



Summary of Feedback: Tribal Housing Capacity Building Key Informant Interviews

Executive Summary

As the California Strategic Growth Council (SGC) team starts its planning for the Tribal Housing Capacity Building Initiatives, staff held 10 Key Informant Interviews (KII) with Tribal housing advocates, technical assistance providers, and state agency representatives during the summer of 2025. These discussions have identified significant barriers that Tribal communities in California face to access state housing resources, while also identifying successful models that could transform Tribal housing development statewide. These conversations paint a clear picture of systemic challenges and practical solutions for improving Tribal housing outcomes through the Tribal Housing Capacity Building Initiatives, including both Round 2 of Tribal Capacity Building Program and the new Tribal Housing Pre-Development Program.

Current Program Barriers

The most pervasive challenge identified across all interviews is that existing state housing programs were simply not designed with Tribal communities in mind. Programs like the Affordable Housing and Sustainable Communities (AHSC) Program and various iterations of the Homekey Program impose requirements that are fundamentally incompatible with Tribal land use, governance structures, and community needs. For instance, AHSC requires certain transit access and walkability features that can be unrealistic in rural Tribal settings. Similarly, density requirements favor multi-family housing when many Tribal communities specifically aim for flexibility in design including single-family homes that align more closely with their cultural preferences and family structures while still meeting housing goals.

The interviewees identified that application processes also present significant obstacles for many Tribal applicants. While Tribal housing authorities are accustomed to federal housing and urban development programs that use narrative-based applications allowing communities to tell their stories and explain their needs, state programs typically require complex Excel spreadsheets with dozens of tabs filled with technical data. There is also a distinct difference in terminology between federal and state programs, with some interviewees recommending a glossary comparing the definitions across the entities. This disconnect extends beyond format preferences – it reflects fundamentally different approaches to program design, with federal programs built on principles of Tribal self-determination while state programs often mirror urban development models inappropriate for sovereign Tribal nations.

Funding Structure and Sovereignty Conflicts

Financial requirements create additional barriers that prevent Tribal participation in many state housing programs. Many programs require loans rather than grants, creating sustainability concerns for Tribal communities that prefer not to burden their members with debt obligations that could persist for decades. The common practice of permanent loans provided after construction is complete is especially difficult for many Tribes, since they often lack the upfront capital needed to sustain projects through construction. Even more concerning are requirements for Tribes to waive sovereign immunity – a fundamental aspect of Tribal self-governance that many communities are understandably reluctant to compromise or prohibited from signing due to their sovereign governing structures. While there has been progress on reducing the need for limited waivers of sovereign immunity, the requirement to waive sovereign immunity can arise at various stages of grant processes, causing uncertainty and at times wasted effort for Tribes.

These funding challenges are compounded by affordability requirements that conflict with Tribal policies. Under federal housing programs, Tribes can prioritize their own members for housing assistance, but state programs (and especially Low-Income Housing Tax Credits) often require units to be available to any low-income family, effectively negating the Tribal-specific benefits that make these programs attractive to Native communities. Additionally, state affordability covenants typically require 55-year compliance periods, far longer than the 20-year terms common in federal programs, creating long-term obligations that Tribal councils find difficult to accept.

Capacity Building Needs and Staffing Challenges

Tribal housing organizations face severe capacity constraints that limit their ability to pursue complex development projects. High staff turnover is a challenge across many Tribal housing departments. Key personnel leave for other opportunities, creating gaps in institutional knowledge. This is particularly difficult for smaller Tribes where one or two individuals may handle all housing-related responsibilities alongside numerous other duties.

Tribes have significant staffing needs, and some are currently run by volunteers struggling to hire initial staff members. Even when Tribes have dedicated staff, they often lack the experience needed for state housing programs, especially since Tribes were only recently made eligible for state funding. While Tribal housing authorities excel at maintaining existing units and managing federal block grant programs, developing new housing using state resources requires expertise in areas like market studies, environmental assessments, and complex financial modeling. Some interviewees raised concerns about a subsection of consultants who, rather than building internal capacity, extract knowledge and resources without transferring skills to Tribal staff members. Interviewees stated that Tribal staff members could benefit from

capacity building services such as building foundational operations, creating accounting and compliance tracking systems, or receiving leadership training. A vision for success that was identified included the ability for Tribal staff members to build foundational structures, develop systems in which Tribal staff can obtain core competency, and enhance independence.

