AMERICAN INDIAN CULTURE AND RESEARCH JOURNAL 24:2 (2000) 49–63

Public Housing on the Reservation

ROGER BILES

In the depths of the Great Depression, Franklin D. Roosevelt repudiated the federal government's traditional noninvolvement with the private housing market in an effort to revitalize the moribund construction industry. Under the auspices of the 1933 National Industrial Recovery Act, the Public Works Administration's Housing Division purchased or condemned land and built a modest amount of low-income housing. With the passage of the Wagner-Steagall Act in 1937, the federal government assumed permanent responsibility for the construction of public housing by offering generous loans and grants to local housing authorities.

By the early 1960s, concern for the poor led reformers to look beyond the nation's big cities and to consider the provision of low-income housing for Native Americans on isolated reservations. This new use for public housing was due to a fundamental change in federal Indian policy that called for a greater commitment to the development of reservation land. Rejecting the policy of termination, whereby the government sought to dissolve tribal allegiances and foster assimilation, federal authorities attempted to improve housing as a key component of the effort to revitalize reservation life. After a halting beginning, public housing proliferated on reservations so much so that federal assistance became a crucial component of Indian housing on tribal land. By the 1990s, with public housing projects being demolished nationwide and privatization schemes being developed for the nation's poor, the greatest success of the ill-fated public housing experiment could arguably be found on Native American reservations. In addition, public housing became a highly visible manifestation of the federal government's endorsement of Indian self-determination.[1]

In the mid-twentieth century, reformers seeking to enlist government aid in the provision of low-income housing found some of the worst living conditions on Indian reservations. A Bureau of Indian Affairs (BIA) study conducted in 1962 placed the median annual income for Indians at $1,500—a figure

Roger Biles is professor of history at East Carolina University. He is the author of several articles on housing policy and is the co-editor of *From the Tenement to the Taylor Homes: In Search of a Housing Policy in Twentieth Century America* (forthcoming).

several thousand dollars below the average in the United States—and the 360,000 Indians who lived on reservations at that time relied heavily on government support for their continued existence. Unemployment rates ranged from 45 percent to an astronomical 98 percent on some North Dakota and South Dakota reservations. The BIA reported that roughly 70 percent of reservation Indians lived in inadequate housing, while Alvin M. Josephy, Jr. estimated in his 1968 *The Indian Heritage of America* that closer to 90 percent did. Indian families commonly lived in abandoned auto bodies, unused chicken coops, and tents. Perhaps as many as 50 percent of reservation Indians resided in tiny huts with dirt floors, and only a fortunate minority enjoyed the luxuries of indoor plumbing and electricity; in 1964 the Indian Health Service reported that 15 percent of the American Indian population had safe water supplies and sewage disposal facilities. According to Josephy, 70 percent of reservation residents hauled water a mile or more from its source to their dwellings daily. Visitors to the reservations rarely encountered paved streets or sewers.[2]

These shockingly inferior living conditions, long tucked away on remote Indian lands, emerged into the national consciousness because of presidential aspirant John F. Kennedy's comments during the 1960 campaign. While Kennedy's "discovery" of hidden rural poverty in the hills and hollows of West Virginia attracted more national attention that year, he also reported at length on the grinding poverty existent on Indian reservations in the western states. In a 26 October 1960 campaign speech, Kennedy said, "housing conditions on Indian reservations are a national shame" and pledged to make the benefits of the federal housing program available to Indians in his administration. In an open letter to Oliver LaFarge, president of the Association of American Indian Affairs, and in similar letters to the National Congress of American Indians and the Indian Rights Association, the Democratic candidate outlined a four-point program to improve the quality of reservation life. Arguing that "the Republican Administration has done nothing to cope with the problem and has not shown any inclination to develop any program to give Indians decent housing at prices and interest rates they can afford," Kennedy reiterated his intention to address reservation housing problems through federal government involvement.[3]

The new approach to Indian affairs that Kennedy staked out during the 1960 campaign explicitly challenged the policy of termination implemented after the Second World War by officials in the Harry S. Truman and Dwight D. Eisenhower administrations. To head the BIA, Truman appointed Dillon S. Meyer, former director of the War Relocation Authority and administrator of the World War II Japanese Internment Program. Meyer surrounded himself at the BIA with other bureaucrats who favored termination, preparing the administrative machinery for a national withdrawal program. The passage of House Concurrent Resolution Number 108 in 1953 allowed Congress to pass specific legislation terminating treaty relationships with various tribes as a means of denying Indian sovereignty. Between 1954 and 1962, Congress terminated several tribes, most notably the Klamath, Menominee, and some groups of Paiute in Utah, but these initiatives ultimately affected only about 3 percent of the Indian population. As historian Richard White notes,

"Suspicion grew that much pressure from termination came less from a desire to 'free' the Indians than from a desire to 'free' the government from treaty obligations and to 'free' Indian resources for exploitation by whites." By the late 1950s, Indians and concerned whites vigorously protested the increasingly unpopular policy.[4]

