal systems	0.0% (0)	0.0% (0)	50.0% (1)	0.0% (0)	50.0% (1)	0.0% (0)	4.00	
Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (1)	50.0% (1)	0.0% (0)	4.50	
Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (1)	50.0% (1)	0.0% (0)	4.50	
Differences between Native American culture and the banking culture	0.0% (0)	50.0% (1)	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	3.00	
Lack of understanding of Tribal sovereignty and sovereign immunity	0.0% (0)	0.0% (0)	50.0% (1)	50.0% (1)	0.0% (0)	0.0% (0)	3.50	
Tribes or Tribal members and banks have historically not trusted each other	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	0.0% (0)	0.0% (0)	3.00	
Lack of physical and telecommunications infrastructure on the Reservation or Indian lands	0.0% (0)	50.0% (1)	0.0% (0)	50.0% (1)	0.0% (0)	0.0% (0)	3.00	

Discrimination against and/or stereotyping of Native American communities	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	0.0% (0)	0.0% (0)	3.00
Insufficient number of banks on or near the Reservation or Indian lands	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	0.0% (0)	4.00
Lack of technical assistance resources	0.0% (0)	0.0% (0)	0.0% (0)	50.0% (1)	50.0% (1)	0.0% (0)	4.50
Change in Tribal governmental leadership creates uncertainty	0.0% (0)	0.0% (0)	0.0% (0)	100.0% (2)	0.0% (0)	0.0% (0)	4.00
answered question							
skipped question							

13. Select and rank the top three barriers from the previous question in order of significance and recommend a strategy or strategies to overcome each barrier. Strategies may include initiatives that can be implemented by lending institutions, Native American communities, or nationally (by Federal or private institutions).

		Response Percent	Response Count
1 (Most Significant Barrier)		100.0%	2
2		100.0%	2
3		100.0%	2
answered question			2
skipped question			0

14. In your best estimate, which of the following industry sectors on your reservation or Indian Lands have the most significant need for credit and/or capital? (Please check no more than four)

		Response Percent	Response Count
Agriculture		100.0%	2
Construction		0.0%	0
Manufacturing		0.0%	0
Natural Resources (Energy/Minerals/Timber)		100.0%	2
Retail		50.0%	1
Services (Government)		0.0%	0
Services (Non-Government)		50.0%	1
Housing		50.0%	1
Tourism, Hospitality, Recreation		0.0%	0
Transportation		0.0%	0
Utilities and Telecommunications		50.0%	1
answered question			2
skipped question			0

15. Office or official responding (chairman's office, community development or economic development office, planning office, etc.):

	Response Count
	1
answered question	1
skipped question	1

16. Please enter your contact information below.

		Response Percent	Response Count
Name:		100.0%	2
Company:		100.0%	2
Address:		100.0%	2
Address 2:		50.0%	1
City/Town:		100.0%	2
State:		100.0%	2
ZIP:		100.0%	2
Country:		100.0%	2
Email Address:		100.0%	2
Phone Number:		100.0%	2
		answered question	2
		skipped question	0

Page 1, Q1. Does your tribe currently sponsor, fund, partner with, or otherwise offer to its members any of the following?

1	NRCS cooperative office but term expires 8/2011	Jul 31, 2011 5:43 PM
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Page 6, Q7. What is your Tribe's current unemployment rate?

1	75%	Jul 31, 2011 5:47 PM
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2	At least 85%	Jul 31, 2011 5:35 PM
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Page 7, Q9. What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?

1	70 miles	Jul 31, 2011 5:47 PM
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2	70 miles	Jul 31, 2011 5:35 PM
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Page 9, Q11. Approximately how many organizations on or near the reservation/Indian Lands provide training, counseling, or technical assistance to tribal members residing on the reservation or Indian Lands regarding...(Please list a # or name of orgs)

Basic financial literacy(e.g., family budget, managing a checkbook, savings plan)		
1	Utah workforce services?	Jul 31, 2011 5:54 PM
2	0	Jul 31, 2011 5:36 PM
Consumer credit counseling and/or credit repair		
1	Credit Unions?	Jul 31, 2011 5:54 PM
2	0	Jul 31, 2011 5:36 PM
Banking and lending practices		
1	70 miles	Jul 31, 2011 5:54 PM
2	0	Jul 31, 2011 5:36 PM
Home buyer education		
1	USDA RD?	Jul 31, 2011 5:54 PM
2	0	Jul 31, 2011 5:36 PM
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		
1	long distance learning - USU extension?	Jul 31, 2011 5:54 PM
2	0	Jul 31, 2011 5:36 PM
Accounting and bookkeeping		
1	Universities - USU extension?	Jul 31, 2011 5:54 PM
2	0	Jul 31, 2011 5:36 PM
Federal laws and regulations		
1	long distance learning?	Jul 31, 2011 5:54 PM
2	0	Jul 31, 2011 5:36 PM

Page 10, Q13. Select and rank the top three barriers from the previous question in order of significance and recommend a strategy or strategies to overcome each barrier. Strategies may include initiatives that can be implemented by lending institutions, Native American communities, or nationally (by Federal or ...

1 (Most Significant Barrier)		
1	Lack of knowledge	Jul 31, 2011 5:55 PM
2	Tribal members lack finances - unable to maintain loan	Jul 31, 2011 5:38 PM
2		
1	Distance	Jul 31, 2011 5:55 PM
2	Tribal members lack understanding	Jul 31, 2011 5:38 PM
3		
1	Unemployment	Jul 31, 2011 5:55 PM
2	Credit history is not sufficient to qualify	Jul 31, 2011 5:38 PM

Page 12, Q15. Office or official responding (chairman's office, community development or economic development office, planning office, etc.):

1	NRCS - planning	Jul 31, 2011 5:57 PM
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Page 12, Q16. Please enter your contact information below.

1		
Name:	Milton	Jul 31, 2011 5:57 PM
Company:	USDA NRCS	Jul 31, 2011 5:57 PM
Address:	195 Tribal Center Rd	Jul 31, 2011 5:57 PM
City/Town:	Ibapah	Jul 31, 2011 5:57 PM
State:	UT	Jul 31, 2011 5:57 PM
ZIP:	84034	Jul 31, 2011 5:57 PM
Country:	Navajo	Jul 31, 2011 5:57 PM
Email Address:	miltonhooper@ut.usda.gov	Jul 31, 2011 5:57 PM

Page 12, Q16. Please enter your contact information below.

Phone Number:	435-234-1301	Jul 31, 2011 5:57 PM
2		
Name:	Madeline Greymountain	Jul 31, 2011 5:39 PM
Company:	Confederated Goshutes	Jul 31, 2011 5:39 PM
Address:	0	Jul 31, 2011 5:39 PM
Address 2:	0	Jul 31, 2011 5:39 PM
City/Town:	Ibapah	Jul 31, 2011 5:39 PM
State:	UT	Jul 31, 2011 5:39 PM
ZIP:	0	Jul 31, 2011 5:39 PM
Country:	CTGR	Jul 31, 2011 5:39 PM
Email Address:	mgreymountain@goshutetribe.com	Jul 31, 2011 5:39 PM
Phone Number:	0	Jul 31, 2011 5:39 PM