Filling A Huge Housing Need in Red Lake

THE COMMUNITY AND ITS HISTORY

Located in far northwest Minnesota, Red Lake Nation Indian Reservation spans 1,258 square miles, including a section of the Northwest Angle of the Lake of the Woods. Much of that land consists of Red Lake itself, the largest lake within Minnesota's borders.

Considered one of the most isolated tribes in the country, Red Lake has suffered the same ills as much of Indian country, including vast unemployment (as much as 40 percent of the working age population), alcohol/chemical dependency, and persistent, severe poverty. The lack of affordable and decent housing has been a significant problem for tribal members.

THE STRATEGY

The Red Lake Band of Chippewa and its Reservation Housing Authority built dozens of residential projects over the decades in part by responding to what state funding agencies desired in projects. For the most part, fortuitously, that has mirrored the housing demands of the reservation's economically disadvantaged population.

A few years ago state housing money was targeted to low-income families, of which the tribe has many, according to Jane Barrett, who leads the housing authority. The authority built Red Lake Homes 11, a $5.7 million development of 30 single-family homes that opened in 2009. As the number would
One interesting aspect of Red Lake Homes II was Greater Minnesota Housing Fund money for installing geothermal heating into every home. Many families pay from $125 to $150 a month in utility costs and often have to “spend every cent they have at the end of the heating season” in bills, says Barrett. Geothermal dropped those bills “massively” while offering a warm environment in the cold winter and cool air in the summer, she adds.

Next up was Highland Addition II, a project of 45 homes that opened in early 2015 in Red Lake. (The 20-unit Highland Addition I opened several years ago and was built with assistance from vocational technical students). Minnesota Housing and federal agencies were looking for projects with more workforce housing, Barrett says, and that need was going unmet by the housing available on the reservation.

“The results

Highland Addition II sold out quickly. The housing authority has a list of more than 300 tribal members interested in buying a home because so many live in cramped quarters now. “A lot of our families live doubled up with other family members, so getting their own home is a major thing for them,” Barrett says.
As the housing authority moves forward, the goal is to provide a "continuum of housing" for tribal members. While once the focus was on serving low-income families it has now shifted to those with slightly more money, a trend in keeping with available funding. The next project could be a Section 184 Indian Home Loan Guarantee project targeted at professional people who want to live on the reservation but cannot because of a lack of housing. Most of them currently live in nearby Bemidji, Barrett says.

“There are limited ways to buy a home on a reservation but we're working to create more,” she says.

**LESSONS LEARNED**

*Bring together partners to determine land uses.* Unlike developers in cities and suburbs, tribal housing authorities are often dealing with virgin land with no roads, sewers or infrastructure of any kind. The first order of development in Red Lake is to bring together the disparate parties, from the forestry division to the streets and roads department, to gain agreement as to where development can occur without damaging the environment or incurring high construction costs.

*Vet proposed developments in community meetings.* Community meetings are significant in achieving buy-in from tribal members. Having the patience to see it through is key, because the development process is long.

*Political backing of the tribal establishment unlocks doors.* In Red Lake the tribal council and the board of commissioners shared a priority for affordable housing and worked together well. “We have had no opposition because we’ve had a really good working relationship with our council and board,” Barrett says. A testament to that is the completion of 12 tax credit projects and another underway. There is much left to be done in Red Lake but great progress has been made.