Along with termination, relocation became a major goal of federal Indian policy after the Second World War—and with equally unsatisfactory results for Native Americans. Following the dissolution of the tribes, at least theoretically, individual Indians would be integrated into the mainstream of American society with the assistance of the federal government. No longer dependent on land for their livelihood, Indians would receive the vocational training necessary to enable them to become members of the industrial workforce. To aid in their adjustment to urban life, relocation officers headquartered in the cities would provide counseling and job placement services. Relocation peaked in the years between 1952 and 1957, when more than 12,000 Indians migrated to urban areas. The BIA claimed that only 30 percent of the Indians returned to their reservations, but critics of the program set the repatriation rate closer to 75 percent. By the late 1950s, the growing legion of critics rued the high rates of unemployment, illegitimacy, and alcoholism experienced by relocated Indians in the cities. Moreover, contrary to the program's announced goal of assimilation, the Indians usually settled in Native American ghettos like Chicago's Uptown and Los Angeles' Bell Gardens where feelings of isolation and alienation soon mounted. Tribalism remained alive at urban tribal centers where relocated Indians regularly scheduled powwows and other traditional ceremonies. In fact, as Indians chafed at the inadequacy of urban services promised but not always provided by the federal government, disappointing relocation experiences often led to the growth of Indian militancy.[5]

In the early months of his administration, President Kennedy moved decisively away from the policies of termination and relocation to insure that his "New Frontier" reform agenda included a "New Trail" for Indians living on reservations. In May 1961, he signed the Area Redevelopment Act, an omnibus measure offering financial and technical aid for the rehabilitation of "pockets of poverty" throughout the country, including fifty-six Indian reservations and four tribal areas in Alaska designated "reservation development areas." During the week of 13 June 1961, approximately 420 Indians from sixty-seven tribes met in Chicago to consider the state of Indian affairs in the nation and to make recommendations to the new presidential administration. The conference report, "Declaration of Indian Purpose," called for the end of the discredited policy of termination as well as increased Indian participation in federal programs. In July, a special task force on Indian affairs, which Secretary of the Interior Stewart L. Udall had formed five months earlier, issued a report that echoed the recommendations of the Chicago conference. The task force condemned the existing federal policy, concluding: "The experience of the past few years demonstrates that placing greater emphasis on termination than on development impairs Indian morale and produces a hostile or apathetic response which greatly limits the effectiveness of the Federal

Indian program." The group's seventy-seven-page report outlined an ambitious agenda for the development of human and natural resources on Indian reservations, including the attraction of new industries, vocational training programs, job placement, and housing. In particular, the report called for industrial development and special assistance for those Indians unable to fend for themselves in American society.[6]

On 31 July 1961, Secretary Udall nominated Philleo Nash as the new BIA commissioner. A professor of anthropology, a member of the board of directors of the Association on American Indian Affairs, and an outspoken critic of termination, Nash had attended the Chicago conference in June and served on the task force that endorsed the "Declaration of Indian Purpose"; his selection to head the BIA provided yet another brush stroke to the developing picture of the new administration's Indian program. The Senate hearings on Nash's appointment generated heated discussion as defenders of termination assailed the nominee's views. In lengthy colloquies with Clinton P. Anderson, chairman of the Senate Interior Committee, Nash ably defended the task force's recommendations. Condemning the nominee's positions on several key issues but grudgingly acknowledging his qualifications, the committee assented to Nash's appointment; he was sworn in as commissioner of Indian Affairs on 26 September 1961.[7]

Nash demonstrated an immediate eagerness to work with other federal agencies to implement the new Indian policy, the first of which was in the realm of housing. In a meeting that summer called by Montana Senators Mike Mansfield and Lee Metcalf, representatives from the BIA, the Public Housing Administration (PHA), and the Public Health Service agreed to cooperate in the construction of public housing on reservations. The PHA's office of general counsel grappled with the problem of how, under the guidelines prescribed by the Wagner-Steagall Act, the government could provide financial support for housing in such an unorthodox fashion. Because of the trust status of Indian land, serious questions of ownership and financial responsibility had to be answered. The solution, as prescribed by the general counsel's ruling, conferred the status of "municipality" on Indian tribal governments. Indian Housing Authorities (IHAs) took the place of the state-chartered Local Housing Authorities (LHAs) and cooperated with the federal government for the construction and operation of low-income housing units. Federal regulations allowed the states in which reservations were located to create IHAs; in the vast majority of cases, however, that task fell to tribal governments. Assuming a supervisory role, the BIA approved the tribal ordinances that created the IHAs, oversaw the drafting of contracts between the PHA and the Indian authorities, and aided the IHAs in the preparation of applications and other official documents required by the federal government. The arrogation to tribal governments of the power to create subordinate public agencies represented a milestone in the development of self-determination policies.[8]

On 19 September 1961 President Kennedy announced that the first units of public housing on Indian land would be built on the Oglala Sioux Reservation at Pine Ridge, South Dakota. The single-family detached dwellings would be constructed by the Indians themselves, explained federal

authorities, "to provide training in construction skills and create employment for the local population." On 28 October 1962 PHA Commissioner Marie McGuire dedicated the first fifty family homes completed at the Pine Ridge site and broke ground there for the Felix S. Cohen Memorial Home, the first federally assisted housing for the elderly on an Indian reservation. By the close of 1962, fourteen IHAs had been established on fifteen reservations in six states: Minnesota, New Mexico, New York, North Dakota, North Carolina, and South Dakota. The PHA had approved applications from nine authorities for 762 units of low-income housing, 121 units of which were designated for senior citizens.[9]

