Fond du Lac Reservation

Housing and Community Needs Assessment









Fond du Lac Band of Lake Superior Chippewa Reservation Business Committee

Chairman Kevin R. Dupuis, Sr. Secretary/Treasurer Robert Abramowski
District I Wally J. Dupuis District II Brad Blacketter District III Roger M. Smith, Sr.

RESOLUTION # 1249 (23

Resolution to Adopt the Fond du Lac Housing and Needs Assessment

The Fond du Lac Reservation Business Committee, on behalf of the Fond du Lac Band of Lake Superior Chippewa, hereby enact the following Resolution:

- WHEREAS, the Fond du Lac Band of Lake Superior Chippewa are a sovereign people, who occupy the Fond du Lac Reservation and retain their aboriginal rights of self-government and self-determination pursuant to the Treaty of LaPointe of September 30, 1854, 10 Stat. 1109; the Indian Reorganization Act of 1934, 25 U.S.C. § 461 et seq.; the common law of the United States; and as recognized by the United Nations Declaration on the Rights of Indigenous Peoples of September 13, 2007; and
- WHEREAS, it is the sovereign obligation of the Fond du Lac Reservation Business Committee, as the duly-constituted governing body of the Fond du Lac Band, to exercise the responsibilities of self-government and management over the Band's affairs; and
- WHEREAS, the Fond du Lac Reservation Business Committee has developed the Fond du Lac Reservation Housing and Community Needs Assessment to be a guide to assist the Fond du Lac Band of Lake Superior Chippewa in housing and community development; and
- WHEREAS, NOW THEREFORE BE IT RESOLVED, that the Fond du Lac Reservation Business Committee hereby adopt the "Fond du Lac Band of Lake Superior Chippewa Housing and Community Needs Assessment as a guide for the future housing and community development of the Fond du Lac Reservation

We do hereby certify that the foregoing Resolution was duly presented and acted upon by vote of 4 for, 5 against, 5 silent, with a quorum of 5 being present at a 50ccicl Meeting of the Fond du Lac Reservation Business Committee held on Accordance 2023 on the Fond du Lac Reservation.

Kevin R. Dypuis, St.

Chairman

Robert Abramowski Secretary/Treasurer

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Executive Summary

The Fond du Lac Housing and Community Needs Assessment was initiated by the Band's Planning Division with support from the Reservation Business Council and tribal program leadership to understand the needs of Band members on- and off-Reservation for housing, community programs, employment, and economic development. The Needs Assessment consisted of a sample-based survey – with options for online, in-person, and paper completion – of on-Reservation households; an open, online survey for all community members; focus group discussions; and interviews with key informants in the community.

The sample-based household survey component of the Needs Assessment engaged 332 households across the Fond du Lac Reservation, including a total of 663 adults and 201 children. The General Survey received 271 responses from both on- and off-Reservation households sharing the perspectives and priorities of a section of the larger Fond du Lac community. Survey data collected was contextualized by focus groups with youth and Elders, as well as interviews with staff and committee members from Band programs. The findings of this Needs Assessment can be used to inform data-driven decision making for a wide range of housing and community development projects for the Fond du Lac Band.

Key Takeaways

Demographics

The age distribution of the survey population reflects a high proportion of children (aged 17 and younger), a low proportion of young adults (especially those aged 25 to 34), and a high proportion of Elders (especially those aged 65 to 74). In the short term, this indicates a need for care services and programming that cater specifically to Elders and youth, whether through Band programs or private enterprise. In the longer term, as youth enter adulthood, a large group of Fond du Lac community members will need opportunities for education, job training, and housing in order to remain in and contribute to the community.

The tribal enrollment profile of the population shows that while 84.3% of adults who identified as American Indian or Alaska Native (AIAN) reported that they are either enrolled Fond du Lac members or members of another tribe, fewer than half (47.0%) of AIAN children are enrolled Fond du Lac members. A significant portion (37.9%) of AIAN children are descendants of Fond du Lac members and could be impacted by a decision regarding enrollment eligibility.

Housing

The rate of household crowding (percentage of households with more than one person per room) among surveyed households with at least one AIAN member was more than twice the rate reported for the state of Minnesota (5.1% and 2.3%, respectively). Additionally, 38.5% of households included more than one family unit, a combination of multiple families living together, multiple single adults, and combinations of family types that may include adult children living with their parents, elder adults living with their children, or other similar situations. These factors indicate a need for additional housing on the Reservation.

Between the surveyed on-Reservation households and the off-Reservation respondents who were interested in moving to the Reservation, the total estimated need for additional housing is 382 housing units, including a mixture of homeownership units, rental units, and infill development in the form of tiny homes or accessory dwellings spread across the Reservation's three districts.

While affordable homeownership units were the most preferred type of new housing, homeownership remains out of reach for many Fond du Lac residents, with many respondents reporting barriers related to lack of income, savings, or strong credit history. Further promotion of homeownership will likely require comprehensive support from the Band's various programs, in addition to the construction of new units. While off-Reservation members interested in moving to the Reservation were better positioned financially to afford homeownership, the lack of available housing that meets their needs was the main deterrent to moving to the Reservation.

Employment

Nearly a quarter (22.4%) of adults on the Reservation were retired, while almost half (48.4%) had some employment (full-time, part-time, or seasonal) during the year. Among those who were unemployed, most were looking for full-time employment, but barriers to employment included insufficient pay from available jobs and lack of transportation. However, survey responses indicated a high level of interest in further job training and education, especially in the construction/building trades, as well as in computer-based and administrative work.

Transportation

55.7% of AIAN households reported that one of their household members had at least one barrier in getting where they need to go, including unsafe biking or walking conditions as well as not having a drivers' license. When asked which improvements to the transportation system would make their travel more accessible, respondents recommended improvements to the multi-modal transportation system (biking and walking), and an expansion of the public transit system.

Public Safety

The top reported concerns for public safety on the reservation were crime and animal control, which led a quarter of households to report feeling somewhat or very unsafe in their neighborhoods at night. According to survey respondents, the top recommendations for addressing public safety concerns included adding streetlights and installing surveillance cameras.

Health and Wellness

Among households with children, around half reported that their childcare needs are currently being met. The most frequently noted unmet childcare needs were after-school care, care for special needs children, and toddler daycare. In households with Elders, the most needed services were delivery of food or meal boxes, followed by delivery of medications.

Diabetes, depression, and other mental health issues were the most commonly reported health concerns among AIAN households, with mental health being a more frequent concern in households with children and diabetes more frequent in households with Elders. AIAN households reported that the specific health and wellness services they need most are dental and optical services, although the need for mental health services was higher than the need for these services among households with children. Finally, 72.9% of AIAN respondents reported that it is somewhat or extremely important that healthcare and elder care providers understand Ojibwe culture.

Language and Culture

Half of all AIAN households reported using Ojibwemowin regularly at home, but most of those who speak Ojibwemowin report using only single words. However, 65% of AIAN respondent households were interested in language learning opportunities, indicating significant room for growth. Further, almost all (95.9%) of the surveyed AIAN households were interested in participating in cultural practices, most commonly through attending powwows, making traditional crafts, and exercising treaty rights. Those involved or interested in cultural practices expressed a need for space at home or in the community for various cultural practices.

Economic Development

The top four preferences for a new tribal enterprise among responding households were for a bowling alley, an indigenous food restaurant, an indoor sports complex, and a bank. Across all tribal programs, the community's top priorities for future Band investment included economic development, housing, and elder care.

Acknowledgements

Big Water Consulting would like to thank the Planning Division staff of the Fond du Lac Band for their commitment to capturing a detailed, descriptive picture of the needs and priorities of the Fond du Lac community, and a special thanks to Amanda Rosebrock, Community Development Planner and Needs Assessment Survey Manager, for her hard work and dedication to coordinating the Needs Assessment activities and reaching out to community members through a hot summer and snowy winter. This project's success is owed, in large part, to Amanda's hard work.

We would also like to thank the staff of the many Fond du Lac Divisions who contributed to the survey instrument and supported the project's public relations and outreach. In particular, Naawakwe and the Fond du Lac Gegaanzongejig Ji-Aabadak Ojibwemowin (FDL Language and Culture Program) provided key insight into the history of the Band and its work to revitalize and integrate culture and language into the Band's projects, including this one.

Finally, we would like to thank all of the community members who participated in the Needs Assessment activities. Thank you for sharing your perspectives on the Fond du Lac Community. The outcome of this Needs Assessment reflects the stories that you shared, and its results will be used to guide the Planning Division's and the Band's direction for the future.

Project funding was received through a Training and Technical Assistance grant from the U.S. Department of Housing and Urban Development and administered by the National American Indian Housing Council.

This report was prepared by David Dixon, Chloe Adler, Harry Maher, and Kevin Klingbeil.







Introduction to the Needs Assessment

The Housing and Community Needs Assessment was initiated by the Fond du Lac Planning Division, with input and support from the Reservation Business Council and other tribal divisions to assess the needs of tribal members and residents of the Fond du Lac Reservation, to tailor services to best serve the needs of this community, and to expand safe and affordable housing for community members. Big Water Consulting received the Technical Assistance assignment for the Housing and Community Needs Assessment through the National American Indian Housing Council (NAIHC) in September 2021.

Project Purpose and Goals

The Fond du Lac Band Survey Committee chose the survey questions with input from representatives of the various departments that provide services to tribal members and reservation residents. The Fond du Lac Band owns the data set and report and developed this project with the following goals:

- To quantify and better understand the housing needs of households and community members
- To collect information on the economic development interests and priorities of Band members
- To support planning efforts for a wide range of programs and services
- To assess the service needs and preferences of tribal members living on and near the reservation

To achieve these project goals, researchers at Big Water Consulting worked closely with the Survey Committee to design and conduct the Housing and Community Needs Assessment.

Project Timeline

The Needs Assessment took place between October 2021 and April 2023 and included three phases: Planning and Design, Data Collection, and Data Analysis and Reporting. Dates for key events as well as phase descriptions are provided below.

Table 1: Project Timeline

Events	Start Date
Big Water assigned to provide technical assistance by NAIHC	September 2021
Virtual initial planning session	October 14, 2021
Survey and PR Committee meetings	October 2021 - March 2022
Survey instrument finalized	April 7, 2022
Approval of direct cost budget	May 12, 2022
Promotion and outreach	June 2022
Initial field staff training	June 13-14, 2022
Data collection and monitoring	June - December 2022
Focus groups and interviews	December 2022
Data analysis and reporting	January - April 2023
Presentation of final results	March 14, 2023

Phase 1: Planning and Design

Big Water Consulting hosted a virtual planning session in October of 2021 to discuss the vision for the project and understand the priorities of stakeholders. In this meeting, Band leadership, project stakeholders, and Big Water Consulting staff brainstormed topics of interest and determined the scope of the survey. Following this meeting, the project's Survey Committee met several times to further develop, revise, and refine the survey instrument. The survey instrument was finalized in April of 2022.

Phase 2: Data Collection

Big Water Consulting held a field staff training on site at the Fond du Lac Tribal Administration building in June 2022. Data collection began that month and concluded at the end of December 2022. Big Water Consulting began cleaning and analyzing the collected data immediately following data collection. In addition, Big Water Consulting staff conducted focus group discussions and interviews with key staff to understand the interests and priorities for program development. These included a focus group with the Elder Concerns Group, a focus group with students of the Fond du Lac Ojibwe School, a meeting with the Economic Development Committee, and a meeting with Fond du Lac's Ojibwemowin Project Manager.

Phase 3: Data Analysis and Reporting

After the survey data was collected and cleaned, Big Water Consulting created data tables summarizing the responses for each survey question, met with Planning Division staff to discuss key findings from the preliminary analysis and priorities for further analysis and reporting, and compiled the final report. The reporting process also included a presentation of results to the Reservation Business Council on March 14, 2023. This phase took place between January and April of 2023.

Fond du Lac Background

History

During the project's initial planning session, various staff members shared their knowledge of the Band's history, programs, and current activities. The information shared during that session is summarized here.

Over the course of six treaties between the Ojibwe and the United States from 1825 to 1854, the Ojibwe negotiated peace, retained treaty rights, and established many of their present-day reservations. For the Fond du Lac Band, this meant relocation from Nagaajiwanaang to the current location at Bapashkominitigong, as a direct result of the 1854 Treaty of La Pointe.

Through various federal policies, including the Dawes Act of 1887 and the Nelson Act of 1889, the Fond du Lac Band was stripped of control of much of the reservation lands. In addition, policies of forced assimilation through boarding schools resulted in extreme language and cultural loss for the Fond du Lac Band and for many others.

Despite these challenges, the resilience of Band members allowed them to retain a unique identity and status through the continuation of language and cultural practices and cultivation of community throughout their history. The Fond du Lac Band's emphasis on cultural values while adapting to contemporary needs has allowed it to evolve and meet modern challenges through programs such as Ojibwe immersion education, innovative economic development, food sovereignty programs, renewable energy development, and communications infrastructure.

Geography

The Fond du Lac Reservation is located in northern Minnesota in Saint Louis and Carlton Counties, within the Duluth, MN-WI metropolitan statistical area. While federal allotment policies eroded the Band's control of Reservation lands, recent efforts by the Band to reclaim land have resulted in approximately 39% of Reservation lands under Band or tribal member ownership, according to data provided by the Fond du Lac Land Information Department. The Band continues to pursue other avenues to land restitution: in February 2023, the University of Minnesota announced plans to return 3,400 acres of land to the Fond du Lac Band which are currently part of the Cloquet Forestry Center. In addition, the Band maintains off-Reservation holdings in the surrounding areas of Minnesota extending into Wisconsin.

Tribal Government

The Fond du Lac Band of Lake Superior Chippewa is one of six Bands of the Minnesota Chippewa Tribe, which cooperate to promote the interests and general welfare of members of the Tribe and conserve and develop tribal resources. Each Band is governed by an elected Reservation Business Committee (RBC). The Fond du Lac RBC is composed of a Chairperson, Secretary/Treasurer, and one representative from each District. Each Band's RBC makes decisions regarding the management of their Reservation and Band operations and shares a role in collective governance of the Minnesota Chippewa Tribe.

Planning Division

The Fond du Lac Planning Division's primary mission is to support tribal development through the use of federal, state, and private grants as well as other available resources. The Division also works to expand economic development opportunities, build out infrastructure, and conduct both long-range and strategic planning to guide land use and tribal program development. The Planning Division completed the first 20-year comprehensive plan for the Fond du Lac Reservation in 2020, which was adopted by the Reservation Business Council in January 2021. The Comprehensive Plan recommends types and locations for future development across the Reservation and is meant to serve as a guide to align development with the short- and long-term goals of tribal government and community members. In addition to the Comprehensive Plan, the Planning Division's recommendations are informed by the 2021-2026 Community Economic Development Strategy (CEDS), 2019-2025 Strategic Plan, and the 2020-2040 Comprehensive Plan.²

The Comprehensive Plan identifies several housing-related goals, specifically focusing on maintaining existing housing and developing new housing to address current housing needs of Elders, families, and young adults. Similarly, the 2019-2025 Strategic Plan affirms this goal of providing housing opportunities for Band members of all ages. The CEDS and Comprehensive Plan identify a need for workforce housing - housing development that is affordable to individuals or families working locally, that is also located near existing major employers.

In addition to providing direction on housing development, the Planning Division advises the RBC on economic development issues, with support from the Economic Development Committee. The CEDS focuses on using gaming revenue as a driver for economic growth and diversification for both tribal enterprises and tribal member entrepreneurs. Its specific goals relate to the expansion of critical infrastructure, development of workforce housing, and supporting greater self-sufficiency for the Band and tribal members through education, job training, and entrepreneurship.

¹ https://www.mnchippewatribe.org/

² https://www.fdlrez.com/planning/documents.htm

Methodology

Quantitative Data Collection

The sample-based Household Survey was made available to 1064 randomly selected households on the Fond du Lac Reservation. The sample of households was taken from a list of address points provided by Fond du Lac's Land Information Department, excluding addresses which are marked as non-residential and including addresses which are marked as seasonal occupancy in the event that those structures do have year-round occupants. The sample size was generated to create a data set that would produce significant results for the AIAN population, which makes up approximately 48% of the overall population of the Reservation.

