



After the Fact | The Pursuit of Homeownership on Tribal Lands

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TRANSCRIPT

Giuliana Pence, manager, digital strategy, The Pew Charitable Trusts: Hi Emily!

Emily Chow, senior producer, The Pew Charitable Trusts: Hey Giuliana! How are you?

Giuliana Pence: I'm good. How are you doing?

Emily Chow: I'm great. I am happy to be working from the comfort of my home today and not having to go into the office.

Giuliana Pence: It is really nice. The work culture has just completely shifted.

Emily Chow: Yeah, I really enjoy the flexibility. And I do enjoy the energy I think I feel at the office now. But sometimes after those two days, my social battery is drained, and I just need to take a break.

Giuliana Pence: A lot of people feel that way, which is what we're going to dive into with housing. The office vacancy rate is at like an all-time high because people aren't going in.

Emily Chow: Even when we started going back, it was just so strange to see so many vacant buildings. And I just kept thinking like, what are they going to do with that space?

(music)

Emily Chow: Welcome back to "After the Fact." For The Pew Charitable Trusts, I'm Emily Chow. Today my colleague Giuliana Pence is here. And she's helped produce our podcast behind the scenes for about five years.

Giuliana Pence: Thanks Emily. Happy to be here. Should we dive into it?

We're going to be talking about housing today, which is a super hot-button issue right now.



Alex Horowitz, project director, housing policy initiative, The Pew Charitable Trusts: Americans are struggling to afford housing because housing costs are rising to the highest levels we've ever seen.

Giuliana Pence: Alex Horowitz is one of the directors of the housing policy initiative at Pew.

Alex Horowitz: Coming out of the Great Recession, the U.S. already had a fairly tight housing supply. But we saw building drop off dramatically, and the level of building never recovered.

The most demand is out there for homes near jobs, near commerce. And we're not building enough of those.

Emily Chow: Things are really tough for folks looking to live in city centers and also vulnerable communities like communities of color.

Research from our housing team suggests that with looser zoning restrictions, we can create housing that's more affordable and easier to access. And one of those solutions is looking at making better use of empty space.

Alex Horowitz: There's more than 1 billion square feet of unused office space while at the same time, there's a housing shortage of up to 7 million homes.

Converting offices to residential space seems like a common-sense solution but has been cost prohibitive in the past.

Giuliana Pence: But Pew, in partnership with Gensler, the global architecture design and planning firm, conducted research on this. And they found a more economically viable approach to these office-to-residential conversions.

Emily Chow: And that's the new report that just came out in October, right?

Giuliana Pence: Yes, and I'm all over this. I just find it so interesting. Essentially, co-living spaces, like dorm-style apartments. Think of your traditional conference room in the center of a building. That's being converted to a kitchen, laundry, any kind of shared space. And then on the outskirts of the building, those are the actual apartments. They call them micro-units.

Emily Chow: I feel like you're going to have to be really into a lot of the social aspects of co-living. One big plus is that you could have a community already built in.

Giuliana Pence: I was thinking about that too. There could be mental health benefits.



Alex Horowitz: People with secure housing are more likely to find and keep jobs, lead healthier lives, and contribute to the local economy.

Giuliana Pence: This model can produce four times as many affordable apartments as traditional subsidized housing, according to Pew's new report.

We're thinking about housing in a different way.

(music)

Giuliana Pence: Obviously, this is not going to solve our housing situation.

Emily Chow: Yeah, it's just another tool in the toolbox for developers, housing advocates, or even local governments to get behind and encourage.

Let's shift gears a bit and talk about the more rural communities. A few seasons ago on the podcast, we explored challenges to housing in America, and specifically in Montana. During the pandemic, lots of people moved there. But it's had a real impact now on housing availability and affordability, and it's even creating more challenges for Indigenous communities who've lived there for generations.

Jody Cahoon Perez, executive director, Salish and Kootenai Housing

Authority: The Flathead Indian Reservation is positioned between Kalispell and Missoula, which are two big cities in Montana.

Emily Chow: That's Jody Cahoon Perez. She leads an organization that works to provide quality housing that's affordable for Native people on the Flathead Reservation in Montana. She also serves on the steering committee of the Montana Native Homeownership Coalition.

Jody Cahoon Perez: We are in an era of lightning-speed progress. I am so proud of my team. We have 75 employees, and we are moving mountains.

Emily Chow: For a lot of Indigenous people, the concept of owning land doesn't align with traditional values. They see themselves as stewards of the land rather than owners.

Jody Cahoon Perez: The dominant society's perspective is sometimes directly in conflict with our Tribal value system and how we hold ourselves in this world.

There are about 1,300 homesites, which are land that the Tribe owns in trust, and they have established them into homesites.



Emily Chow: Native communities face a unique challenge when it comes to passing down land. Unlike traditional inheritance laws, the American Indian Probate Reform Act changes how trust land is inherited, which aims to keep land within Native families while also allowing Tribes to protect their land.

Jody Cahoon Perez: You can lease that property from the Tribe and build your home on that. And then there's the allotted trust property, and that is probably more accessible than the homesite leases. Those are your options. Everything is limited.

And when COVID hit, our fee property, it increased, it inflated.

Giuliana Pence: Property values have increased, adding even more complexity to a situation that seems already very complex.

Emily Chow: Right, and as Pew points out, restrictive policies around Tribal land make it even harder, so advocates like Jody are pushing for solutions that honor both cultural values and the need for stable housing. Jody told us about her own journey to purchase her home on the reservation, despite these challenges.

Jody Cahoon Perez: I grew up in my younger years in a home that my dad had built. Our food was what we grew, and what we hunted, what we fished, and that was my normal. After my parents divorced, my dad got HUD assisted. And I spent all of my teen years there.

And after that, I moved around with family and friends. But I had a dream to be a homeowner. And with finances, it didn't seem possible. And then I met my husband at the Tribal college. We lived in student housing for a long time. We had four kids. And we started looking for a home.

I attended class here at the housing authority. They called me, and they said they would match my savings 4 to 1 as a grant. I jumped on that opportunity. And we set aside about \$6,200.

There was one house, it was right next to the schools, and it was a block away from my mother-in-law. We closed on that house, and we had about \$15 to spare when we closed. But we attained that dream to be a homeowner. We raised our family there, and then we moved to the country to get out of town and have that space, how I grew up.

Through the probate reform, I can will it to my children. So, for two generations, our property that we own will be held in trust.

Giuliana Pence: It sounds like homeownership is not exactly a straightforward goal for many Native communities.



Emily Chow: Yeah, it's really focusing on trying to build generational wealth, which we know is important. Homeownership is a huge tenet of that. But then it is kind of an evolution, how we can create these new ways of thinking and these creative solutions to do better for individuals and families, despite if you're living on Tribal land or in cities or rural parts of America.

(music)

Giuliana, it was great to have you on the mic today.

Giuliana Pence: This was really fun, Emily.

Emily Chow: And I wanted to thank our listeners. We hope that you enjoyed this shorter episode. We'll be bringing them to you from time to time. So, make sure to subscribe to "After the Fact" wherever you listen to podcasts.

Giuliana Pence: And if you have questions or feedback that you'd like to share, you can write to us at podcasts@pewtrusts.org. For The Pew Charitable Trusts, I'm Giuliana Pence.

Emily Chow: And I'm Emily Chow, and this is "After the Fact."