The federal agencies cooperating to provide low-income housing for reservation Indians quickly encountered a series of difficult problems. Topographical and climatic factors prevalent on many reservations limited construction site options or increased building and maintenance costs. According to the Urban Institute's survey of IHAs, wetlands restrictions, poor water quality, and contaminated soils significantly added to building costs. In the arid regions of the West and Southwest, the severity of the climate often complicated maintenance as well. The Gila River Housing Authority, for instance, reported that the high salt and mineral content in the local soils and rivers caused damage to water heaters and copper and cast-iron pipes. On that reservation, because of calcium accumulation, such facilities needed to be replaced annually. Housing foundations and sewer systems similarly deteriorated much quicker than in "more benign environments."[10]

The construction of public housing in remote tribal areas required a much larger capital investment than in metropolitan areas already enjoying complete infrastructure systems. A site survey staff member for the Urban Institute commented on how odd the development seemed: "after a long drive on a minimal dirt road in an isolated part of South Dakota,... [we came] upon a cluster of HUD assisted units where all the internal roads were paved and concrete curbs, gutters, and sidewalks [were] provided." The isolation of the reservations also meant a dearth of private housing developers, suppliers, contractors, planners, building inspectors, and private financial institutions. Forced to rely on small, untrained tribal populations for the recruitment of their staff, the IHAs frequently struggled to find qualified managers to administer multimillion-dollar housing grants. Housing officials reported that in their industry, labor costs should not exceed 50 percent of total construction costs; in tribal areas, where contractors needed to import skilled workers and pay for commuting and lodging charges, labor costs often reached 65 percent or higher. The 1931 Davis-Bacon Act, mandating the payment of union scale wages for commercial construction in nearby urban areas at all construction sites, allowed the US Department of Labor to determine what wages the reservation projects would be obligated to pay workers based upon the rates at the nearest metropolitan area—invariably a much higher rate than otherwise would have been negotiated.

Testifying in 1996 before a Senate committee investigating Indian housing, the principal chief of the Eastern Band of Cherokees reported that the Davis-Bacon requirements added $15,000 to the construction cost of each unit.

Henry Cisneros, secretary of the US Department of Housing and Urban Development (HUD), placed the cost at $98,100 for a three-bedroom house in Phoenix and $106,743 for an identical domicile at the neighboring Hualapai Reservation in northwestern Arizona.[11]

The additional cost of constructing public housing on reservations resulted in higher rents than the impoverished Indians could afford to pay. Federal government officials found that tenants often fell behind on their payment schedules, no matter how extensively the units were subsidized. Accordingly, because rents accounted for the cost of maintenance, upkeep lagged on reservation units. PHA and HUD administrators complained incessantly about the unwillingness or inability of the IHAs to collect rent or, if necessary, enforce adequate eviction policies. The IHAs attributed their own shortcomings to factors specific to Native American cultures; that is, tribal court systems would not support eviction—the very concept of forcible eviction clashed with tribal folkways—and tribal leadership denied that the IHAs possessed the necessary authority to act against recalcitrant individuals. Recognizing the intractability of the unemployment problem on the reservation and refusing to return delinquent tenants to residence in tiny hovels with no indoor plumbing or heat, IHAs routinely ignored instances of tardy rent payment and declined to take coercive action against delinquent tenants.[12]

Administrative problems often arose because of the friction between IHAs and tribal governments. The tribes ostensibly maintained control of housing matters by choosing the boards of commissioners that administered the IHAs' affairs, selecting the boards' chairmen, supervising activities, and removing commissioners from office for misconduct or neglect of duty. A series of federal government regulations, however, ensured an exclusive HUD-IHA relationship. These rules guaranteed fiscal and operational independence for the IHAs and, to the displeasure of many tribal leaders, obviated their accountability to the larger reservation community. While tribal governments usually scraped by on shoestring budgets, the IHAs operated with relatively lavish budgets and paid comparatively high salaries to its workers. Unclear lines of authority and unequal resources often bred resentment and recalcitrance.[13]

Encountering so much difficulty in accommodating the low-income family housing program to the Indian reservations, bureaucrats in Washington, D.C. experimented with other varieties of housing assistance commonly used in the nation's cities and suburbs. Under the auspices of HUD's Section 8 program, for example, IHAs could rent apartments and houses and sublet them to low-income tenants who had been awarded vouchers equal to the difference between the rent and the amount they could afford to pay. By 1994, however, IHAs had distributed only about 3,500 Section 8 vouchers. The plan never thrived because of the dearth of rental units on the reservations and, according to a HUD study, because of the Indians' "overwhelming preference for home-ownership among tribal members." Similarly, HUD contracted for only 2,300 units under the short-lived Turnkey III program, whereby a developer acquired land and contracted with either the local housing authority or IHA to construct public housing according to its specifications. Only after completion of the project did the developer turn the key over to the housing authority.[14]