In addition to the sample-based household survey, a general survey, open to all members of the broader Fond du Lac community, was available for the same time period. The General Survey did not have a clearly defined sampling frame, served to engage several off-Reservation populations, and provided an opportunity for participation from community members outside of the survey sample.

Survey Instrument Development

Following the initial planning session, Planning Director Jason Hollinday identified several key staff members to serve as the project's survey committee, who provided key input on the content and structure of the household survey instrument. These staff represented the Human Services, Planning, Development, Language & Culture, and Economic Development departments, and were responsible for reaching out to other divisions within the Band to gather input on possible survey content.

The survey committee met bi-weekly from November 2021 to March 2022 to develop, revise, and refine the survey instrument. Survey content and language were developed and refined over the course of several meetings between the project's survey committee and Big Water Consulting, and the survey instrument was finalized and formatted for paper, tablet, and online forms in April of 2022.

The survey was designed to improve understanding of residents' housing needs, access to health care, education, and transportation, information about their employment status and income, and their community safety priorities and concerns. Additional question topics included interest in cultural programs, family care, and communications technology.

Survey instrument development was a collaborative process and helped ensure that the data collected were relevant to the Fond du Lac Band's goals, and were collected in a way that was culturally appropriate. The final survey instrument is included as Appendix A.

The General Survey instrument was created as a pared-down version of the sample-based Household Survey instrument, with several targeted questions related to the needs of off-Reservation households and gauging interest in moving to the Reservation.

Target Population

The household survey's sampling frame included both Native and non-native households on the Fond du Lac Reservation. While the Planning Division's primary interest was in understanding the needs and preferences of Band members, project managers did not have access to a list of Band member addresses from which to draw a sample. In addition, staff recognized the potential value of providing an opportunity to receive input from non-native households, who occupy a significant portion of the Reservation, and households with members of other tribes.

The General Survey aimed to reach Fond du Lac members and employees of the tribal government or Band-owned enterprises living off-Reservation and any households on-Reservation not included in the survey sample.

Survey Format and Methods

Survey field staff administered the assessment questionnaire in person at units within the sample. Field staff collected responses to the survey questions from one representative member of the household on tablet devices using Fulcrum, an online survey management tool. Participating households received a \$10 gift card to Fond du Lac Gas & Grocery and were entered into a raffle to win one of three \$200 gift cards to the Seven Fires Steakhouse.

By field visit protocol, field staff visited a unit up to six different times to reach a willing and responsive survey participant. Field staff left door hangers at each home on their first visit to the home, as shown in Figure 1. Subsequent visits were not accompanied by a door hanger or flyer drop-off. With one month remaining in the survey period, Fond du Lac staff sent a letter to each remaining household in the survey sample requesting their response.

Outreach

The PR committee developed promotional materials and a plan for publicity and outreach for the project's community engagement processes. It consisted of staff from the Planning and Communications Divisions, and various media outlets, including the tribal newsletter and radio station. Each household in the survey sample received an informational postcard and/or door hanger with instructions for completing the survey (see Figure 1).



Figure 1 | Door Hanger (Front and Back)

Throughout the survey period, the PR committee reached out to the community through social media, radio, the tribal newsletter, and direct mail. A page on the Band's website included links to both the sample-based and General surveys, with descriptions of the target population for each.

Online Survey

The door hangers and postcards sent or delivered to each household in the survey sample included a unique survey code, URL, and QR code so that households could complete the survey online should they prefer to do so. Each survey code corresponded to a unique unit number to prevent the submission of duplicate surveys for a single housing unit. In addition to distributing the survey codes door-to-door and by mail, Big Water created a survey code lookup application, where users could enter their address to find out their survey code. The use of this code allowed Big Water to mark specific cases as complete and remove them from the list of housing units requiring follow-up visits. The online survey form was created by Big Water and hosted through LimeSurvey, an open-source online survey tool.

Paper Survey

Upon request, a paper survey was provided to the household. This enabled respondents to complete the survey on their own without requiring a computer or internet connection and allowed them to provide answers privately, instead of sharing information verbally with field staff or other household members. The survey was subsequently picked up by field staff and entered into the online survey tool.

Field Based Data Collection Methods

The field staff team consisted of a full-time survey manager and several part-time field staff, all existing employees of the Fond du Lac Band. Many of the field staff were intimately familiar with the communities on the Reservation and were comfortable meeting with household members to conduct household surveys in-person. The survey manager was responsible for directing the work of field staff, conducting follow-up visits, sending emails and making phone calls to many households, and ensuring ongoing community engagement and awareness. Field staff members were primarily responsible for visiting each of the households in the survey sample to conduct the household survey or encourage household members to complete the survey online. Given the limited availability of field staff, the project leadership team emphasized the importance of encouraging online responses when possible.

Training

Big Water provided two days of hands-on training to the field staff members and the survey manager at the start of the data collection period in June 2022. The trainees were instructed on how to use the tablet devices and the software used to identify their assignments and complete each survey. Other training topics included protocols for working with their manager while in the field, and an array of policies and best practices related to safety, courtesy, data security and falsification, and confidentiality. Field staff manuals were distributed to each field staff member. In addition, the survey manager and Big Water maintained consistent contact with survey field staff to answer questions and address any issues identified during project monitoring.

A second, half-day, virtual field staff training was provided in September 2022 to onboard additional field staff members and orient them to the survey equipment. Their training was expedited with the help of the experienced field staff and survey manager.

Monitoring and Issue Resolution

Initial checks using the LimeSurvey platform were conducted to ensure survey completeness and to address possible entry errors. Periodic data quality control was also performed by Big Water using the statistical software package R. Each survey question, across all survey forms, was examined periodically while the field operation was ongoing. This included range checks and checks across variables within individual household records to ensure non-contradictory responses. Issues identified during quality checks were compiled in an Issue Log and shared with the survey manager. The survey manager contacted field staff to clarify the questionable data or answer the questions listed in the Issue Log. When necessary, field staff contacted the survey respondent or returned to the household to confirm or correct responses. If issues were found in an online survey submission, survey respondents were contacted directly by the survey manager using contact information that they had provided on the form to allow them to correct or confirm the flagged survey responses.

Qualitative Data Collection

The Needs Assessment supplemented quantitative survey data collection with several qualitative methods, including focus groups and key informant interviews. These opportunities provided context to the responses in the Household and General Surveys and gave insight into the unique priorities of certain portions of the Fond du Lac community. The Planning Division provided direction for the qualitative data collection, choosing to highlight the perspectives of Elders and youth through focus groups, and those of the Economic Development Committee and language learning group through interviews. These choices reflected the priorities of the Planning Division and the Band by emphasizing the importance of the experiences of Elders, who hold and pass along the oral history and traditions of the Band, and the youth, who represent the future of the Band.

Focus Groups

Recruitment for the Needs Assessment's focus groups aimed to limit the burden of participation on community members and to reduce the amount of coordination required to set up the focus group discussions. As a result, both focus groups were scheduled at times and locations where youth and Elders already planned to gather.

For the Elder focus group, the discussion was scheduled during the existing Elder Concerns Group meeting at the Cloquet Community Center, a regularly planned session where Elders from throughout the community come together to discuss their concerns and advocate for their needs. The focus group script was developed to understand the perspectives of Elders relating to current housing conditions, unique housing needs, and priorities for the community. Big Water staff facilitated this focus group in December 2022 with 8 elder community members, including homeowners from across the Reservation and residents of the Cloquet and Sawyer Elderly Housing complexes.

For the youth focus group, the discussion was coordinated with staff from the Fond du Lac Ojibwe School and held during an open period for students at the school. The focus group script was developed to understand youth perspectives on their current and desired housing situations and community priorities, including specific interests in staying on the Reservation for job training and future careers. Big Water staff facilitated this focus group in December 2022 with 18 young community members from the Fond du Lac Ojibwe School, ages 14 to 18.

Key Informant Interviews

During the field visit in December 2022, Big Water staff held detailed discussions with program staff and advisory committee members to gain a deeper understanding of the Band's priorities for program growth and economic development. The Economic Development Committee, an advisory committee for the Planning Division shared a brief history of economic development on the Fond du Lac Reservation and a background on the Band's economic development priorities. The Band's Ojibwemowin Project Manager shared a detailed history of the Band's efforts to revitalize language learning, including the challenges and opportunities of implementing a sustainable language learning program.

Results

The Household Survey component of the Fond du Lac Housing and Community Needs Assessment received complete responses from 332 households, accounting for 36.9% of the survey sample and including a total of 663 adults and 201 children. Of these households, 179 include at least one American Indian or Alaska Native (AIAN) member, accounting for 279 AIAN adults and 141 AIAN children total across the households surveyed. Where this report refers to AIAN households, the report refers to these 179 responses from households with at least one AIAN member.

The General Survey received responses from 271 community members, including 146 off-Reservation respondents, and 125 on-Reservation. Off-Reservation responses are characterized by the split between those interested in living on the Fond du Lac Reservation (58.9%), and those not interested (41.1%). Some of the off-Reservation respondents included Band employees who were unaware that they were allowed to live on the Reservation or believed that any new housing should address the needs of Band members first and foremost. Others not interested in moving to the Reservation included Band members with stable housing or employment elsewhere. Finally, a large portion of respondents interested in moving to the Reservation mentioned the importance of living close to family, reconnecting with the community and culture for themselves and their families.

Demographics

Household Member Characteristics

The median age of all household members accounted for by the survey was 45. By comparison, the latest American Community Survey (ACS) data³ indicate a median age of 35 on the Fond du Lac Reservation, suggesting that households who responded to the survey may have fewer children and/or young adult household members than do households on the Reservation at large. When comparing the age distribution of AIAN residents in surveyed households to that shown in the ACS, survey data showed an overrepresentation of adults in the 35 to 44 and 65 to 74 age groups, and an underrepresentation of those in the 55 to 59 and 60 to 64 age groups, as depicted in Figure 2. This may reflect household composition change between the ACS and Household Survey data or some level of response bias within the population.

Adult household members were fairly evenly split between male and female: 48.2% were female, 49.3% were male, and the gender of the remaining household members was not specified. More children in responding households were male than female: 47.3% were girls and 52.2% were boys. The ACS also shows an even split between males and females on the Reservation. The state of Minnesota has a similar median age of 38.8 and is also 50% male and 50% female.

A fairly high percentage of residents of the Fond du Lac Reservation and of the responding survey sample population were not AIAN. 42.1% of adults and 70.1% of children in the sample population were AIAN (either alone or in combination with another race). In contrast, 55.4% of adults accounted for by the survey and 25.9% of children were white alone. ACS data for the Reservation

³ All demographic comparisons use the 2017-2021 5-Year Estimates from the U.S. Census Bureau's American Community Survey (ACS).

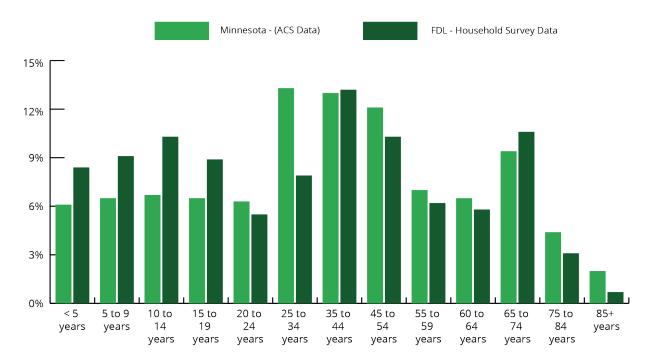


Figure 2 | Age Distribution among Surveyed AIAN Households Relative to ACS Data

show that 47.9% of the overall population of the Reservation is AIAN alone or in combination with other races and 49.9% is white alone.

The age dependency ratio is a commonly used indicator to describe a population's age composition. This ratio refers to the number of children and Elders in the population relative to the working-age population (ages 18 to 64). Among surveyed households, the age dependency ratio was 88.3, compared to the United States' age dependency ratio of 62.7. Among the AIAN population surveyed, the ratio was slightly higher, at 93.1.

Table 2: Comparison of Age Dependency Ratios

Age Dependency	Surveyed AIAN Households	All Surveyed Households	United States (ACS Data)	Minnesota (ACS Data)
Youth Dependency Ratio	65.3	44.2	36.6	38.4
Elder Dependency Ratio	27.8	44.0	26.1	26.2
Overal Age Dependency Ratio	93.1	88.3	62.7	64.6

This means that there is a large portion of the population that is likely dependent on working age adults for some or all of their needs. A high age dependency ratio indicates a low percentage of working-age adults relative to children and Elders, which can create challenges for economic growth and gaps in needed services as there are fewer people in the community to work and support those who cannot. With that being said, the higher ratio of children in the AIAN population can be an indicator of potential long-term economic growth for that community, and high numbers of both children and Elders create opportunities in the childcare and elder care space.

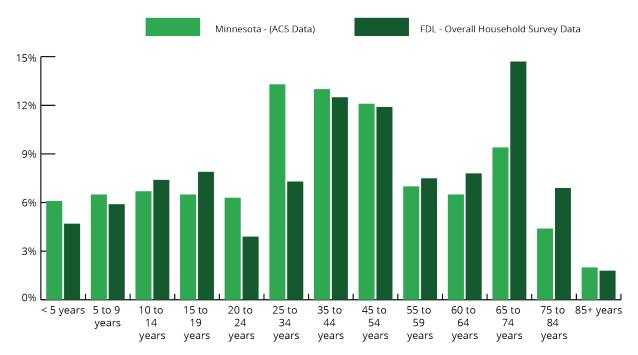


Figure 3 | Age Distribution of Surveyed Household Members Relative to Minnesota Overall

As indicated in Figure 3, the survey data showed a notably high proportion of children and lower proportion of young adults among surveyed households from the Reservation's AIAN population relative to the state of Minnesota. This comparison is most notable for the ages 0-19, where Fond du Lac AIAN residents are overrepresented, and in the 25-34 age group, where AIAN residents are significantly underrepresented.

These statistics highlight the need for childcare and youth programs, as well as for the specialized care Elders require. Additional employment and education opportunities are likely required to keep young adults in the community and to bring working-age people to the area.

Respondent Characteristics

Responding adults had a median age of 57, making them slightly older than the adult population of surveyed households at large. Respondents were more likely to be female than were adult household members at large, with 54.8% of those who responded to the survey on behalf of their household being women. Half of all respondents are American Indian or Alaska Native and 43% are enrolled members of the Fond du Lac Band, a higher rate of both than we see among adult household members at large. This is relevant because a number of survey questions ask the respondent to give an opinion on behalf of their household; for example, "What do you think are the biggest barriers to obtaining new employment for the members of this household?" The characteristics of those who answered the survey on behalf of their household may be a source of some bias; for example, a different household member may or may not have a different response to these opinion-based questions.

Tribal Enrollment and Descendancy

As shown in Figure 4, most of the AIAN adults in surveyed households are enrolled tribal members

-- 72.9% are Fond du Lac Band members, another 11.4% are enrolled in another tribe, and 13.6% are not enrolled in any tribe, but are descendants of a Fond du Lac Band member. Among children in surveyed households, slightly less than half (47.1%) are enrolled members, 10% are enrolled in another tribe, and 37.9% are unenrolled descendants of Fond du Lac Band members (see Figure 5). The disparity in Band membership between adults and children is significant and suggests a declining Band membership in the future if the Band's enrollment eligibility criteria are not modified, a finding which is supported by Wilder Research's Population Projection Report for

the Minnesota Chippewa Tribe. In addition, the prevalence of descendants of Fond du Lac members among the youth population indicates that the children of many current Fond du Lac members are either ineligible or have some other barrier to membership in the Band.

Among the General Survey respondents who were not currently living on the Reservation, 58.9% were interested in living on the Reservation. These households account for 262 individuals, 131 of whom are enrolled Fond du Lac members, 74 who are descendants, and 57 who are neither enrolled members nor descendants. The majority (57.8%) of these households had exactly one enrolled Fond Du Lac Band member, and another 31.3% had more than one enrolled member. 61% of these households had at least one non-enrolled descendant of a Band member.