Successful Models and Proven Solutions

Despite these challenges, several program models have demonstrated remarkable success in serving Tribal communities. The Tribal Homeless Housing, Assistance and Prevention (HHAP) program and the federal Indian Community Development Block Grant (ICDBG) program stand out, achieving high praise from many of the interviewees. The interviewees cited some specific key components of the HHAP program's design that they would like to see other state programs emulate:

- Simple narrative-based applications
- One-page project summary focused on outcomes and outputs
- Direct contracting with Tribes rather than intermediary organizations
- Flexible use of funds allowing Tribes to determine their own priorities
- Dedicated state staff who build personal relationships with Tribal leaders through in-person visits and consistent communication, including working with applicants during the application process – instead of only after submittal.

Some of the technical assistance providers have also identified effective approaches for building Tribal capacity. The most successful efforts involve Tribal organizations providing assistance to other Tribes, recognizing that "Tribes trust Tribes" and peer learning focused on Tribal case studies creates more sustainable knowledge transfer. Long-term relationships and cohorts spanning multiple years such as the *Rural Community Assistance Corporation's Tribal Housing Excellence Academy* allow for genuine capacity building rather than superficial one-off training sessions. Effective technical assistance also involves hands-on support, with providers working directly with Tribal staff over the lifespan of a project from concept through completion, rather than working on small components of the program intermittently.

Path Forward and Strategic Recommendations

The interviews reveal a clear roadmap for improving California's approach to Tribal housing and increasing access. First, the interviewees requested the state continue to create separate funding streams specifically designed for Tribal communities rather than simply setting aside portions of existing programs, as proposed in this program. These Tribal-specific programs should mirror the successful Tribal HHAP model with simplified applications, narrative formats, direct Tribal contracting, and flexible funding categories that allow Tribes to address their most pressing housing needs.

Additionally, pre-development funding was identified as a critical gap that must be addressed; this is concurrent with staff research and takeaways from Tribal housing convenings. Tribes need resources for planning, environmental assessments, and infrastructure improvements before they can pursue major development projects. This funding should cover not just project-specific expenses but also operational costs like staff salaries and organizational capacity building, recognizing that sustainable housing development requires stable, experienced Tribal housing departments.

Key Takeaways from Key Informant Interviews	Insights/Recommendations
Existing state housing programs are fundamentally incompatible with Tribal communities	<i>Create a program with the specific needs of Tribes from the start</i>
Tribal housing organizations face severe capacity constraints	<i>Provide direct funding to Tribes to support staff retention and foundational operations work</i>
Application processes and funding structures create significant barriers	<i>Tribal HHAP program serves as a successful model</i> <i>Peer learning and hands-on support over the project lifetime as technical assistance</i>
Success requires genuine government-to-government relationships	<i>Consultations and consideration from the creation of the program through project completion</i>
Access to pre-development funds to prepare projects for future funding	<i>Flexible funding to support needs identified by the Tribe</i>

Building Trust and Long-term Relationships

Perhaps most importantly, these interviews underscore that successful Tribal housing programs require genuine government-to-government relationships built on trust, respect, and cultural competence. State agencies must move beyond transactional interactions to develop a deep understanding of Tribal sovereignty, governance structures, and community needs. This means state staff should visit Tribal lands, participate in formal consultation processes, and demonstrate long-term commitment to Tribal housing success rather than viewing Tribal participation as a compliance checkbox.

The path forward requires substantial investment in both financial resources and relationship building, and the potential impact is enormous. Tribal communities represent some of the

state's most underserved populations, with housing needs that have been systematically neglected for generations. The key informants interviewed for this process have provided thoughtful comments for how this program (and others), can be designed, combining proven successful models with innovative approaches tailored to Tribal sovereignty and self-determination. Implementation of these recommendations could transform housing outcomes for tens of thousands of Tribal members while establishing California as a national leader in respectful, effective Tribal housing policy.

Next Steps

Building upon these conversations, the SGC team will begin updating and drafting guidelines and identifying program priorities for the Tribal Housing Capacity Building Initiatives with Round 2 of Tribal Capacity Building Program and the new Tribal Housing Pre-Development Program. In the Winter of 2025/2026, the program will conduct outreach, attend Tribal specific conferences and convenings, and request the Tribe's participation in formal consultation regarding the program(s). Once we have completed the consultation process, the team plans to release both a Request for Proposals (RFP) for Capacity Building and Technical Assistance providers and Notices of Funding Availability (NOFA) for Tribal applicants to access the funds. These releases would likely take place in the Spring of 2026.