Although private mortgage financing posed little difficulty to the majority of potential homeowners nationwide, the absence of such resources on reservations constituted an insuperable problem. Traditional lending sources perceived additional risks with Indians because of the inability to foreclose on trust land. In 1986 the Federal Housing Administration (FHA) created the Section 248 mortgage insurance program to offset the risk for potential lenders; although the more generous subsidies from the federal government mollified lending institutions, Indians still remained displeased because Section 248 granted HUD ownership of a unit in default. The Indians objected, for example, to the possibility that property on reservation land could be awarded to non-Native Americans.[15]

Frustrated in their attempted use of traditional housing schemes, government officials created new programs specifically designed for use on tribal lands. Although the BIA had possessed the authority to develop its own housing assistance program since the passage of the Snyder Act in 1921, the agency finally did so in 1965 by establishing the Housing Improvement Program (HIP). Drafted as a response to the series of floods that devastated South Dakota reservations in 1964, the HIP program initially targeted the homeless for assistance and remained thereafter a palliative for the indigent populations on tribal lands in greatest need of shelter. Typically BIA social workers identified elderly residents or families with large numbers of children that had critical housing needs and, as funds became available, contracted to build or renovate houses for them. Because the HIP program provided grants rather than low-interest loans, many Indians expressed reluctance to participate in other less munificent housing programs, and waiting lists for HIP awards remained long. Never a generously funded agency, the BIA had modest sums to spend on the program and increasingly allocated a greater portion of HIP funds for the rehabilitation of existing dwellings in order to aid the greatest number of deserving aid recipients. The total HIP funds remained a small fraction of the resources provided by PHA and HUD.[16]

Another innovative government program originated the following year under the sponsorship of the Office of Economic Opportunity (OEO), the new agency spearheading President Lyndon Johnson's War on Poverty. The OEO allocated relatively few funds to Native American programs but, in keeping with its commitment to community autonomy and decentralization, bypassed the BIA and awarded grants directly to Indian groups that devised their own programs. The federal government provided the money to build a prefabricated housing factory on the Rosebud Sioux Reservation in South Dakota and arranged for its operation under the following formula: (1) the BIA built the plant and purchased the necessary equipment; (2) HUD paid for the building materials; and (3) the OEO arranged for the training and employment of the Indian workers at the factory. The OEO likewise paid the wages of the Indian construction workers who built 375 "minimum shelter" houses on the Rosebud Reservation as part of a demonstration program and the Public Health Service dug wells and installed sewage disposal facilities. The prefabricated homes, which contained only about 500 square feet of living space, cost approximately $5,000 each to build. The local tribal council

administered the project and selected the families that received the new housing. Conditions of ownership stipulated that residents paint and finish the wooden houses themselves and, whenever possible, aid in the home's construction. While the tribe initially owned the houses, the occupants could build up equity and assume ownership after six years by helping with construction and maintenance. The original plan called for the factory to supply prefabricated homes commercially for other reservations so that plant workers and construction teams would be employed permanently. OEO funding dried up for the experimental program, however, and the Rosebud prefabricated housing enterprise became another casualty of the Johnson administration's flawed War on Poverty.[17]

In 1963 the BIA and PHA jointly inaugurated the most significant government initiative to improve housing on tribal land: the mutual-help program. The ten houses completed in the pilot mutual-help program on the San Carlos Reservation in Arizona established the guidelines and procedures: the tribe contributed the land, prospective homeowners built the dwellings, the BIA furnished technical assistance, and the PHA provided necessary financial aid. The land and labor provided by the Indians created a "sweat equity" for the participants of about one-fourth of the home's cost, so that liquidation of the developmental cost of the home would allow termination of the PHA's annual subsidies and home ownership within sixteen years. The mutual-help units were modest in size and design and, like almost all the low-income housing built on reservations, were detached single-family homes. Although rental units tended to be built in clusters, the tribes built mutual-help units, which required no service or maintenance by the IHAs, in widely dispersed locations.[18]

In the 1960s, government-assisted low-income rental housing predominated on Indian reservations. By the end of the decade, however, an increasing proportion of mutual-help units and comparatively fewer rental units materialized. During the 1970s, the Indian tribes completed an annual average of 2,400 mutual-help units and only about 1,000 rental units. Both the strong preference for home ownership and the lower monthly payments accounted for the growing popularity of the mutual-help units. Also, the cost of providing day-to-day operating and maintenance services required by rental units militated against traditional family housing projects on reservations, especially on the most isolated tribal lands. Remote Indian villages in Alaska contained the lowest proportion of rental units (6 percent of total federally assisted housing), and Indian allotments in rural Oklahoma contained relatively few rental units as well (16 percent).[19]

Support for improved reservation housing reflected the accelerated turn away from termination during the Johnson and Nixon administrations. In a 6 March 1968 special message to Congress entitled "The Forgotten American," Johnson forthrightly endorsed a new Indian policy of "self-help, self-development, and self-determination," and two years later Richard Nixon promised a New Era for Indians as a microcosm of his New Federalist approach to governmental decentralization. The Indian Self-Determination and Education Assistance Act of 1975, conceived during the Nixon years and signed into law

by Gerald Ford, formalized the government's commitment to preserving reservation life. After faltering beginnings for both the rental and mutual-help programs of the 1960s, the amount of public housing built on Indian reservations increased dramatically in the 1970s. From 1970 to 1974, for instance, the federal government completed nearly 25,000 units on tribal land. While allocating unprecedented sums for housing construction, HUD also appropriated funds to training programs for IHA staff and home buyers. In the middle of the decade, the agency created a separate Office of Indian Housing in recognition of its expanding commitment to providing low-income housing on reservations; in 1976 the federal government published the first comprehensive compendium of Indian housing regulations.[20]