41.1% of off-Reservation respondents to the General Survey indicated that they were not interested in moving back to the Fond du

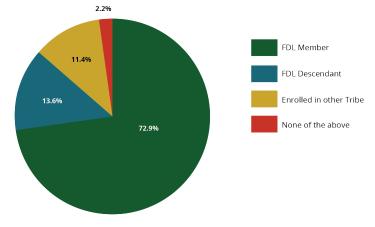
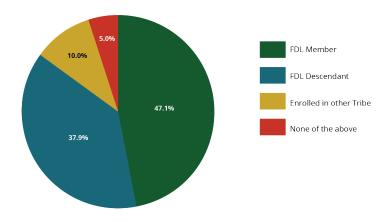


Figure 4 | Enrollment of AIAN Adults Surveyed



Lac Reservation. Many of these respondents **Figure 5** | **Enrollment of AIAN Children Surveyed** expressed concerns that because not everyone in their household was an enrolled member, or because only one parent or spouse was an enrolled member, that living on the Reservation was too high a risk—they worried that if something were to happen to the enrolled member, the rest of the family would lose their housing.

The issues of enrollment and descendancy are at front of mind for many Fond du Lac Band members and the government representatives of the Minnesota Chippewa Tribe (MCT), which has been considering a revision to the Tribe's enrollment standards over the last few years. The MCT, which is composed of six sovereign Bands, will allow its existing membership to determine whether they would like to revise the MCT Constitution and allow each Band to determine its own enrollment criteria. While the findings of this report do not provide a clear path forward for the MCT or Fond du Lac Band's decision on enrollment criteria, data regarding enrollment and descendancy may help members and representatives to make an informed decision on this matter.

Housing

The Needs Assessment survey sample consisted of 1064 households across the Fond du Lac Reservation. The sample intentionally included units noted in the Fond du Lac Land Management data as seasonal cabins or otherwise vacant units to allow field staff to verify the occupancy status of the units and to avoid missing potential residents. In addition to seeking a household member to complete the survey, field staff surveyed the physical housing units to make note of the address points that were mischaracterized as either non-residential or no longer present, as well as those with either permanent or seasonal vacancies. Among the 1064 households surveyed, field staff found 12 units that are no longer present (1.13% of the total), 9 that are non-residential (0.85%), 60 vacant housing units (5.64%), and 84 seasonal vacant (vacation/cabin) housing units (7.90%).

The household survey included a range of questions focused on housing, including questions about respondents' current housing conditions, various household expenses, and interests and preferences for future housing for their families and for the Reservation overall.

Current Housing Conditions

Respondents were asked to rate the condition of three parts of their homes: the exterior, including siding, roof, and foundation; the interior, including walls, flooring, plumbing, and electrical; and utilities, including heating, cooling, and water/sewer (see Figure 6). Most AIAN respondents rated their housing conditions "Good." However, the part of the house most likely to be rated "Poor" or "Fair" was the interior (with exterior being closely matched in terms of rating). Respondents were asked to elaborate on ratings of "Poor" or "Fair;" the leading concerns for the interior were water damage and mold and for the exterior were roofing and insulation. In particular, many respondents described leaks in their roofs, and the difficulties of heating in the winter due to poor insulation. A number of respondents also revealed concerns with their homes' foundations. These issues appear to contribute to mold issues in the interiors of homes as well, a leading concern of respondents and a potential environmental health hazard. Utilities were most likely to be rated "Good" or "Excellent," but leading issues in this category were water quality, unreliable heating, and lack of hot water. A number of respondents were interested in receiving an analysis of their indoor plumbing systems to address water quality issues and potential leaks many were concerned about deposits in their water causing unpleasant odors, discoloration, and clogs.

Self-Rated Housing Conditions

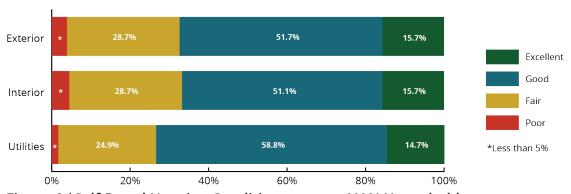


Figure 6 | Self-Rated Housing Conditions among AIAN Households

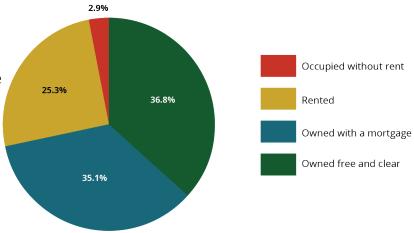
When speaking to a focus group of Elders from the Elder Concerns Group at the Cloquet Community Center, comments on housing conditions were divided between those who live in the Fond du Lac Elderly Housing complexes (in both Cloquet and Sawyer) and those who own their homes. Focus group members who were residents of the Fond du Lac Elderly Housing complexes were generally satisfied with their living conditions, but reported several maintenance issues that they perceived weren't addressed quickly, issues related to the age of the buildings, and a need for renovations to carpets, ventilation systems, light fixtures, and door hardware, among other building components. Participants pointed to a lack of housing staff to address maintenance requests and building security concerns. One important takeaway from this discussion is that the lack of staff dedicated to elderly housing resulted in a loss of autonomy for residents. In particular, several residents noted that the blinds are frequently shut in building's common areas and residents are not permitted to open them. While this issue seems like a minor concern, it appeared to affect residents' quality of life significantly and, on a larger scale, represented their exclusion from the decision-making process around their own housing.

Elders living in their own housing units had a different perspective on their living conditions than those living in Elderly Housing. While only three of the focus group participants were homeowners, they all appreciated the independence it offered them and did not express a desire to move into Elderly Housing or other assisted living. According to focus group participants, independent living on the Fond du Lac Reservation is supported by helpful programs through the Band including food delivery, snow plowing, and garbage collection.

Housing Tenure and Expenses

The homeownership rate on the Reservation for AIAN households is 71.9%, split nearly evenly between homeowners who reported paying a mortgage and those who reported owning their homes free and clear (see Figure 7). Only a quarter of households rented their homes. Elders (62+) were more likely to be renters or to own their homes without a mortgage, while families with children were most likely to have a mortgage.

Among AIAN homeowners with a mortgage, the median mortgage payment reported was \$660 a month, with a median annual home insurance payment of \$325 and property tax payment of \$0 (mean property tax payment was \$800 annually). As a result, 10.3% of surveyed AIAN homeowners were cost-burdened (or paid more than 30% of their income on housing expenses). Among AIAN renters, the median rent reported



was \$275 per month, and the rate of Figure 7 | Housing Tenure among AIAN Households housing cost burden was 7.3% for renter households.

In contrast, in the state of Minnesota, 46% of renters and 21.6% of homeowners with a mortgage are cost burdened, according to 2021 American Community Survey data (see Figure 8). The lower rates of cost burden for renter households observed in the Household Survey are likely

the result of low rents in Fond du Lac Housing units, including the elder housing benefit which maintains rent at \$1 per month. Low rates of cost burden among homeowners may be the result

of various factors. including property tax exemption on trust land and support programs through the Band.

Many respondents were income-eligible for utilities assistance through the Low-Income Home Energy Assistance Program (LIHEAP); however, this program appears to be underutilized among

residents. While 56.0% of

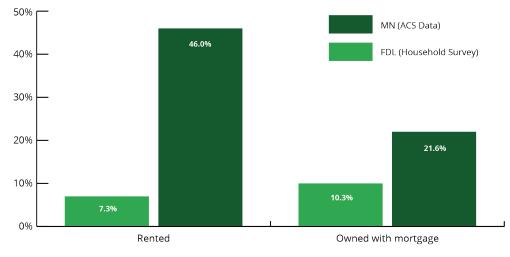


Figure 8 | Household Cost Burden Comparison among AIAN Fond du Lac Reservation Households (by Household Tenure)

AIAN households surveyed on the Reservation were eligible based on reported income and household size, only 37.1% indicated that they were currently receiving LIHEAP (see Figures 9 and 10). The Weatherization Assistance Program (WAP) can also be an important resource for addressing Reservation residents' aforementioned concerns around household heating, cooling, insulation, siding, and windows. Homeowners and renters may apply for the Weatherization Assistance Program; in order to be eligible, household income must be 200% or less of Federal Poverty Income Guidelines or 60% or less of State Median Income. Given this criterion, 50.3% of AIAN households surveyed (and 42% of AIAN homeowners) were qualified for this program based Figure 9 | LIHEAP Utilization Rates on reported income and household size.

Both the LIHEAP and WAP programs are funded by the Minnesota Department of Commerce, but are administered through the Fond du Lac RBC, and residents must submit applications through FDL Propane to receive assistance. Awareness of programs to assist with household needs may impact their utilization rates, as well as the state's allocation of resources. In Minnesota's 2023 WAP State Plan, Fond du Lac is scheduled to receive \$36,795 for the weatherization of one unit - 0.37% of the total for the state.4 While the program's funding is regularly below the level of

among AIAN Households

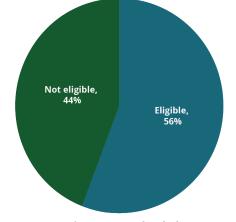


Figure 10 | LIHEAP Eligibility among AIAN Households

Don't know, 7.3% Yes, 37.1% No, 55.6%

⁴ Minnesota Department of Commerce. PY2023 DOE Weatherization Assistance Program State Plan. Accessed at: https://mn.gov/commerce-stat/wap/DraftPY23 State Plan.pdf

need statewide, increasing the awareness of need at the state level may draw greater support from the state agency responsible for allocation.

Household Composition and Crowding

Household crowding, which occurs when households contain more than one person per room (as defined by the U.S. Census Bureau),⁵ can be an effective indicator of housing shortage or unaffordability in an area. Importantly, overcrowding may lead to various negative health impacts. Many households may choose to take in family or friends in need of stable housing or to "double-up" with another family in order to afford housing costs. Both doubling-up and overcrowding disproportionately affect AIAN households in tribal areas,⁶ making these factors critical to understanding the character of housing needs on the Fond du Lac Reservation.

The average household size among the sample population was 2.6. However, for AIAN households, the average household size was slightly larger, at 2.9. ACS estimates indicate a slightly smaller average household size of 2.48 in the state of Minnesota.

Among AIAN households surveyed, 3.4% were overcrowded (with between 1 and 1.5 persons per room), and another 1.7% were severely crowded (with greater than 1.5 persons per room). In contrast, the rates of household crowding for the state of Minnesota are 1.5% crowded and 0.8% severely crowded – less than half of the rate observed in surveyed AIAN households.

Most AIAN households surveyed consisted of only one family unit (defined for the purposes of this survey as couples without children, single adults, and parents/caretakers with minor children). However, 38.5% of households included more than one family unit, a combination of multiple families living together, multiple single adults, and combinations of family types that may include adult children living with their parents, elder adults living with their children, or other similar situations. The two leading reasons for multiple families to be sharing one household are that they prefer to live together (40.0%) and that there is not enough available housing (40.0%) (see Figure 11).

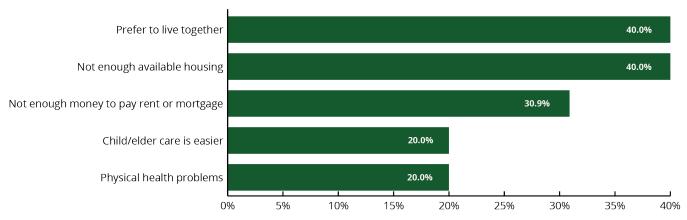


Figure 11 | Top Reasons for Doubling-Up among AIAN Households with Multiple Family Units

Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

⁵ U.S. Census Bureau. Historical Census of Housing Tables: Crowding. Accessed at: https://www.census.gov/data/tables/time-series/dec/coh-crowding.html

⁶ Pindus et al. 2017. Housing Needs of American Indians and Alaska Natives in Tribal Areas. U.S. Department of Housing And Urban Development Office of Policy Development and Research. Accessed at: https://www.huduser.gov/portal/publications/HNAIHousingNeeds.html

Housing Needs and Preferences

While 70.4% of surveyed AIAN households indicated that no additional units were needed to accommodate everyone currently living in the household who would like to have their own separate housing unit, 19.7% of households reported needing one additional unit, 8.6% reported needing two additional units, and 1.3% reported needing three additional units to comfortably house those currently living together. In total, the 179 AIAN Reservation-based responding households reported the need for 62 additional housing units. Assuming that AIAN households are proportionally represented among the respondent households, and that the need for additional housing units is consistent among other AIAN households, this data extrapolates to an estimated need of 279 housing units.

In terms of housing types, AIAN respondents on the Reservation preferred affordable homeownership units (indicated as a preference by 41.8% of respondents who answered that members of their household would like to live in separate housing units), fair market rental units (indicated by 38.8%), and tiny homes or accessory dwelling units on the same property (37.3% of respondents) (see Figure 12 for summary of responses). Households with Elders indicated a preference for independent living options (a leading choice for 40% of households including at least one member 62+); households with children tended to prefer fair market rental housing and ADUs over homeownership units (preferred by 55.2% and 48.3% of households with children, respectively, versus 41.4% for affordable homeownership units).

Off-Reservation respondents to the General Survey who expressed an interest in moving to the Reservation indicated that single-family homeownership units would meet the needs of most households (approximately 60 of the off-Reservation respondent households), while a smaller group (approximately 30 respondent households) would have their needs met through smaller accommodations, such as a duplex/townhouse, tiny home, low-income rental, or apartment unit. In total, these households would require 103 additional on-Reservation housing units to meet the needs of off-Reservation respondents.

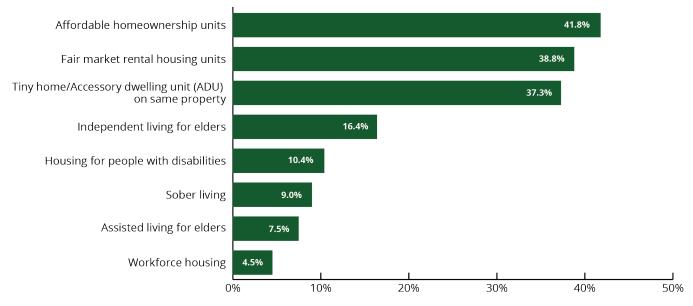


Figure 12 | Preferred Housing Types among AIAN Households

Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%.

The Fond du Lac Reservation consists of three districts: Brookston (Ashkibwaakaaning), Cloquet (Bapashkominitigong), and Sawyer (Gwaaba'iganing). The Brookston District consists of the northern half of the Reservation in Saint Louis County. The Cloquet District consists of the southeast portion of the Reservation, including part of the City of Cloquet, and the Sawyer District consists of the southwest portion of the Reservation.

Among surveyed AIAN households living on the Reservation, the majority (77.7%) reported that they would prefer to live in Cloquet District (Bapashkominitigong) if safe, sanitary, and affordable housing were available. About one quarter of AIAN respondents indicated that they would be interested in living in Brookston (Ashkibwaakaaning) or Sawyer (Gwaaba'iganing) (respondents were permitted to indicate more than one community in which they would be interested in living). Off-Reservation respondents indicated similar preferences among the Fond du Lac districts: 62.4% of those interested in moving to the Reservation would like to live in Cloquet (Bapashkominitigong), and approximately 25% were interested in Sawyer (Gwaaba'iganing) and Brookston (Ashkibwaakaaning).

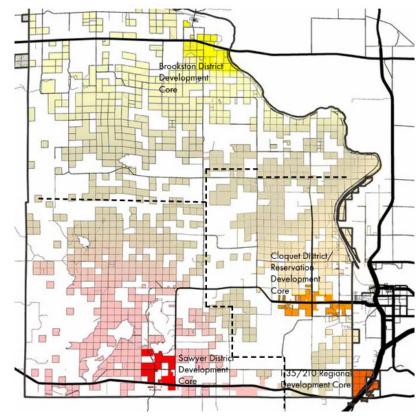


Figure 13 | Core Development Areas Identified in FDL Comprehensive Plan

The Fond du Lac 2020-2040 Comprehensive Plan identifies core development areas around the centers of each district, with a focus on neighborhood-level development in the Brookston (Ashkibwaakaaning) or Sawyer (Gwaaba'iganing) areas, and a higher intensity of development in Cloquet (Bapashkominitigong), as illustrated in Figure 13, where opaque colors indicate core development areas. Preferences for new housing locations will be an important consideration as this development progresses.

Between the on-Reservation households surveyed and the off-Reservation respondents, the total estimated need for additional housing is 382 housing units, including a mixture of homeownership units, rental units, and infill development in the form of tiny homes or accessory dwellings spread across the Reservation's three districts.

Desired Housing Features

Respondents were asked to identify which home features were most important to their household. AIAN on-Reservation respondents indicated that a washer/dryer and a sense of privacy were the home features most important to them. Storage space (including garages and storage sheds) was an important housing feature for most respondents as well (see Figure 14 for

a summary of responses for all home features). Households with Elders tended to have a higher preference for central air conditioning and a lower preference for a yard with grass compared to households without Elders, while households with children were more likely to view a yard with grass, outdoor play area for children/teenagers, and pet-friendly accommodations as important housing features. Among those living off-Reservation, alternative energy and a space for cultural/ spiritual activities entered the top five most important housing features.

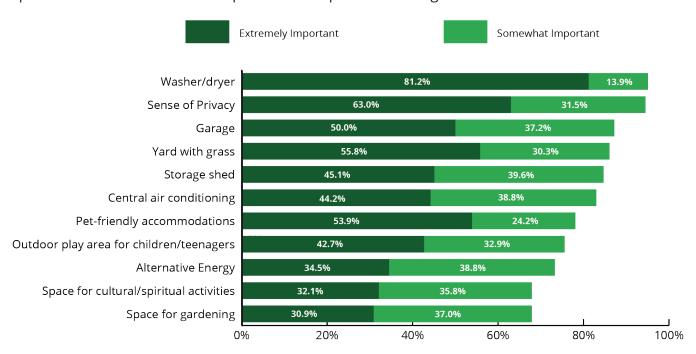


Figure 14 | Most Important Housing Features among AIAN Households

Grab bars in bathrooms

Accessible shower

ADA-compliant doors

Ramps

Households were also asked about the accessibility features needed in their homes. Households with members 52+ reported needing bathroom grab bars most out of the accessibility features listed, and also expressed need for ramps Lower counter heights and accessible showers to a lesser extent (see Figure 15).



24.1%

For households that indicated an interest in homes with multigenerational design or space for extended family

Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%.

46.3%

81.5%

to live together, the survey included a follow-up question to inquire about their preferred arrangement for multigenerational living: most of these households indicated a preference for some level of separation/privacy between family units, although were split on their preferred configuration, as shown in Figure 16.

100%

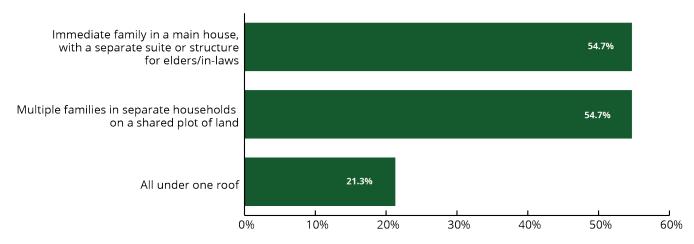


Figure 16 | Multigenerational Housing Preferences

Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

Homeownership

Over one third of on-Reservation AIAN households had at least one household member interested in becoming a homeowner. This rate was higher among households with children (46%) and households without children or Elders (42.3%). The largest reported barriers to homeownership were related to lack of income: 60.3% of respondents interested in homeownership reported difficulty saving enough for a down payment and closing costs as a top barrier to homeownership, and 42.5% reported insufficient income/difficulty making monthly loan payments as a leading barrier (see Figure 17).

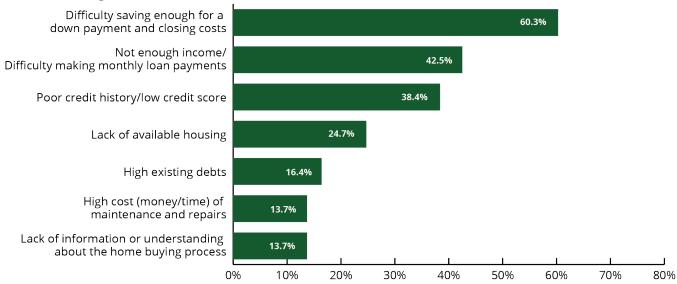


Figure 17 | Barriers to Homeownership among AIAN Households

Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

The Band currently offers some resources to address these needs, including a down payment assistance program operated by Fond du Lac Housing, and the Band's Homeowner Assistance Fund Program, which although temporary, provides financial assistance with mortgage and utility payments to existing homeowners. However, the down payment assistance program offers a

maximum of \$3,000 in assistance, which may be insufficient to meet the needs of many interested residents.

As of March 2023, the estimated home values in Saint Louis and Carlton Counties were \$210,635 and \$224,040, respectively, according to the Zillow Home Value Index. Given the current high interest rates for mortgage lending, an estimated monthly mortgage payment would come to between \$1,050 and \$1,150, assuming a 6.5% annual interest rate and a 20% down payment. In order to afford this mortgage without paying more than 30% of household income, the mortgage holder would need to have a minimum annual income of \$42,600. However, several Native-specific mortgage programs may offer lower rates that can make mortgage payments affordable to many more households. Specifically, the Native American Direct Loan (NADL) program and the HUD Section 184 Indian Home Loan Guarantee Program can be valuable resources. The NADL program is only available to Veterans and offers 30-year fixed rate mortgages starting at 2.5%. At this rate, monthly mortgage payments would be between \$650 and \$700 (still assuming a 20% down payment) and would be affordable to households making a minimum of \$26,600 annually. The HUD Section 184 program is available to all tribal members, but the mortgage interest rate is not publicly available.

Table 3: Estimated Home Financing, Median Fond du Lac Household

	Saint Louis County		Carlton County	
March 2023 Zillow Home Value Index	\$	210,635.15	\$	224,040.47
20% down payment	\$	42,127.03	\$	44,808.09
Remaining loan amount	\$	168,508.12	\$	179,232.38
Monthly mortgage payment at 6.50% interest rate	\$	1,065.09	\$	1,132.87
Monthly mortgage payment at 2.50% interest rate	\$	665.81	\$	708.18
Income required to avoid expense burden (open market)	\$	42,603.44	\$	45,314.82
Income required to avoid expense burden (NADL rate)	\$	26,632.43	\$	28,327.38

Among the 60 household respondents who expressed interest in homeownership, 27 reported sufficient income to afford the estimated mortgage payment without being cost burdened. However, only eight of these households were currently renting (meaning that the member(s) interested in homeownership already live in a home owned by a household member, or current homeowners would like a different or additional housing unit) – indicating that additional barriers to homeownership may impact those household members who are not already homeowners. For instance, those interested in homeownership may not be heads of household and may not have the full household income to dedicate towards a housing payment, or the lack of available or suitable housing supply may prevent current homeowners from relocating.

⁷ https://www.zillow.com/research/methodology-neural-zhvi-32128/

Further promotion of homeownership will likely require comprehensive support from the Band's various programs, including those to provide direct assistance to existing homeowners as well as financial education among prospective homeowners. In particular, survey responses indicate

that both current and prospective homeowners could use support in achieving housing stability. Among homeowners, 57.8% reported that they do not have all the resources needed to maintain their homes, including financial resources (49.6%), knowledge (23.3%), time (11.6%), or physical ability (5.4%). Across all surveyed households, there was a high level of interest in home assistance programs direct financial assistance (50.3% of households).

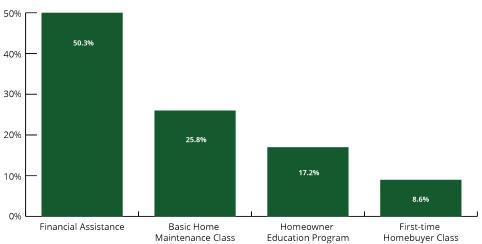


Figure 18 | Interest in Home Assistance Programs among AIAN Households

through the Band, especially _{Note: Respondents} were permitted to choose multiple answer choices, resulting in a total direct financial assistance larger than 100%

Off-Reservation Homeownership Needs

Off-Reservation households interested in moving to the Reservation may be better positioned to afford homeownership. Some respondents expressed concerns about earning too much income to qualify for low-rent housing – suggesting that homeownership units may be more suitable for many of these households. Among the 86 respondents interested in moving, 60 reported a household income greater than the \$42,600 estimated minimum to afford the median home without excessive cost burden.

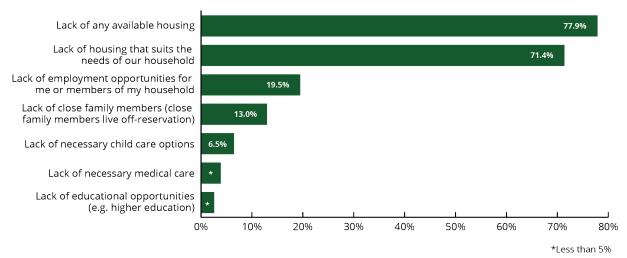


Figure 19 | Barriers to Moving to the Fond du Lac Reservation

Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

However, the leading barriers to moving to the Reservation for off-Reservation households interested in doing so were lack of any available housing and lack of housing that suits the needs of the household (indicated by 77.9% and 71.4% of respondents respectively). In addition, 65.9% of off-Reservation respondents reported having difficulty accessing adequate housing as a result of living off-Reservation. For both households that are and are not interested in living on the Reservation, respondents shared a concern that moving back would mean non-enrolled household members would lose their housing if something should happen to the enrolled head of household, parent, or spouse.

Income and Employment

The median household income for AIAN respondents to the on-Reservation survey was \$40,000. This was lower than the median income among off-Reservation respondents (\$50,000) and median income among all on-Reservation survey respondents regardless of race (\$51,000). In comparison, the median household income in the Duluth, MN-WI Metro Area, according to 5-Year estimates from the 2021 American Community Survey, is \$62,184. Household median income is slightly higher among households with children than among the AIAN survey population at large at \$44,480, and slightly lower among households with Elders, at \$35,000.

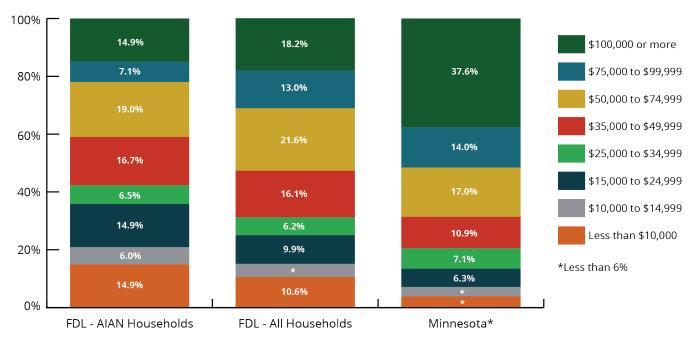


Figure 20 | Comparison of Household Income Distributions

Nearly 60% of on-Reservation AIAN households have a household income below \$50,000, and 35.8% have a household income below \$25,000. In comparison, only 31.4% of Minnesota residents have a household income below \$50,000 and 13.4% have a household income below \$25,000 (see Figure 20). When accounting for household size, 69.7% of AIAN households surveyed meet the HUD definition for "low-income" (earning 80% of Area Median Income (AMI) or below), including 31.5% of households classified as "Extremely Low Income" (30% AMI or below) and 16.1% classified as "Very Low Income" (30-50% of AMI).

The survey included a question about household needs for specific financial services. An emergency/low-interest loan program was the financial service most in-demand, with more than half of respondents (54.3%) selecting this as a program their household needs. This was followed by down payment assistance and checking/savings accounts, with around one third of respondents selecting these services.

Survey data reflects high rates of unemployed and retired adults, and relatively low rates of full-time employment: 35.4% of AIAN adults represented by the survey are employed full-time, and 48.3% have some form of employment during at least part of the year (this includes seasonal and part-time work). 22.4% are retired, and 19.5% are unemployed (see Figure 21 for full breakdown). For comparison, in the Duluth MN-WI Metro area, the unemployment rate is 3.6% (as of December 2022). However, the unemployment rate comparison should be taken with a caveat – the Household Survey did not confirm whether adults were actively seeking work, a key component of the Bureau of Labor Statistics definition for unemployment.⁸

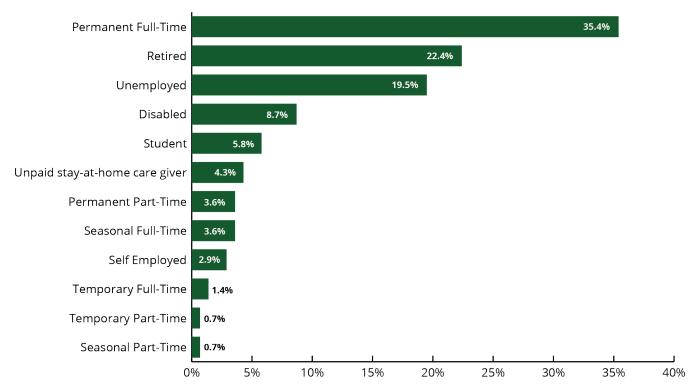


Figure 21 | Employment of AIAN Adults

Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

Nearly half (48.8%) of surveyed AIAN households had the employment of at least one member affected by the COVID-19 pandemic. 14.5% lost their jobs outright, and others were furloughed or had their hours reduced. Only 2.9% found new employment during the pandemic.

Among those in AIAN households looking for new employment, the largest barrier reported was "insufficient pay from available jobs," indicated by 36.4%. This was followed by lack of transportation, indicated as a barrier by 31.8%. The majority (78.6%) of those looking for new

⁸ Bureau of Labor Statistics. How the Government Measures Unemployment. Accessed at: https://www.bls.gov/cps/cps_htgm.htm

work were interested in permanent full-time work, although a fairly high proportion (16.7%) were interested in permanent part-time work.

Regardless of whether someone in the home was looking for new or additional employment, respondents were asked what kinds of employment training their household would be interested in. Many households reported an interest in job training for the building trades, suggesting a possible employment pipeline to support future residential or commercial development. Others expressed interest in learning computer technology skills and administrative skills. Specifically, the most popular category for skills/job training was skilled labor (e.g., carpentry, ironwork, masonry/ bricklaying, pipefitter, welding), indicated by 33% of respondents as something members of their household would be interested in. This was followed by general construction/heavy equipment operation (28.6%), computer software/computer skills, and grant writing/grant administration (26.4% each).

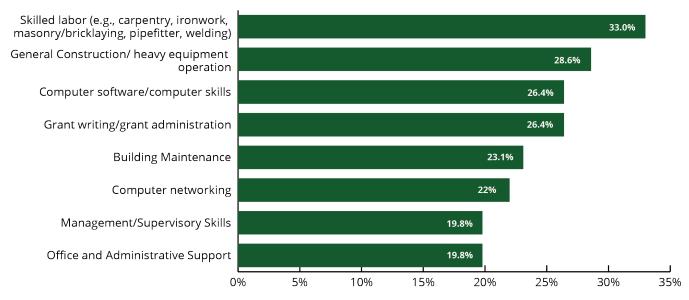


Figure 22 | Interest in Job Training among AIAN Adults

Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

Respondents to the household survey were also asked in an open-response question what kinds of jobs they felt were missing from the Fond Du Lac Reservation. Many indicated that they were interested in trades/vocational professions, parttime work for both youth and Elders, and care professions such as childcare and services for Elders.

According to focus group participants from the FDL Ojibwe School, there are few jobs available to teenagers living on the Reservation. While there are some jobs available through the Head Start program, or seasonal positions for summer programs, some of the only year-round opportunities are with fast food restaurants. One



Figure 23 | Word Cloud of Responses to "What type of employment opportunities are missing on the Fond du Lac Reservation?"

participant, who previously worked in a local fast-food restaurant, shared that the job was difficult; they didn't feel that they were treated well and were made to do all of the work in the back of house. Other participants shared that they would like to have jobs helping the community, at community centers or through other community programs. In the longer term, many students are interested in contributing to the Band through health care and community service professions.