Just as many of the federal government's housing programs retrenched during the early 1980s, the spread of Indian housing on reservations slowed under the new Republican administration. Ronald Reagan's initial budget called for the culmination of HUD's Indian housing program, the final appropriations to be granted in the 1982 fiscal year. Congress rejected that proposal but reduced the number of new housing starts that year to 2,400 units. The struggle over the fate of reservation housing continued throughout the Reagan years until Congress passed the Indian Housing Act of 1988, which "amended the United States Housing Act of 1937 to establish an assisted housing program for Indians distinct from the housing program" and explicitly provided for the first time a mutual-help program that permitted home ownership.[21]

By the 1990s, the amount of public housing completed on Indian land constituted a significant commitment by the federal government. As of 1997, Indian tribes and state governments had created 201 IHAs that managed 68,990 units on reservations, and the IHAs listed another 9,886 housing units under development. Largely under the auspices of the mutual-help program, Indian families had acquired title to an additional 8,700 units. The federal government built approximately 25 percent of the entire housing stock on tribal lands. At a time when the government's national low-income housing efforts sank into decline and HUD increasingly turned from public housing construction and maintenance to vouchers, certificates, and other privatization schemes, the provision of low-income dwellings on Indian reservations continued and even increased. During the 1990s, homes constructed under the various HUD programs accounted for more than 80 percent of the units built on reservation land.[22]

Public housing benefited Indians not only by improving the quality of the housing stock, but also by creating a new, if generally modest, source of employment on reservations. Because of the strictures mandated by the Davis-Bacon law, wages increased for the Indians engaged in home-building on tribal land. In 1996 the Housing Authority of the Cherokee Nation employed 250 tribal members in its northeastern Oklahoma lands, and the Navajo Housing Authority employed over 900 Indians in its construction, renovation, administrative, and counseling endeavors. Chester Carl, director of the Navajo Housing Authority, concluded that, "construction activities generated by the Navajo Housing Authority contribute to economic development in the Navajo Nation"—an assessment that held true in countless other IHAs nationwide.[23]

Despite the many achievements of public housing initiatives on Indian land, the effort fell short of unqualified success. Although housing officials tried repeatedly over the years to accommodate the public housing program to reservation life, the results were often mixed. As HUD Secretary Henry Cisneros remarked: "While these actions were an expedient solution to assist Native Americans to address housing conditions that had been and remain some of the most desperate in this Nation, they put into motion a 35-year effort in which Native Americans have had to cope with a program that was not designed for them and their environment but rather for urban areas." The clustered housing prescribed for rental units clashed with the traditional living patterns of many Indians and, according to some IHA officials, resulted in the creation or exacerbation of problems previously rare in Native American populations such as gangs, violence, and drug and alcohol abuse. Tribal leaders complained that although the public housing exceeded the quality of the other lodgings on reservation land, HUD persisted in building units of inadequate size for typically large Indian families. HUD increased the average size of reservation units, which ranged from 500 to 900 square feet in the mid-1980s, to nearly 1,500 square feet by the mid-1990s; the newer homes, however, still remained inadequate for large Indian households. While tribal leaders and others criticized HUD for inadequate supervision and enforcement, government officials lambasted the lack of administrative acumen exhibited by the IHAs. Clearly, the partnership between federal bureaucrats in Washington, D.C. and Indian leaders on scattered reservations functioned uneasily.[24]

Perhaps most damaging to the program's reputation were the charges of corruption that surfaced by the late 1990s. In 1997 Susan Gaffney, inspector general of HUD, told a Senate investigating committee, "We believe that fraud, waste, and mismanagement is much more pervasive in Indian housing programs than in, for instance, HUD's standard public housing program." Vague rumors of inefficiency and malfeasance in Indian housing gave way in 1996 to a major scandal. In December of that year, the *Seattle Times* published a sensational series of articles outlining twenty-nine instances of misuse of federal funds by widely scattered IHAs. According to the newspaper's investigative reporters, who received a Pulitzer Prize for their efforts, IHAs mishandled lucrative federal grants, disguised the mismanagement of federal grants by using funds from other awards, and, in the disclosure that received the most negative publicity, used federal funds earmarked for low-income housing to construct luxury homes for IHA employees. An investigation conducted by HUD found Seattle newspaper's disclosures to be "generally accurate." Condemning the IHAs for waste and corruption, the HUD investigators likewise acknowledged the federal agency's inadequate supervision of the housing program. An additional HUD audit of seventeen other Indian housing programs unearthed similar findings.[25]