Education

Adult Education

More than half (56.9%) of AIAN adults represented by the survey have attended at least some college and 87.4% have a high school diploma, equivalent, or higher. This level of educational attainment is comparable to the country at large, where in 2021 63.3% of adults had attended some college or higher. Furthermore, 40.2% of AIAN households surveyed include an adult interested in continuing their education in the future. Of these, 40.8% indicated that they would like to earn their graduate/professional degrees, 36.6% were interested in earning bachelor's degrees, and 35.2% would like to get their associate degrees. Native American studies was the leading subject of interest for those who would like to continue their education, followed by Ojibwe language, skilled trades, and business and management. Leading barriers to continuing education for those interested in doing so were lack of time due to work schedule, and family responsibilities (both indicated by 33.3% of these respondents).

34.5% of households included at least one member (adult or child) who had dropped out of school or college. The leading reason for this was needing to take care of children or other family members, indicated by 37.3% of these respondents.

Youth Education

72.4% of children in AIAN respondent households were in K-12 schooling, approximately evenly distributed across grades. The remaining 27.6% were either in Pre-K/Head Start programs or not yet in school. Just over half of students (51.2%) attended school in the Cloquet Public School District, 16.3% attended the Fond Du Lac Ojibwe School, and smaller groups attended schools in South Ridge (9.8%), Carlton (3.3%), and other school districts (4.1%).

Many of the participants of the youth focus group at the FDL Ojibwe School shared plans of attending college after completing high school. Some of the participants had specific career goals including pursuing nursing, art, or social work, while others stated that they would like to continue their education without a specific goal in mind. One participant shared that she thought the Band could provide more support with the college application process – understanding all of the forms and requirements for application, including those for financial assistance, felt like a significant barrier.

⁹ https://www.census.gov/newsroom/press-releases/2022/educational-attainment.html

Language and Culture

Language and cultural practices are critical expressions of the Fond du Lac Band's sovereignty and uniqueness. The RBC affirmed its commitment to preserving and enhancing Ojibwe language and culture through the 2010 resolution declaring Ojibwe the official language of the Fond du Lac Band.¹⁰ Through an agreement with Carlton and St. Louis Counties, the Fond du Lac Band developed dual language Ojibwe and English road signs, which led the Minnesota Department of Transportation and Federal Transportation Administration to adopt guidance allowing dual language signs on state highways within tribal boundaries.¹¹



Figure 24 | Dual-Language Road Signage at Nagaajiwanaang Ishkoniganing Gidagoshin



Figure 25 | Fond du Lac Language and Culture Building

However, the prevalence of Ojibwemowin and its adoption in regular business practices for the Band and the community have been difficult due to the lack of existing fluent speakers, and even fewer who speak Ojibwemowin as a first language, according to Naawakwe, Fond du Lac's Ojibwemowin Project Manager. While there are some older Ojibwemowin speakers and a growing population of youth and young adults as a result of the FDL Ojibwe School's immersion program, most adult Fond du Lac members do not speak Ojibwemowin at a high level. The Band's Gegaanzongejig Ji-Aabadak Ojibwemowin Language Program, established in 2015, has become a fast-growing program for the Band, expanding its outreach and services to embrace its role as a cultural and community leader, supporting language learning opportunities for all those interested. 12 Many of the Band's Language and Culture staff and programming are housed in the Language and Culture Building, which was completed in May 2020 with financial assistance from the U.S. Department of Housing and Urban Development.

¹⁰ Resolution #1421/10 – Declaration of the Ojibwe Language as the Official Language of the Fond du Lac Band. Accessed at: https://www.fdlrez.com/government/downloads/Resolution%201421-10%20Ojibwe%20language%20 2010.12.07.pdf

¹¹ http://www.fdlrez.com/planning/projects.htm

¹² Fond du Lac Band Ojibwemowin Resources. Accessed at: https://www.fdlrez.com/ojibwe/index.htm

Interest in language programs and resources among those living on the Fond du Lac Reservation and those living off-Reservation is significant, but the language program is still growing and adapting to meet the community's needs. To promote greater language learning, more regular sessions and knowing that the language learning program will continue to be around and have programming would help with retention of participants, according to one participant in the Ke go naa! language sessions.

50% of all AIAN households surveyed reported using Ojibwe regularly at home; however, among those who use Ojibwe, most use a level of language limited to single words (commands, names, items, etc.) (see Figure 26). At the same time, 65% of all AIAN households indicated that at least one member of their household is interested in learning to speak Ojibwe. This suggests that many

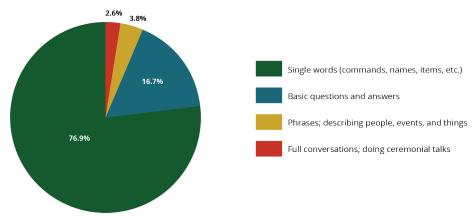


Figure 26 | Level of Ojibwe Spoken at Home among Ojibwe-speaking Households

households not currently using Ojibwe at home would like to learn, and that many currently using Ojibwe at home would like to learn more. Interest is about equivalent off the Reservation, with 66.4% of these households expressing interest in learning the Ojibwe language.

Households interested in learning Ojibwe expressed a preference for web-based learning programs, with 54.1% selecting this as a preferred method (see Figure 27 for all learning methods surveyed). However, many respondents may be unaware of the language programs already available to them. While most respondents are aware of the Kiwenz Summer Camp and Ke go naa! Language Learning Sessions, few are aware of the Waazh Immersion Program, the Band's language-learning social media accounts, or Ojibwe Translation Supports.

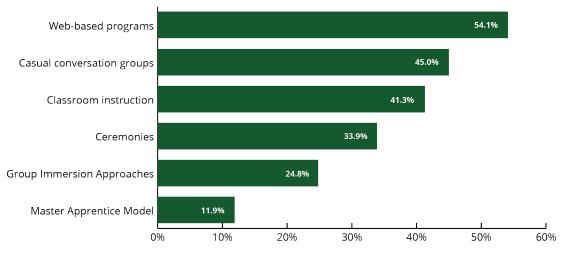


Figure 27 | Preferred Language Learning Approaches among AIAN Households Interested in Learning Ojibwe

Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

Cultural Practices

Almost all AIAN respondents on the Reservation (95.9%) are interested in participating in cultural activities and events of some kind. 77.2% expressed interest in participating in powwows, 63.7% in traditional crafts, and 56.1% in exercising their treaty rights (see Figure 28).

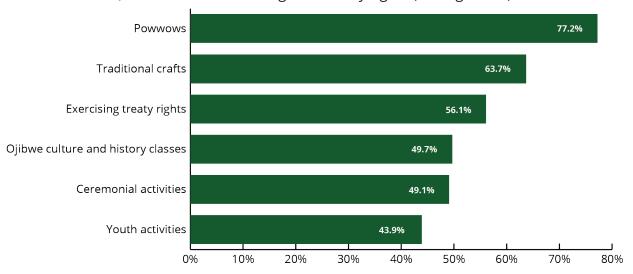


Figure 28 | Interest in Participating in Cultural Activities among AIAN Households On-Reservation

Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

Off the Reservation, interest is even higher, with 97.3% of respondents expressing interest in participating in cultural activities and events of some kind. Powwows are the event with the greatest interest among this group as well, followed by traditional crafts.

77% of all AIAN households surveyed exercise at least one retained treaty right, the most common being fishing (47.3%) and harvesting (46.7%) (see Figure 29). Among those who exercise their

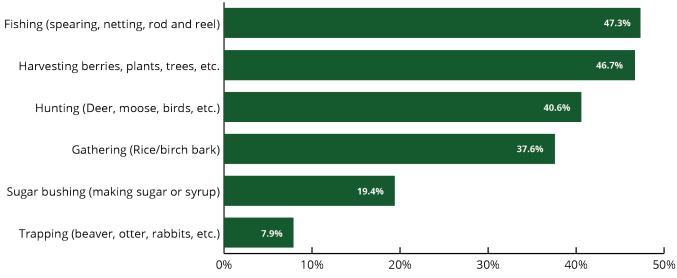


Figure 29 | Rates of Exercising Retained Treaty Rights among AIAN Households On-Reservation Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

treaty rights, the main reasons are cultural significance (42.2%) and subsistence (35.9%). For households living off-Reservation, exercising treaty rights is even more common – 82.4% exercise at least one retained treaty right.

Respondents reported that they were interested in being supported by the Band with resources on the Reservation to practice their cultural activities. Many expressed a need for space for crafting, creating art, practicing medicine, storing sugar bushing equipment, and treating meat. Additional communal spaces for cultural gatherings, crafting and arts, and activities related to hunting, gathering, and harvesting are in high demand.

The Fond du Lac Band further supports cultural practices among the community through their Food Sovereignty programs, including the Na'enimonigamig facility, a food processing facility open to all Fond du Lac community members; Gitigaaning, a 36-acre farm developed in 2020 and you or anyone in your household need unique still expanding in capacity; the 13 Moons Program through the Fond du Lac Resource Management Division, which provides regular workshops on culture, ecology, and natural resource management; among a variety of other cultural programming.



Figure 30 | Word Cloud of Responses to "Do spaces or resources in your house for making cultural art or exercising traditional cultural practices?" and "Are there other unique housing needs/amenities that are needed by your household for hobbies or cultural practices?"



Figure 31 | Fond du Lac Na'enimonigamig Food Preparation Kitchen

Transportation

Personal car was the most-used form of transportation among AIAN respondents, used regularly by 89.9% of households. However, this may not characterize the transportation needs of all household members: 30.3% reported that at least one member rides with a friend or family member regularly, 24.7% walk, 17.4% use FDL Transit, and 12.9% use a bicycle. In addition, 55.7% of AIAN households reported that at least one member experienced some barriers in getting where they need to go: 21.5% of households reported that not having a driver's license is a leading barrier, 25.3% reported unsafe walking conditions as a significant transportation barrier, and 19.6% reported unsafe biking conditions (see Figure 32 for additional transportation barriers).

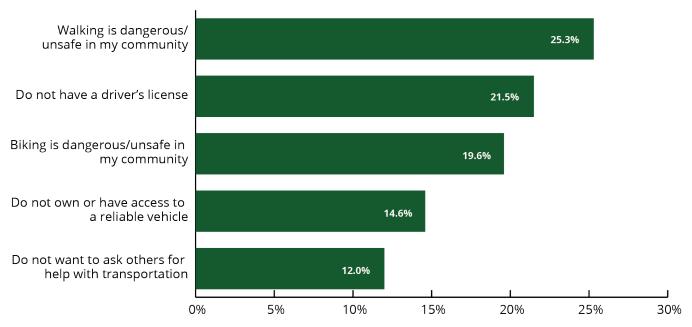


Figure 32 | Barriers to Effective Transportation among AIAN Households

Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

The Planning Division has worked to expand multimodal transportation options through the development of the Big Lake Road and Mahnomen Road Trails in 2019 and 2020, respectively, and developed a Safety Plan for the Reservation related to transportation safety. However, these survey responses indicate that existing projects may not serve all residents of the Reservation.

17.4% of surveyed AIAN households reported using FDL Transit regularly, primarily for errands and healthcare appointments. A smaller proportion reported using FDL Transit to commute. Those with unmet transportation needs would like to see transit service in the evenings and on weekends, including service to all three districts and rides to Duluth.

Youth focus group participants shared that while few jobs are available in Cloquet, accessing these jobs is even more difficult for those without access to a personal vehicle. Because the transit system only operates until 5pm on weekdays and doesn't run on weekends, evening jobs – those most accessible to youth in school – are not an option.

Households with children feel that transit service to community centers and before/after school

activities are transit priorities; households including Elders are most interested in additional transit service to cultural events as well as community centers and healthcare appointments.

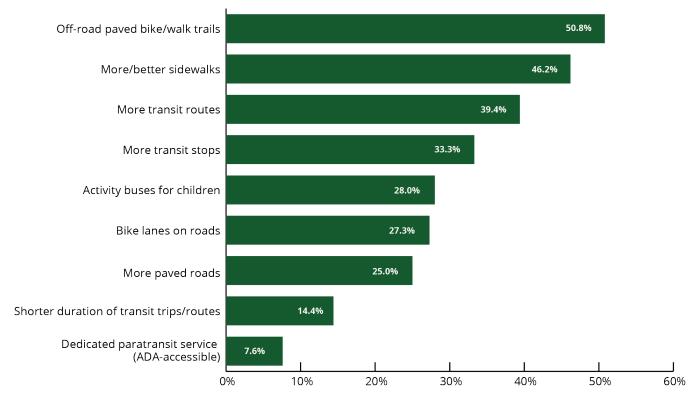


Figure 33 | Recommended Transportation Improvements

Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

When asked which improvements to the transportation system would make their travel more accessible, respondents recommended improvements to the multimodal transportation system (biking and walking), and an expansion of the public transit system. Specifically, 50.8% of respondents would like to see more off-road paved bike/walking trails, 46.2% recommended more/better sidewalks, 39.4% recommended more transit routes, and 33.3% recommended more transit stops (see Figure 33).

Public Safety

AIAN residents of the Reservation shared several public safety concerns, with crime being first and foremost. 61.4% of respondents indicated crime as one of their top three safety concerns, followed by animal control, a leading concern for 40.5% of respondents (see Figure 34 for all responses). Two thirds of respondents (66.3%) reported feeling "very safe" in their homes, while 9.5% reported feeling somewhat or very unsafe in their homes. However, only around one third (36.3%) reported feeling very safe in their neighborhoods at night while a quarter (25.1%) reported feeling somewhat or very unsafe. Among off-Reservation survey respondents, crime was reported as a deterrent to moving to the Reservation, cited by 5% in a free-response question asking, "What are the reasons you are not interested in living on the Fond du Lac Reservation?"

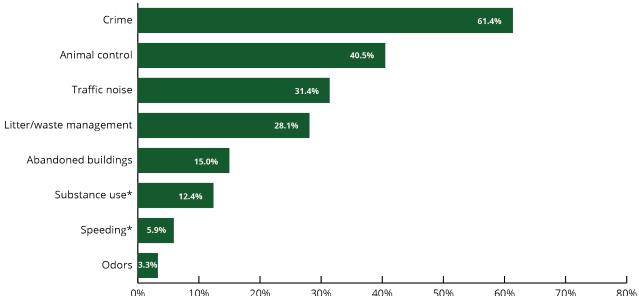


Figure 34 | Top Public Safety Concerns

Note: Respondents were permitted to choose up to three answer choices, resulting in a total larger than 100% *Answer choices categorized from write-in responses.

Figure 35 shows the concentration of areas where respondents reported crime as a top concern. Concerns about crime were concentrated in the area east of the Tribal Center, and to lesser degrees at the south end of Big Lake and near the intersection of Jarvi and Brevator Roads.

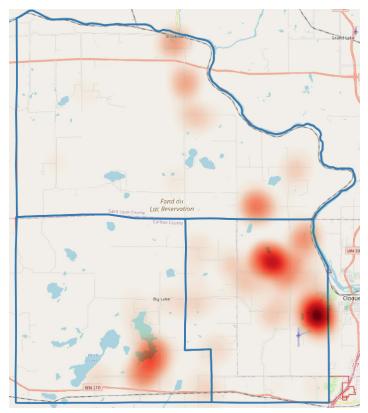


Figure 35 | Heatmap of AIAN Household Respondents Reporting "Crime" as a Top Concern

To address public safety concerns, respondents recommended adding streetlights and installing surveillance cameras over several other safety improvements as indicated by 57.6% and 43.7% of respondents, respectively (see Figure 36).

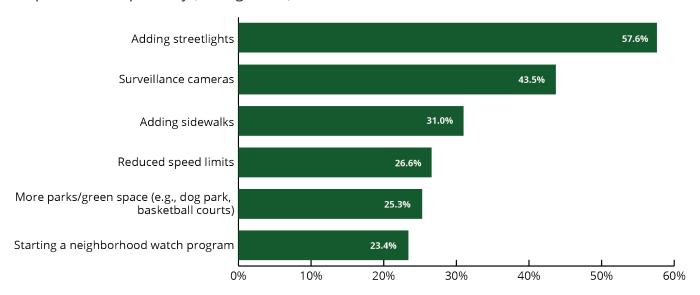


Figure 36 | Recommended Public Safety Improvements among AIAN Households Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

Health and Wellness

Child and Elder Care Needs

In households with children in the home requiring childcare, the majority (60%) reported that they rely on a child's immediate family member for care, 30% reported that they rely on a grandparent, and 20% on a certified childcare center, with some relying on multiple methods of childcare. Among these households, around half reported that their childcare needs are currently being met. The most frequently noted unmet childcare needs were after-school care, followed by care for special needs children and toddler daycare. The cost of childcare was the leading barrier to accessing needed care, indicated by 69% of respondents who reported that they have unmet childcare needs, followed by the limited number of qualified providers, indicated by 41.4%.

In households with unmet elder care needs, the most in-demand service was delivery of food or meal boxes, indicated by two thirds of households with elder service needs, followed by delivery of medications, indicated by half of these households. Focus group participants from the Elder Concerns Group shared a need for help with basic household maintenance and cleaning services.

Healthcare

97.1% of AIAN households surveyed reported having health insurance of some kind. 47.1% reported being insured through employer-provided coverage, 44.3% through Medicare, and 43.7% reported receiving direct services through IHS (with some households receiving insurance/care through multiple sources). However, 11.9% of individual adults represented in the survey did not have health coverage of any kind. Nearly all children in surveyed households had some kind of health insurance.

Depression was the most common reported health issue faced by surveyed AIAN households, affecting members in 38.8% of households, followed by diabetes, which affected 35.2% (see Figure 37). The rates of depression and mental health concerns was higher among households with children, with depression affecting nearly half (47.9%) of these households, while diabetes

was more frequent in households with members aged 52 or older—over half (53.9%) of these households included at least one member with diabetes. According to recent statistics on mental health, Serious dental issues depression affected 8.4% of adults aged 18 or older nationwide in 2020 and 17.0% of adolescents aged 12 to 17 in 2020.13 Additionally, the Centers for Disease Control (CDC) estimates that 11.3% of the US population is affected by diabetes.¹⁴ This disparity is consistent with other findings from

the CDC, which estimates

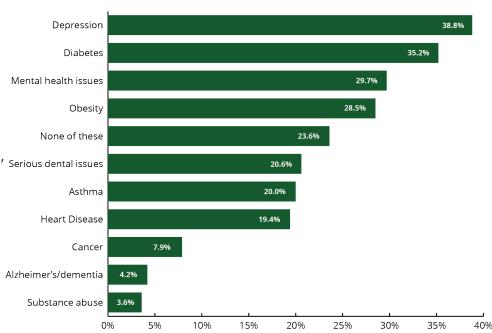


Figure 37 | Most Prevalent Health Concerns among AIAN Households Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

rates of diabetes to be twice as high in AIAN communities as in the general population and acknowledges that risk factors for depression are common in many AIAN communities, although large-scale study data is unavailable.¹⁵

The majority of AIAN respondents (76.7%) reported that they go to Fond Du Lac Human Services (MNAW or CAIR) when members of their households need health care. Among those who do not regularly use FDL Human Services, the leading reason reported was that the individual household member needing care is non-Native or otherwise ineligible. Regarding care access, 68.4% of households reported having access to telehealth options to meet some of their household's healthcare needs.

AIAN households reported that the specific health and wellness services they need most are dental services (needed by 65.8%) and optical services (needed by 53.5%) (see Figure 38). Demand for mental health services was higher among households with children, while demand for immunizations was higher among households including Elders.

¹³ National Institute of Mental Health. Major Depression Statistics website. https://www.nimh.nih.gov/health/statistics/major-depression. Accessed 18 May 2023.

¹⁴ Centers for Disease Control and Prevention. National Diabetes Statistics Report website. https://www.cdc.gov/diabetes/data/statistics-report/index.html. Accessed 18 May 2023.

¹⁵ Centers for Disease Control and Prevention. Diabetes and Depression Among American Indian and Alaska Native Elders, Healthy Aging Program Brief. https://www.cdc.gov/aging/pdf/hap-issue-brief-aian.pdf. Accessed 6 June 2023.

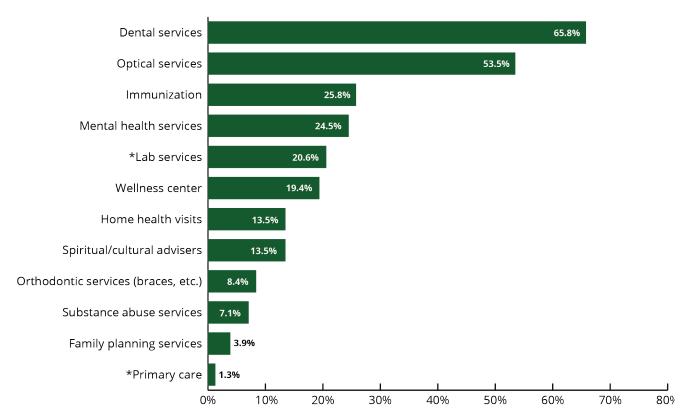


Figure 38 | Most Needed Health Services among AIAN Households

Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

Respondents were also asked about the social services their households need most: 64.1% responded that their households needed community advocacy services. Furthermore, 72.9% of AIAN respondents felt that it is somewhat important or extremely important that the household's healthcare and elder care providers understand Ojibwe culture.

^{*}Answer choices categorized from write-in responses.

Environmental Health Concerns

Respondents were asked about their environmental health concerns on the Reservation. Drinking water quality is by far the top of these concerns, with 70% of respondents reporting it as an issue. Respondents living near bodies of water were most likely to select this as a top concern (see Figure 39 for additional environmental health concerns). The Fond du Lac Environmental Program's Office of Water Protection is responsible for managing and protecting the various bodies of water across the Fond du Lac Reservation by establishing water quality standards, conducting water quality testing, and identifying projects for improving water quality.¹⁶

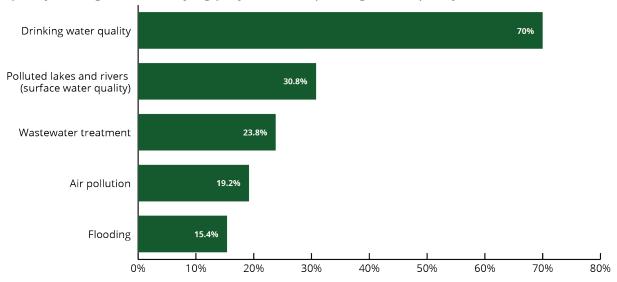


Figure 39 | Environmental Health Concerns among AIAN Households

Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

At the household level, experience of water quality may be affected by the condition of water distribution infrastructure and the age of the housing structure. In addition, the use of septic systems in many rural areas, especially those that are older, may impact nearby surface water quality, which may be the case for households near Big Lake, identified as a hot spot of respondents with water concerns on the heatmap in Figure 40. The Fond du Lac Environmental Program is currently pursuing options to plan and develop a wastewater treatment system for this part of the Reservation which may help to address these issues.¹⁷

Figure 40 | Heatmap Showing Frequency of Reporting Water-related Environmental Health Concerns

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¹⁶ https://www.fdlrez.com/RM/waterquality.htm 17 https://www.fdlrez.com/RM/waterbiglake.htm

Communications

Respondents to the on-Reservation survey were asked to rate the performance of various communications services in their homes, including landline phone service, cellular phone service, broadcast radio, broadcast television, cable or satellite television, dialup internet service, fixed broadband internet service, and mobile broadband internet service (wireless internet provided by a mobile carrier). Choices for ratings were poor, fair, good, excellent, and not applicable.

Broadcast radio was rated "Excellent" or "Good" by 68.3% of respondents who use it, and broadband internet was rated "Excellent" or "Good" by 65.4% of respondents who use it. On the other hand, communication services rated least well included dialup internet (rated "Fair" or "Poor" by 71.4% of respondents who use it) and broadcast television (rated "Fair" or "Poor" by 49.2% of respondents who use it).

Table 4: Usage and Ratings of Various Communication Services among AIAN Households

Service	Usage Rate	Rated Positively
Landline Phone	33.9%	58.3%
Cellular Phone	96.6%	61.4%
Broadcast Radio	57.4%	68.3%
Broadcast Television	75.4%	50.8%
Cable/Satellite Television	49.7%	61.4%
Dial-Up Internet	20.2%	28.6%
Broadband Internet	71.8%	65.4%
Mobile Broadband	61.1%	55.1%

Among AIAN households, 89.3% have some type of internet service, including dial-up, fixed broadband, or mobile broadband. In comparison, 87.2% of households nationwide have some type of internet service. Around half (46.2%) of respondents who have internet in their homes reported using Aaniin as their internet provider. However, only 23.4% of respondents were aware that funding sources are available to help them pay for Aaniin internet access.

Responding households were most interested in using technology for the purposes of learning/ education and home security, with 66.9% of respondents selecting these responses to the question, "Are you interested in using technology for any of the following purposes?" These responses were followed by working from home and telehealth, selected by 46.8% and 36% of respondents, respectively.

When asked how they would prefer the Band to communicate with them with important information and regarding tribal matters, printed mail was respondents' first choice, selected as a preference by 57.9%, followed by email, selected by 50%. Other communication methods are shown in Figure 41.

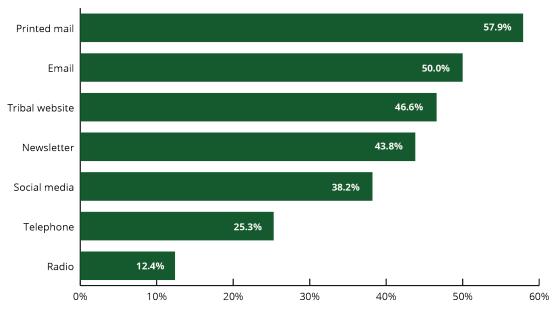


Figure 41 | Preferred Communication Method among AIAN Households

Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

Fond du Lac Programs

Respondents to the household survey were asked about their experiences with and perceptions of eleven different FDL services, programs, and departments, as well as their priorities for future programming and Band investment. Almost all FDL programs have an approval rating of good or excellent that totals over 50%. Respondents viewed Energy Assistance, Food Distribution, and Human Services programs most positively, while GED Classes, Emergency Awareness, and Housing were viewed least positively.

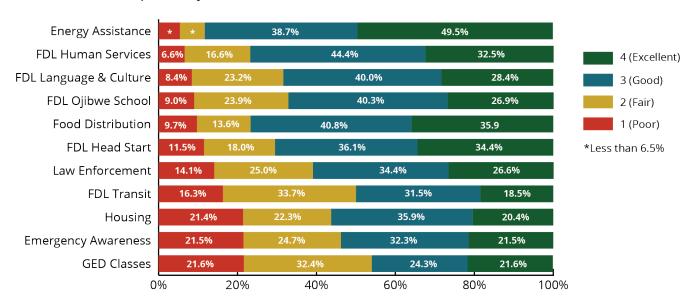


Figure 42 | Perception of Fond du Lac Programs among AIAN Households

All surveyed households were asked, "What specific tribal programs or initiatives would you like to see developed or expanded?" Respondents emphasized their interest in more housing, employment opportunities for young people, care for children and Elders, and investment in cultural spaces and programs. A complete table of responses is included in the Appendix.

Need for Additional Household Services

During the development of the household survey instrument, staff from the Planning Division suggested that there might be interest in additional household services in the community, in addition to the utilities, garbage pickup, and recycling pickup services like to see developed or expanded?" that are already available to those who live

housing centerswater elders **Cultura** community

Figure 43 | Word Cloud of Responses to "What specific Tribal programs or initiatives would you

on the FDL Reservation. These survey responses indicate existing demand and suggest potential opportunities for entrepreneurship among Fond du Lac members and Reservation residents.

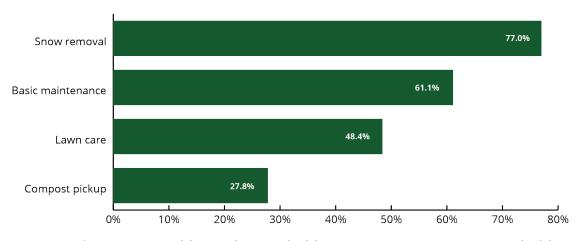


Figure 44 | Interest in Additional Household Services among AIAN Households Note: Respondents were permitted to choose multiple answer choices, resulting in a total larger than 100%

Surveyed households were asked what paid services (or services covered by rent) they would be interested in for their homes. Over three quarters (77%) of AIAN households indicated interest in snow removal services, and 61.1% expressed interest in basic home maintenance services. Nearly half (48.4%) were interested in lawn care services.

Community Priorities

One of the goals of this Needs Assessment was to understand the community's preferences and priorities for future economic development, as pursued by the Band and its enterprises, as well as the opportunities that the Band can create for individual business owners and entrepreneurs.

At the most general level, surveyed households were asked for their top priority for tribal land use, given the options "Agriculture," "Conservation/Open Space/Land for Traditional Practices," "Economic Development," and "Housing." Housing was a top priority for 41.4% of respondents, followed by conservation/open space/land for traditional practices by 29.0%, economic development for 19.5%, and agriculture for 9.5%. Balancing these priorities will be a key responsibility of the Planning Division, especially when considering new opportunities for housing and economic development.

Survey participants were given a list of ten different development areas and asked to select their top three investment priorities for the Fond du Lac Band. The most frequently selected investment areas included Economic Development (35.1%), Housing (33.3%), and Elder Care (30.4%) (see Figure 45). Households with Elders present generally favored investment in elder care, while households with children more frequently indicated preference for youth services and childcare programs. Across all demographic groups, investment in housing was a consistent priority.

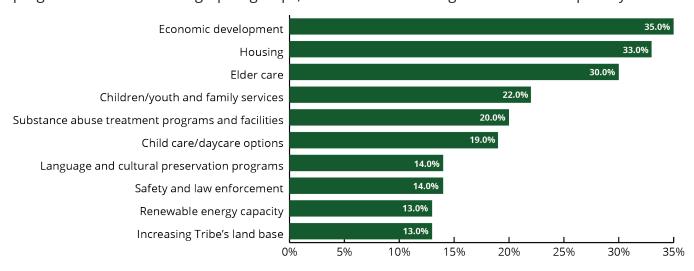


Figure 45 | Priority Investment Areas among AIAN Households

Note: Respondents were permitted to choose up to three answer choices, resulting in a total larger than 100%

In addition to asking about general investment areas, surveyed households were asked about their priorities for the Band's pursuit of specific business opportunities. Among the options provided, the top four preferences were for a bowling alley (37.2%), an indigenous food restaurant (35.4%), an indoor sports complex (35.4%), and a bank (32.9%). Households with children were most interested in the bowling alley, indoor sports complex, and childcare, while households with Elders were most interested in the indigenous food restaurant and in a gift shop. Additional preferred business opportunities are shown in Figure 46.

Among off-Reservation respondents, the top business development interests included a bank (40%) and a childcare facility (34.5%). Notably, off-Reservation respondents also expressed interest in the Band pursuing recreation facilities, hemp production (as a write-in option), housing, and childcare.

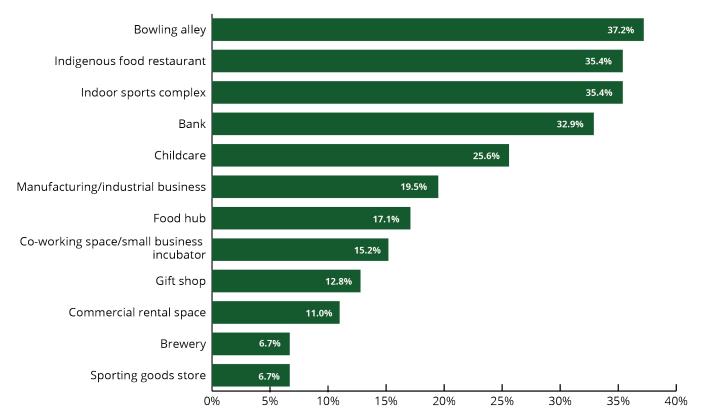


Figure 46 | Preferred Tribal Business Opportunities among AIAN On-Reservation Respondents Note: Respondents were permitted to choose up to three answer choices, resulting in a total larger than 100%

In a discussion with the Band's Economic Development Committee, committee members expressed interest in learning the community's opinion on what to do with the former Applebee's building that the Band acquired in December 2019. This concern was also raised by participants in the Elder focus group - who suggested that the Band either develop the property or sell it. Similar frustrations were shared by both groups around the future of the land next to the Black Bear Casino. While both parties would like to see some development that benefits the community, there is little agreement on how that should look.