Independent of the scandal, efforts already underway in Congress to improve the operation of public housing on Indian land came to fruition with the 24 October 1996 signing of the Native American Housing Assistance and Self-Determination Act (NAHASDA). The legislation clearly established the federal government's responsibility to provide shelter for Native Americans

living on reservations and substantially reorganized the Indian housing bureaucracy within HUD. According to HUD's acting assistant secretary for public and Indian housing, the resultant consolidation of several housing agencies was intended to enhance program efficiency by eliminating overlapping jurisdictions and conflicting regulations. Most important, NAHASDA altered the mechanism for delivering housing by directly providing the tribes with block grants rather than awarding projects piecemeal to IHAs. In order to obtain the block grants, tribes would need to submit detailed annual and five-year plans that broadly outlined how federal resources would be used to provide low-income housing. The use of block grants emanated from HUD's stated policy of ceding tribal governments more responsibility—and accountability—over their housing programs.[26]

Regardless of the consequences of the reforms incorporated by the NAHASDA, which went into effect on 1 October 1997, the federal government's housing endeavors had already left a significant imprint on Indian land. According to HUD estimates, government-funded low-income dwellings housed as much as 42 percent of the indigent population on reservations. To the degree that public housing had metamorphosed into lodging for the neediest of Americans, the goal was best met on Indian reservations where poverty remained the norm for so many. Without question, HUD's efforts resulted in better shelter for thousands of Indians. By the 1990s a growing number of public housing units stood empty in the nation's largest cities, but the remarkably low vacancy rate of 6 percent on Indian lands testified to the continuing viability of low-income housing there. Indeed, the number of households on reservation waiting lists averaged approximately half the total number of existing IHA units.

Having rejected the twin policies of termination and relocation in the early 1960s, the federal government adopted a housing policy that underscored its renewed commitment to Indian autonomy and self-reliance. At a time when many Native Americans saw reservations—despite their grim poverty—as symbolic centers of cultural persistence and renewal, the increased availability of public housing made remaining on or returning to tribal lands somewhat easier. In urban America, public housing projects came to symbolize defeat and dependency, the promise of reform unfulfilled. On tribal lands, low-income units proliferated and, despite the usual frustrations associated with massive bureaucracies, clearly improved living conditions while serving as the lodestone of the government's recentralization policy for Native Americans. Prominent features of the landscape on Indian reservations, public housing units became a symbol of the government's commitment to self-determination.[27]

NOTES

1. On the origins of public housing in the United States, see Gail Radford, *Modern Housing for America: Policy Struggles in the New Deal Era* (Chicago: University of Chicago Press, 1996); Roger Biles, "Nathan Straus and the Failure of U.S. Public Housing, 1937–1942," *The Historian* 53 (Autumn 1990): 33–46; and Lyle J. Woodyatt, "The

Origins and Evolution of the New Deal Housing Program" (Ph.D. diss., Washington University, 1968). The best published source on public housing policy during the Second World War is Philip J. Funigiello, *The Challenge to Urban Liberalism: Federal-City Relations During World War II* (Knoxville: University of Tennessee Press, 1978). On post-World War II developments, see Kenneth T. Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985), esp. chap. 12; Mark I. Gelfand, *A Nation of Cities: The Federal Government and Urban America, 1933–1965* (New York: Oxford University Press, 1975); Lawrence M. Friedman, *Government and Slum Housing: A Century of Frustration* (Chicago: Rand McNally, 1968); and J. Paul Mitchell, ed., *Federal Housing Policy and Programs, Past and Present* (New Brunswick: Center for Urban Policy Research, 1985).

2. Robert G. Sherrill, "The Lagoon of Excrement," *The Nation* 209, 10 November 1969, 501–502; *Hearing Before the Select Committee on Indian Affairs, US Senate,* 103rd Cong., 1st sess., 12 January 1993, 30; Housing and Home Finance Agency, *18th Annual Report, Housing and Home Finance Agency, 1964* (Washington, DC: Government Printing Office, 1964), 242; Alvin M. Josephy, Jr., *The Indian Heritage of America* (New York: Alfred A. Knopf, 1968), 359. In addition to Indians who lived on reservations where the tribes had jurisdiction but the federal government held the land in trust for the tribe as a whole, a smaller number of Native Americans lived on other tribal lands owned by Indians and non-Indians as well as allotments of individual trust land. A vast majority of the Indians in Oklahoma, for example, lived on such non-reservation tribal lands. Recognizing the similarities in living conditions endured by Indians living on all varieties of tribal lands, the federal government made the same housing programs available to all Indians living in rural areas (The Urban Institute, Center for Public Finance and Housing, "Assessment of American Indian Housing Needs and Programs: Final Report" [Washington, DC: The Urban Institute, May 1996], 31–32).

3. John F. Kennedy, memorandum, 28 October 1962, John F. Kennedy Papers, White House Central Files, Box 356, Folder HS2 Public Housing Programs, John F. Kennedy Library, Boston, Massachusetts; Marie C. McGuire, Oral History Interview, Kennedy Library (3 April 1967), 31 (quotes).

4. Kenneth R. Philp, "Dillon S. Meyer and the Advent of Termination, 1950–1953," *Western Historical Quarterly* 19 (January 1988): 37–59; Richard Drinnon, *Keeper of Concentration Camps: Dillon S. Meyer and American Racism* (Berkeley: University of California Press, 1987), 233–248; Richard White, *"It's Your Misfortune and None of My Own": A New History of the American West* (Norman: University of Oklahoma Press, 1991), 580 (quote). On termination, see Larry W. Burt, *Tribalism in Crisis: Federal Indian Policy, 1953–1961* (Albuquerque: University of New Mexico Press, 1982); Donald L. Fixico, *Termination and Relocation: Federal Indian Policy, 1945–1960* (Albuquerque: University of New Mexico Press, 1986); and William A. Brophy and Sophie D. Aberle, comp., *The Indian, America's Unfinished Business: Report of the Commission on the Rights, Liberties, and Responsibilities of the American Indian* (Norman: University of Oklahoma Press, 1966), esp. chap. 7.