Among AIAN respondent households who are business owners (constituting 5.1% of survey respondents), several recommended services and supports that would help their businesses succeed, including financial advising, planning, and small business grants.

Conclusion

The Fond du Lac Housing and Community Needs Assessment collected valuable information about the Fond du Lac community that reflects current needs and will help to establish priorities for the future. The planning sessions, outreach, and data collection efforts involved a wide range of divisions that may be able to benefit from collected data. In addition, community groups and departments that were unable to participate in the design and development of the Needs Assessment may still benefit from this project to support community-driven efforts not yet imagined. Below, we have included several lessons learned to carry into future data collection projects as well as a list of recommendations of grant programs and actions to consider based on the needs identified through this project.

Lessons Learned

After any data collection effort, there are always opportunities to improve the process, acknowledge good decisions made and adaptations implemented, and reflect upon valuable lessons learned that can and should be applied in future projects. Several conditions impacted the outcome of this project, which are summarized below:

Hiring sufficient field staff is critical for a field-based data collection effort. The main data collection method for this Needs Assessment was a field-based household survey. In our experience conducting field-based data collection, hiring enough field staff to complete the survey within a six- to ten-week period is critical to reducing burnout among staff members and maximizing the impact of PR and outreach campaigns. In addition, hiring staff from outside the existing organization helps to limit the number of additional commitments of the field staff team. However, the employment environment at the start of the survey was characterized by very low unemployment and a lack of applicants, which did not allow for hiring sufficient outside staff, and the team adapted to the resources available.

Targeted, direct-mail outreach can be an effective data collection strategy, in lieu of or in addition to field-based data collection. Field staff members experienced significant difficulty in reaching every household, especially those in rural areas that had gates blocking entry to the property. After this issue was raised on numerous occasions within a short period, the field staff team pivoted to leaving an informational flyer or door hanger on the barrier to entry and following up with a mailer requesting the household's participation in the survey. This strategy resulted in a significant increase in survey responses prior to the close of the data collection period.

Data collection methods may be more effective when tailored to meet program needs. The creation of the household survey instrument involved outreach to all Division directors to incorporate a wide range of input into the data collection process. While collaboration across Divisions can be beneficial, the length of the resulting survey instrument may have prevented some potential respondents from completing the survey. A narrower survey instrument, focused only on the topics and data points requiring a statistically representative response, may generate a greater response rate in future surveys.

Actions to Consider

The following section provides a range of actions to consider aimed at improving quality of life on the Fond du Lac Reservation. The actions aim to address the needs identified by the Fond du Lac community described within this report.

General

- Train a data steward who can work closely with grant writers from different departments to access, report, and distribute data as necessary for grant and planning purposes.
- Give all programs the opportunity to access this report and associated data tables so that every program is aware of and can use the information in the data set.
- Consider a planning session that uses the collected data to inform decision-making regarding future housing and other developments.
- Use the lessons learned from this data collection project to guide future efforts; consider
 potential data collection cycles of three to five years or developing ongoing data collection
 efforts using tribal staff (similar to the monthly cycle of the Census Bureau's American
 Community Survey).
- Consider using this data to strengthen current and future grant applications and consider incorporating the data into applications for the suggested grants listed below to address some of the needs identified on the Reservation.

Housing

- Explore options to develop new housing on the Fond du Lac Reservation that meet the affordability needs of existing households, including homeownership and rental housing opportunities.
- Consider an annual examination of the rent schedule for Fond du Lac low-rent units to develop
 a more progressive rent structure that would allow more IHBG funding to go towards housing
 rehabilitation and development.
- When developing new housing units, consider the preferences for specific housing features for elders, families with children, and off-Reservation households.
- Conduct dedicated outreach to off-Reservation households interested in moving to Fond du Lac and explore homeownership opportunities that can support additional housing and economic development on the Reservation.
- Explore programs for repair and/or maintenance of existing housing units, including those that connect current homeowners with the resources needed to maintain their homes.

Employment and Economic Development

- Pursue job training programs that could help residents develop the skills necessary to provide or create goods and services on the Reservation that can be sold off-Reservation, including web-based sales or service platforms.
- Provide expanded tribe-funded childcare opportunities, or private ventures supported by tribal programs via enhanced employee benefits so that parents and grandparents can seek employment or pursue educational opportunities.
- Identify opportunities to employ and increase the employability of younger adults, including mentorship, apprenticeship, part-time opportunities, and less formal opportunities to develop valuable skill sets.
- Explore options for local business development and placemaking in line with community priorities and comprehensive planning goals.

Education

- Continue to support the educational endeavors of Fond du Lac youth and provide college counseling opportunities for those considering secondary education.
- Consider providing financial incentives, flexible scheduling, and child and elder care for tribal employees and members who would like to pursue additional education.
- Evaluate tuition levels at Fond du Lac Tribal Community College and other regional institutions to determine opportunities for working with these institutions to create more affordable educational options for tribal members (including referrals to online courses or institutions with a larger number of scholarships for Native applicants).

Language and Culture

- Consider expanding options for web-based language learning to improve access to Ojibwe language, including possible partnerships with other Ojibwemowin-speaking tribes, for example, the recent Mille Lacs Ojibwe Rosetta Stone Project.
- Continue supporting the language and culture initiatives across the Reservation, including
 opportunities that are accessible to off-Reservation members, which have strong support from
 tribal members.

Transportation

- Continue to expand the network of multimodal transportation options alongside the development of new housing and commercial or mixed-use areas.
- Explore options to increase availability of FDL Transit across the Reservation, including dedicated outreach to determine the most effective changes to the existing network.

Grant Recommendations

In order to begin addressing some of the needs expressed by Fond du Lac Reservation residents and Band members, the Planning Division and relevant other divisions and programs should consider some of the grants listed below. This list is not exhaustive, and the Band may already be pursuing some of these grants; rather, it is intended to provide tribal program staff and leadership a sample of the grants and other funding opportunities that may help them begin the process of addressing the needs identified in this needs assessment project.

Housing

Section 184 Indian Home Loan Guarantee Program

Funding Entity: U.S. Housing and Urban Development

Website: https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/184

Description: The Section 184 Indian Home Loan Guarantee Program provides members of federally recognized and state-recognized tribes as well as tribes and tribal housing entities the opportunity to increase homeownership on the Reservation by addressing survey respondents' top barriers to owning a home. Section 184 supplies mortgage financing to help with monthly payments, has low down payment requirements, and has low interest rates regardless of credit score.

Section 202 Supportive Housing for the Elderly

Funding Entity: U.S. Housing and Urban Development

Website: https://www.hud.gov/program_offices/spm/gmomgmt/grantsinfo/fundingopps/fy2018section202

Description: Section 202 affords the opportunity to develop housing for elders. This program provides the opportunity for very-low-income elderly persons to live independently with their important voluntary supportive services. Only nonprofit organizations are eligible to receive HUD Section 202 funding. While the Band cannot directly take advantage of Section 202, a partnership with local nonprofits or the development of a new nonprofit can allow the Band to take advantage of these opportunities.

Section 811: Supportive Housing for Persons with Disabilities

Funding Entity: U.S. Housing and Urban Development

Website: https://www.hud.gov/program_offices/housing/mfh/progdesc/disab811

Description: Section 811 provides eligible nonprofits with funding to develop and subsidize rental housing with availability to supportive services for low-income adults with disabilities so that they may live as independently as possible. As is the case for Section 202, the Band is not directly eligible for Section 811, but a 501(c)(3) nonprofit organization can develop housing projects related to Section 811.

Rural and Native American Program, Section 4 Capacity Building

Funding Entity: U.S. Housing and Urban Development / Enterprise Community Partners

Website: https://www.enterprisecommunity.org/financing-and-development/grants

Description: The Enterprise Section 4 program is an annual grant that provides funding to enhance the technical and administrative capacity of housing authorities to carry out community development and affordable housing activities for low-income families. This funding can help pay for the development of a database of housing unit conditions on the Reservation, or other activities that would expand housing capacity. Funds can be used to help pay for additional staff, consultants, training, computer software or hardware, and other services that can go towards expanding capacity and help fund, for example, a housing unit condition assessment.

USDA Housing Program Loans and Grants

Funding Entity: U.S. Department of Agriculture

Website: https://www.rd.usda.gov/programs-services/single-family-housing-programs/housing-pReservation-grants

Description: The USDA has several loans and grants that can be used to develop or maintain housing, including direct home loan programs, housing Reservation grants, and multifamily housing programs.

Education

Child Care and Development Fund

Funding Entity: U.S. Department of Health and Human Services

Website: https://www2.ed.gov/about/offices/list/oii/nonpublic/childcare.html

Description: The Child Care and Development Fund can address the lack of childcare reported by respondents as a barrier to continuing or completing their education. The fund provides childcare services for low-income families so that they may work or attend school.

Language and Culture

Living Languages Grant Program

Funding Entity: U.S. Department of the Interior, Bureau of Indian Affairs

Website: https://www.bia.gov/news/indian-affairs-accepting-applications-living-languages-grants

Description: The Living Languages Grant Program is a competitive discretionary grant program, awarding between 18 and 22 grants per year, ranging in value from \$250,000 to \$300,000 per year for three years to develop and implement immersion projects that can provide an "all-of-community" language program with measurable outcomes which will be achieved within the three years. Recent changes in the grant program include larger funding amounts and longer grant performance periods.

Employment and Economic Development

Native Employment Works (NEW)

Funding Entity: Administration of Children and Families

Website: https://www.acf.hhs.gov/ofa/programs/tribal/new

Description: Participants frequently requested more job opportunities in response to the openended questions. In particular, respondents noted the need to increase the employability of young adults. NEW can serve to both increase employment and opportunities for young Native Americans by providing grants for a variety of work-related activities to support job readiness, job placement, and job retention.

EDA Planning and Local Technical Assistance Program

Funding Entity: Economic Development Administration (EDA)

Website: https://www.eda.gov/funding/funding-opportunities/fiscal-year-2021-2023-eda-planning-and-local-technical-assistance

Description: Through its Planning and Local Technical Assistance programs, EDA assists eligible recipients in developing economic development plans and studies designed to build capacity and guide the economic prosperity and resiliency of an area or region. The Planning Program helps support organizations, including District Organizations, Indian tribes, and other eligible recipients, with short term and state planning investments designed to guide the eventual creation and retention of high-quality jobs, particularly for the unemployed and underemployed in the nation's most economically distressed regions. As part of this program, EDA supports Partnership Planning investments to facilitate the development, implementation, revision, or replacement of Comprehensive Economic Development Strategies (CEDS), which articulate and prioritize the strategic economic goals of recipients' respective regions. The Local Technical Assistance program strengthens the capacity of local or state organizations, institutions of higher education, and other eligible recipients to undertake and promote effective economic development programs through projects such as feasibility studies and impact analyses.

Transportation

Tribal Transportation Program Safety Fund

Funding Entity: Federal Highway Administration

Website: https://highways.dot.gov/federal-lands/programs-tribal/safety/funds

Description: Several respondents noted the need to improve travel safety. As such, the Tribal Transportation Program Safety Fund provides funding for the purposes of transportation projects related to safety planning and safety infrastructure.

Appendix A: Survey Instruments

Household Survey Instrument

Introduction

The Fond du Lac Band of Lake Superior Chippewa is conducting the FDL Housing and Community Needs Assessment to collect up-to-date, accurate information about the characteristics, needs, and priorities of the FDL community. This data will be used to inform strategic planning and prioritize community needs and concerns in the development and delivery of programs and services. It is highly encouraged that (1) person in each sampled housing unit completes this survey.

The survey will include questions covering a range of topics, including income, education, housing situation, health and wellness, childcare, Ojibwe language and culture, and your priorities for the Band. The survey should take approximately 45 minutes to an hour and a half, depending on the size of your household.

Your participation in the survey is voluntary, and you may stop taking the survey at any time. Participating in this survey will be taken as your consent to participate in this community assessment.

Confidentiality

The responses you provide will remain anonymous, and your name will not be collected as a part of this survey. All of your responses will be held and kept confidential. Your eligibility for services or assistance cannot and will not be impacted by your answers or by your refusal to participate.

The data from this assessment will only be reported as a collective, combined total, and no one will have access to your individual information.

Incentives

To show our appreciation for your participation in the community assessment, this household will receive a \$10 FDL Gas and Grocery gift card upon completion of the survey. In addition, your household will be entered into a raffle to win one of several prizes!

Instructions

Please respond to the following questions about you, members of your household, and your home, housing unit, or place of residence.

Completed survey forms are essential to the success of this project. As such, we encourage you to answer every question; if you don't know the precise answer to any question, please give your best estimate.

You are free to skip any question or stop taking the survey at any time.

If you have any questions, please contact Fond du Lac Planning Division at (218) 878-2642 or email fdlplanning@fdlrez.com.

Thank you. We truly appreciate your time and answers.

Introductory Household Population Questions

Before you answer the following questions, please count the total number of people living in this house, apartment, or mobile home, whether they are members of the same or different families.

PLEASE INCLUDE:

- All people, including babies, who live and sleep here most of the time
- Anyone who is staying here today who does not have a permanent place to stay

PLEASE DO NOT INCLUDE:

- Anyone living away at college
- Anyone in the Armed Forces on deployment
- Anyone currently in a nursing home, jail, prison, detention facility, etc.

Please leave these people off your form, even if they will return to live here after they leave college, the nursing home, the military, jail, etc. Otherwise, they may be counted twice.

1.	How many of the people living or staying in this house, apartment, or mobile home today are adults (age 18 and older)? Number of adults:
2.	How many of the people living or staying in this house, apartment, or mobile home today are children (age 17 and younger)? Number of children:

The following pages include questions about each individual adult and child that live in this home. Please fill out individual information for each adult and child included in the responses above.

Following these questions about individual household members, you will be asked to answer questions about your housing unit and your household as a whole.

Adult Individual Demographics -(Respondent) [Repeated for additional adults]

 1. Are you the head of household or spouse of the head of household? (select one) Head of household Spouse of head of household No 	9. If not, are you an enrolled member of a different tribe or village? (select one) O Yes No		
2. What is your age? Please write answer here:3. What is your gender? (select one)	10. If not an enrolled member of any tribe, are you a descendant of an enrolled FDL member?O YesO No		
 Male Female Prefer not to answer Other: What is your current marital status? (select one) Single (Never married, divorced, widowed) Married to or in a domestic partnership with an FDL member Married to a member of a different tribe or village Married to or in a domestic partnership with a non-tribal member Separated Other: Have you ever served on active duty in the U.S. Armed Forces, Reserves or National Guard? (select one) 	 11. Which of the following options best describes your current living situation? (select one) I own this home/unit I rent this home/unit I own this unit along with other friends or family I rent this unit along with other friends or family I am living in the home of family or friends on a TEMPORARY basis (with or without payment) I am living in the home of family or friends on a PERMANENT basis (no payment) I live in a shelter facility, motel, outdoors or in a vehicle I am currently homeless 		
O Yes No No 6. What is your race? (select all that apply) American Indian or Alaska Native White Black or African American Asian Native Hawaiian or Other Pacific Islander Some Other Race: 7. If you selected "American Indian or Alaska Native," please write the name of the principal tribe in the space below. 8. Are you an enrolled member of the Fond du	12. What is your current employment status? (select all that apply) Permanent Full-Time Permanent Part-Time Temporary Full-Time Seasonal Full-Time Seasonal Full-Time Seasonal Part-Time Set Employed Student Unpaid stay-at-home care giver Unemployed Retired Disabled Other:		
Lac Band? (select one) Yes No			

13. What is the highest level of education you				
have	e completed? (select one)			
0	Below 9th grade			
0	9th-12th grade (no high school diploma)			
0	GED/HSED			
0	High school diploma			
0	Some college (no degree)			
0	Associate degree			
0	Technical college or certification program			
0	Bachelor's degree			
0	Graduate or professional degree			
0	Doctorate			

Children's Demographics – [Repeat for each child]

1.	What is this child's age?	6. Which of the following options best		
	Please write answer here:	describes this child's current living		
		situation? (select one)		
2.	What is this child's gender? (select one)	O This child is living in the home of immediate		
	O Male	family or relatives on a permanent basis		
	O Female	O This child is living in the home of immediate		
		family or relatives on a temporary basis		
	O Prefer not to answer	O This child is living in the home of an		
	O Other:			
		unrelated caregiver on a permanent basis		
3.	What is this child's grade level? (select one)	O This child is living in the home of an		
	O Not yet in school	unrelated caregiver on a temporary basis		
	O Pre-Kindergarten (Early childhood/Head	O This child lives in a shelter facility, motel,		
	Start)	outdoors or in a vehicle		
	O Kindergarten	Other:		
	O 1st – 5th grade			
	O 6th – 8th grade	7. What is this child's race? (select all that apply)		
	O 9th – 12th grade	American Indian or Alaska Native		
	O High school graduate or higher	☐ White		
	Trigit school graduate of higher	☐ Black or African American		
		Asian		
4.	What school does this child attend? (select one)	Native Hawaiian or Other Pacific Islander		
	O FDL Ojibwe School	Some Other Race:		
	O Fond du Lac Head Start	Some Other Race.		
	O Waazh Immersion Program	• · · · · · · · · · · · · · · · · · ·		
	O Cloquet	8. If you selected "American Indian or Alaska		
	O Carlton	Native" for this child, please write the name		
	O South Ridge	of the principal tribe in the space below.		
	O Not applicable (does not attend school)			
	O Home School			
	O Don't know	9. Is this child an enrolled member of the		
	O Other:	Fond du Lac Band? (select one)		
		O Yes		
_	W/lock and the MAINI managed to all 1.1	O No		
Э.	What are the MAIN reasons this child	O Pending		
	attends this school? (select up to 3)	O Don't know		
	Location	O Don't know		
	Language immersion program	40		
	Special Education program	10. If not, is this child an enrolled member of a		
	☐ STEM program	different tribe? (select one)		
	Good teachers	O Yes		
	☐ Cultural program	O No		
	Religious affiliation	O Don't know		
	☐ Sports			
	☐ Music program	11. Is this child a descendant of an enrolled		
	Flexible schedule	FDL member?		
	☐ Individual attention	O Yes		
	Don't know	O No		
	Other:	O NO		

Current Housing Conditions

The following sections include questions about your housing unit and your household as a whole. Please respond to the remainder of the survey as a representative for your household.