5. Fixico, *Termination and Relocation,* chap. 7; Joan Ablon, "American Indian Relocation: Problems of Dependency and Management in the City," *Phylon* 26 (Winter 1965): 362–371; Elaine Neils, *Reservation to City: Indian Migration and Federal Relocation,* Research Paper Number 131 (University of Chicago, 1971). For a more positive view of relocation policy, see Kenneth R. Philp, "Stride Toward Freedom: The Relocation of

Indians to Cities, 1952–1960," *Western Historical Quarterly* 16 (April 1985): 175–190.

6. Margaret Connell Szasz, "Philleo Nash, 1961–66" in *The Commissioners of Indian Affairs, 1824–1977*, eds. Robert M. Kvasnicka and Herman J. Viola (Lincoln: University of Nebraska Press, 1979), 312; "Government Accepts New Policy of Development Aid for Indians," *New York Times*, 13 July 1961, 37 (task force quotation); Alvin M. Josephy, *Red Power: The American Indians' Fight for Freedom* (New York: American Heritage Press, 1971), 49–52; Francis Paul Prucha, *The Great Father: The United States Government and the American Indians*, vol. II (Lincoln: University of Nebraska Press, 1984), 1089, 1092; Wilcomb E. Washburn, ed., *The American Indian and the United States: A Documentary History*, vol. II (New York: Random House, 1973), 1000–1001. The task force recommended a reduction in federal support for Indians judged competent to look after their own affairs—a relatively small cohort of the reservation population—but additional assistance for the majority who had not fared as well (Donald L. Parman, *Indians and the American West in the Twentieth Century* [Bloomington: Indiana University Press, 1994], 149). On the Area Redevelopment Act, see Sar Levitan, *Federal Aid to Depressed Areas* (Baltimore: Johns Hopkins University Press, 1964). For an assessment of the changes made in Indian policy during the Kennedy and Johnson administrations, see Interior Secretary Stewart L. Udall, "The State of the Indian Nation—An Introduction," *Arizona Law Review* 10 (Winter 1968): 553–557; and Thomas Clarkin, "The New Trail and the Great Society: Federal Native American Policy During the Kennedy and Johnson Administrations," (Ph.D. diss., University of Texas, Austin, 1998).

7. Szasz, "Philleo Nash," 313–315; Committee on Interior and Insular Affairs, *Hearings Before the Committee on Interior and Insular Affairs, US Senate, Nomination to Commissioner of Indian Affairs*, 87th Cong., 1st sess., 14 August 1961, 4.

8. Housing and Home Finance Agency, *16th Annual Report, Housing and Home Finance Agency, 1962*, 208; Housing and Home Finance Agency, *17th Annual Report, Housing and Home Finance Agency, 1963* (Washington, DC: Government Printing Office), 287; The Urban Institute, Center for Public Finance and Housing, "Assessment of American Indian Housing Needs and Programs," 100–101. Of the 172 IHAs existing in 1988, 131 were created by tribes and forty-one by states. By far, the states having chartered the largest number of IHAs were Oklahoma with nineteen and Alaska with twelve; no other state had chartered more than three (Mark K. Ulmer, "The Legal Origin and Nature of Indian Housing Authorities and the HUD Indian Housing Programs," *American Indian Law Review* 13 (1988): 121, n.61, 129).

9. Kennedy, memorandum, 28 October 1962, John F. Kennedy Papers; Housing and Home Finance Agency, *15th Annual Report, Housing and Home Finance Agency, 1961* (Washington, DC: Government Printing Office), 208; Housing and Home Finance Agency, *16th Annual Report, Housing and Home Finance Agency, 1962* (Washington, DC: Government Printing Office), 208 (quote).

10. *Joint Hearing Before the Committee on Indian Affairs, US Senate, and the Committee on Banking, Housing, and Urban Affairs, US Senate*, 105th Cong., 1st sess., 12 March 1997, 80–81 (quote).

11. Ibid, 80; The Urban Institute, Center for Public Finance and Housing, "Assessment of American Indian Housing Needs and Programs," 132 (quote); Alan L. Sorkin, *American Indians and Federal Aid* (Washington, DC: The Brookings Institution, 1971), 174, n.26; *Joint Hearing Before the Committee on Indian Affairs, US Senate, and the*

Committee on Banking, Housing, and Urban Affairs, 104th Cong., 2nd sess., 20 June 1996, 86, 205.

12. *Joint Hearing Before the Committee on Indian Affairs, US Senate, and the Committee on Banking, Housing, and Urban Affairs, US Senate*, 105th Cong., 1st sess., 12 March 1997, 83–84.

13. Ulmer, "The Legal Origin and Nature of Indian Housing Authorities and the HUD Indian Housing Programs," 122–123; The Urban Institute, Center for Public Finance and Housing, "Assessment of American Indian Housing Needs and Programs," 166.

14. The Urban Institute, Center for Public Finance and Housing, "Assessment of American Indian Housing Needs and Programs," 122.

15. Ibid, 176–179.

16. Ibid, 101, 175; Alan L. Sorkin, *American Indians and Federal Aid*, 172. In recognition of the Indians who voluntarily enlisted in the armed forces to fight during World War I, the Snyder Act conferred US citizenship on all Native Americans (Wilcomb E. Washburn, *The American Indian and the United States*, vol. III, 2209). The National American Indian Housing Council reported that even though the HIP program built relatively few homes in comparison to HUD programs, it renovated approximately 82,000 Indian homes by 1993 (*Hearing Before the Select Committee on Indian Affairs, US Senate*, 103rd Cong., 1st sess., 12 January 1993, 38).

17. US Department of Housing and Urban Development, *Second Annual Report, US Department of Housing and Urban Development, 1966*, n.p.; Francis Paul Prucha, *The Great Father*, vol. II, 1094–1095; "Indians and Their Benefactors," *The New Republic* 155, 16 July 1966, 9; Sorkin, *American Indians and Federal Aid*, 172–173. On the Great Society's Indian policies, see George Pierre Castile, *To Show Heart: Native American Self-Determination and Federal Indian Policy, 1960–1975* (Tucson: University of Arizona Press, 1998); Christopher K. Riggs, "Self-Determination Triumphant: American Indians and the War on Poverty, 1963–1969," (Ph.D. diss., University of Colorado, 1997); and Clarkin, "The New Trail and the Great Society."

18. Housing and Home Finance Agency, *18th Annual Report, Housing and Home Finance Agency, 1964* (Washington, DC: Government Printing Office), 243.

19. Housing and Home Finance Agency, *17th Annual Report, Housing and Home Finance Agency, 1963* (Washington, DC: Government Printing Office), 287; The Urban Institute, Center for Public Finance and Housing, "Assessment of Indian Housing Needs and Programs," 122–131.

20. Donald D. Stull, "Reservation Economic Development in the Era of Self-Determination," *American Anthropologist* 92 (March 1990): 206 (quote).

21. The Urban Institute, Center for Public Finance and Housing, "Assessment of Indian Housing Needs and Programs," 102, 103; Committee on Banking, Finance, and Urban Affairs and the Subcommittee on Housing and Community Development, US House of Representatives, *A Chronology of Housing Legislation and Selected Executive Actions, 1892–1992*, 103rd Cong., 1st sess., December 1993, 293 (quote).

22. *Joint Hearing Before the Committee on Indian Affairs, US Senate, and the Committee on Banking, Housing, and Urban Affairs, US Senate*, 105th Cong., 1st sess., 12 March 1997, 2–3; *Hearing Before the Select Committee on Indian Affairs, US Senate*, 103rd Cong., 1st sess., 12 January 1993, 4, 76; *Joint Hearing Before the Committee on Indian Affairs, US Senate, and the Committee on Banking, Housing, and Urban Affairs, US Senate*, 104th Cong., 2nd sess.,

20 June 1996, 80. On the fate of public housing in the 1990s, see US Department of Housing and Urban Development, *Urban Policy Brief* (Washington, DC: Government Printing Office, .September 1994), 1–6; Jerry Adler and Maggie Malone, "Toppling Towers," *Newsweek* 128, 4 November 1996, 71–72; and Jason DeParle, "Slamming the Door," *New York Times Magazine*, 20 October 1996, 52ff.

23. *Joint Hearing Before the Committee on Indian Affairs, US Senate, and the Committee on Banking, Housing, and Urban Affairs, US Senate*, 104th Cong., 2nd sess., 20 June 1996, 129, 236 (quote).

24. Ibid., 112 (quote), 236; *Joint Hearing Before the Committee on Indian Affairs, US Senate, and the Committee on Banking, Housing, and Urban Affairs, US Senate*, 105th Cong., 1st sess., 12 March 1997, 11; The Urban Institute, Center for Public Finance and Housing, "Assessment of American Indian Housing Needs and Programs," 132.

25. *Joint Hearing Before the Committee on Indian Affairs, US Senate, and the Committee on Banking, Housing, and Urban Affairs, US Senate*, 105th Cong., 1st sess., 12 March 1997, 10 (first quote), 88 (second quote).

26. Ibid., 26, 85–86, 103.

27. The Urban Institute, Center for Public Finance and Housing, "Assessment of American Indian Housing Needs and Programs," 186; Philip S. Deloria, "The Era of Self-Determination: An Overview" in *Indian Self-Rule: First-Hand Accounts of Indian-White Relations From Roosevelt to Reagan*, ed. Kenneth R. Philp (Salt Lake City: Howe Brothers, 1986), 191–207. On reservations as symbols of cultural persistence, see Peter Iverson, *We Are Still Here: American Indians in the Twentieth Century* (Arlington Heights, Illinois: Harlan Davidson, 1997); and Albert L. Hurtado and Peter Iverson, eds., *Major Problems in American Indian History* (Lexington, Massachusetts: D. C. Heath, 1993), chap. 14.