1.	In which community/district is this housing unit located? (select one) • Brookston (Ashkibwaakaaning) • Other On-reservation community:
	Cloquet (Bapashkominitigong)
	Sawyer (Gwaaba'iganing)
2.	Which of the following best describes this housing unit? (select one) Mobile home
	One-family house, not attached to any other house (includes modular/manufactured homes and HUD homes)
	 One-family house, attached to one or more houses (such as townhouses and duplexes) A unit in an apartment-style building (apartment, assisted living, etc.) Boat, RV, camper, ice house, or van Other:
3.	How many TOTAL ROOMS are in this housing unit? (If a room is used for more than one purpose, only count the room one time.)
	Rooms must be separated by built-in archways or walls that extend out at least 6 inches and go from floor to ceiling. For example, a dining area not separated from the kitchen by an archway or wall should not be considered a separate room.
	Please count all separate bedrooms, living rooms (can be a main room used for multiple purposes), kitchens/dining rooms, recreation rooms, rooms in a finished basement, board and lodge rooms, and enclosed porches that can be used year-round.
	Do NOT include bathrooms, open porches or porches that cannot be used year-round, balconies, foyers, halls, or unfinished basements.
	# of Bedrooms
	# of Living Rooms
	# of Kitchens/Dining Rooms
	# of Recreation Rooms
	# of Rooms in a Finished Basement
	# of Board and Lodge Rooms
	# of Enclosed Porches that Can Be Used Year-Round
4.	Which of the following energy sources do you use to heat your home? (select all that apply)
	☐ Electricity
	☐ Gas or propane☐ Kerosene
	☐ Oil
	□ Wood
	□ Solar
	Other:
5.	
	O Yes
	O No
	O Don't know

6.		After any subsidies, what is the average MONTHLY cost for energy from all sources for this housing unit during "heating season" (November through April)?				
		lived in this unit during h	eating season, please write 	"-1". Otherwise, please p	rovide your best estimate.	
 8. 	all that apply) Snow ren Lawn car Basic mai Compost Other:	noval e intenance pickup	ed with rent) would y		le for your housing u	nnit? (select
<u>. </u>	Ticasc rate the c	Poor	Fair	Good	Excellent]
		(broken, non- existent, or does not work)	(functional but too old, unreliable or in need of repair)	(works or does not currently need repair but may need work in near future)	(new or recently serviced and suitable for foreseeable future)	
E	xterior]
	ding, roof,					
	undation, etc.)					-
(w	valls, flooring, umbing, ectrical, etc.)		٥	٥	٥	
(h	tilities eating, cooling, ater/sewer, etc.)	0	٥	۰	٥	
	above. (optional) Comments on Ex Comments on Int Comments on Ut: Is this housing to Owned be equity loan Owned book Rented? (terior: terior: dilities: unit: (select one) y you or someone in the standard or someone in the You and/or someone else		mortgage, deed of trus d clear? (without a mortg ute to a rental payment.)	t, or similar debt? (Inc. age or loan)	

11.	If you or any member of this household OWNS this housing unit and has a mortgage, deed of trust, or similar debt, what is the total MONTHLY mortgage payment on THIS property?
	Monthly payment \$:
12.	If you or any member of this household OWNS this housing unit and has a mortgage, deed of trust, or similar debt, what is the total ANNUAL homeowner's insurance payment on THIS property? (if no payment or insurance is included in the mortgage payment, write "0")
	Annual payment \$:
13.	If you or any member of this household OWNS this housing unit, what is the total ANNUAL property tax payment on THIS property?
	Annual payment \$:
14.	If you or any member of this household RENTS this housing unit, what is the MONTHLY rental payment on THIS property?
	Monthly payment \$:
15.	If you or any member of this household OWNS this housing unit, do you have the resources (e.g., money,
	knowledge, time) to maintain your home? (select all that apply)
	Yes, we have all the resources needed to maintain our home.
	☐ No, we do not have enough money to make needed repairs/maintenance.
	☐ No, we do not have all the knowledge necessary to maintain our home.
	☐ No, we do not have enough time to maintain our home.
	☐ No, we have some other barrier to maintaining our home.
	i. Please explain:
16.	If no, would your household be interested in home assistance programs through the FDL Band? (select all
	that apply)
	Yes, interested in financial assistance.
	Yes, interested in homeowner education programs.
	Yes, interested in first-time homebuyers class
	Yes, interested in basic home maintenance class (for renters and homeowners)
	Yes, interested in some other type of assistance to help maintain our home.
	i. Please explain:
	☐ No, not interested in/not eligible for home assistance programs.

Housing Needs and Preferences

17. How many separate families live in this housing unit on a permanent or temporary basis? Please count independent couples, single adults, and parents/caretakers with minor children as separate families. Example: If there is one grandparent, one parent, and two children living in this home, that counts as two separate families. Single Adults (18 and older): 1 – (Grandparent) Parents/caretakers with minor children: 1 – (Parent and two children) Independent Couples: _ Single Adults (18 and older): Parents/caretakers with minor children: ___ 18. If multiple families are living in this household, what are the top three (3) reasons for this living situation? (select up to three (3)) ☐ Prefer to live together Child/elder care is easier Not enough money to pay rent or mortgage Not enough available housing Lost job/ no employment Problems with substance use/dependency Criminal background check requirements for housing Eviction Recent release from jail, hospital, foster care, or mental facility Physical health problems ☐ Mental health problems Other: 19. If every individual, couple, family unit or group who wanted to live separately was able to have their own housing unit, how many ADDITIONAL housing units would be needed to comfortably house them? Do not include this home. If no additional units are required, please write '0'. Example: Eight people currently live in a housing unit: a family of five, a couple, and an unrelated individual. The couple would like to live separately. The rest of the household would like to continue to live together. The number of additional units needed is "1." Additional units: 20. If sufficient safe, sanitary, and affordable housing were available, in which communities/districts would members of this household prefer to live? (select all that apply) Brookston (Ashkibwaakaaning) Cloquet (Bapashkominitigong) Sawyer (Gwaaba'iganing) Off-reservation city, town, or community: ___

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names of the neighborhoods/communities below.

21. If members of this household are interested in living in one of the districts of the Fond du Lac

Reservation, are there specific neighborhoods or communities you are interested in? If so, please write the

22. If members of your household would like to live in separate housing units, what type of housing would				
meet the	meet their needs? (select up to three (3))			
	Assisted living for elders			
	Independent living for elders			
	Nursing home/Skilled nursing facility			
	Group home for special needs			
	Housing for people with disabilities			
	Veteran's/Supportive Housing			
	Sober living			
Rehabilitation center (Detox facility)				
,	☐ Transitional housing for formerly incarcerated individuals			
	☐ Temporary housing			
	Homeless shelter			
	Student housing			
	Workforce housing			
	Low-income rental			
	Fair market rental housing units			
	Affordable homeownership units			
	Tiny home/Accessory dwelling unit (ADU) on same property			
	Other:			

23. Please rate the importance of each of the following housing features on a scale of 1-4, with 1 being Not at All Important and 4 being Extremely Important.

Home feature	Not at all important	Somewhat unimportant	Somewhat important	Extremely important
Handicap accessible		-		•
features	1	2	3	4
Studio/1bedroom	1	2	3	4
3 or more bedrooms	1	2	3	4
2 or more bathrooms	1	2	3	4
Basement	1	2	3	4
Sense of privacy	1	2	3	4
Alternative energy	1	2	3	4
Multigenerational				
design	1	2	3	4
Storm/tornado shelter	1	2	3	4
Central air conditioning	1	2	3	4
Yard with grass	1	2	3	4
Garage	1	2	3	4
Washer and dryer	1	2	3	4
Storage shed	1	2	3	4
Single story	1	2	3	4
Two story	1	2	3	4
Space for gardening	1	2	3	4
Home office	1	2	3	4
Kitchen for processing	1	2	3	4
food	1	Z	3	4
Space for family	1	2	3	4
gatherings	1	2	3	4
Studio or workspace	1	2	3	4
for cultural art	1	2	3	4
Space for extended	1	2	3	4
family to live together	1	2	3	т
Outdoor play area for	1	2	3	4
children/teenagers	1		3	Т
Pet-friendly	1	2	3	4
accommodations	1	۷	J	4
Space for cultural/	1	2	3	4
spiritual activities	1	_		•

24.	If you rated "handicap accessible features" as "Somewhat Important" or "Extremely Important", ar
	there any accessibility features needed in your current home/housing unit?
	☐ Ramps
	Grab bars in bathrooms
	Accessible shower
	Lower counter heights
	ADA-compliant doors
	Other:
25.	If you rated "space for extended family to live together" as "Somewhat Important" or "Extremely Important", how would you and your extended family prefer to live together?
	☐ All under one roof
	☐ Immediate family in a main house, with a separate suite or structure for elders/in-laws
	☐ Multiple families in separate households on a shared plot of land
	Some other situation
	i. Please explain:
Н	Iomeownership Interest
	iorneownership interest
26	Is anyone in this household interested in buying or renting-to-own a new home? (select one)
20.	Yes, buying a new home
	O Yes, renting-to-own a new home
	Yes, either buying or renting-to-own a new home
	O No
	O Don't know
27	If yes, what are the biggest barriers to these household members owning a new home?
41.	(select up to three (3))
	Difficulty saving enough for a down payment and closing costs
	Poor credit history/low credit score
	High existing debts
	Not enough income/Difficulty making monthly loan payments
	Lack of access to a bank or lending institution
	High cost (money/time) of maintenance and repairs
	Lack of understanding of maintenance and repairs
	 Lack of information or understanding about the home buying process
	☐ Lack of available housing
	☐ Lack of builders/ contractors
	☐ Inability to get a land lease/lot in desired location
	Lack of infrastructure (roads, water, sewer, electricity)
	High cost of infrastructure (roads, water, sewer, electricity)
	Too many administrative hurdles (red tape)
	Other:

Public Safety

28. How safe do you feel in each of the following locations, on a scale of 1 to 4? (select one for each category)

	Very	Somewhat	Somewhat	Very
	unsafe	unsafe	safe	safe
In your home	1	2	3	4
In your neighborhood during	1	2	3	4
the daytime				
In your neighborhood during	1	2	3	4
the nighttime				

29.	What 1	mprovements in your community/neighborhood/district do you think would most improve public
	safety?	(select up to three (3))
		Adding sidewalks
		Adding streetlights
		More parks/green space (e.g., dog park, basketball courts)
		Reduced speed limits
		Starting a neighborhood watch program
		Surveillance cameras
		Other:
30.	What a	are your primary public safety concerns in your neighborhood? (select up to three (3))
		Crime
		Traffic noise
		Odors
		Abandoned buildings
		Litter/waste management
		Animal control
		Other:
31.	What a	are your primary environmental health concerns in your neighborhood? (select up to three (3))
		Flooding
		Air pollution
		Drinking water quality
		Polluted lakes and rivers (surface water quality)
		Wastewater treatment
		Other:

Income and Employment

32.	What was this household's total income for the past 12 months, before taxes, from all sources? (If none, please write "0." Please include all income from wages, salary, commissions, bonuses, tips, self-employment income from own farm and non-farm businesses (including proprietorships and partnerships), Social Security or Railroad retirement, SSI, SSDI, public assistance and welfare payments from state, local, or tribal welfare offices, interest, dividends, net rental income, royalty income, income from estates and trusts, unemployment or worker's compensation, per capita payments, Veterans' payments (VA), child support or alimony.)
	Total ANNUAL household income \$:
	(if unsure of the exact amount, please provide your best estimate)
33.	Is anyone in this household currently seeking new or additional employment? (select one) O Yes No
34.	If any members of this household are currently unemployed and looking for work, what type of employment schedule would meet their needs? (select all that apply)
	Permanent Full-Time
	Permanent Part-Time
	Temporary Full-Time
	Temporary Part-Time
	Seasonal Full-Time
	Seasonal Part-Time
	☐ Contract/Gig Work (on own schedule)☐ Day Labor
35.	If yes, what do you think are the biggest barriers to obtaining new employment for the members of this
	household? (select up to three (3)) Lack of childcare
	Other family responsibilities
	Lack of transportation
	Lack of dailsportation Lack of available jobs
	Different or insufficient education/ experience
	Disability/ health condition (including mental health)
	Drug testing requirements
	Lack of stable housing
	Criminal background check requirements
	Shift scheduling conflicts
	Insufficient pay from available jobs
	Other:

36.	What types of skills/job training do you think members of this household would be interested in
	obtaining? (select all that apply)
	☐ Business/Technical Writing
	☐ Building Maintenance
	☐ Commercial Driving License (CDL)
	☐ Communication and Presentation Skills
	☐ Computer networking
	☐ Computer software/computer skills
	☐ Drug/Alcohol Counseling
	☐ General Construction/ heavy equipment operation
	☐ Grant writing/grant administration
	☐ Hospitality/bar and restaurant service
	Human Resource Management
	☐ Job-seeking skills (resume writing, interviewing, etc.)
	☐ Management/Supervisory Skills
	Office and Administrative Support
	Project management
	☐ Sales/Marketing/ customer service
	Skilled labor (e.g., carpentry, ironwork, masonry/bricklaying, pipefitter, welding)
	☐ Other:
37.	What type of employment opportunities are missing on the Fond du Lac Reservation?
38.	Has the employment status of any of your household members been affected by the COVID-19
	pandemic? (select all that apply)
	Yes, lost job
	Yes, reduced hours
	Yes, found new employment
	Yes, went on furlough
	□ No
	Other:

Education

39.	Are yo	u or any other adults in this household interested in pursuing additional education in the future?
	(select or	ne)
		Yes
	0	No
	0	Don't know
40.	If yes,	what levels of education are members of this household interested in obtaining? (select all that apply)
		GED/HSED
		Associate degree
		Technical college
		Professional certification
		Bachelor's degree
		Graduate or professional degree
		Other:
41.		at subject(s) are members of this household interested in pursuing additional education or
	profess	sional certification? (select all that apply) General studies
		Arts and humanities
	200	
		Native American studies
		Ojibwe language
	200	Tribal Government Administration
	200	Tribal Resource and Environmental Stewardship
		Education (P. 1)
	200	Finance/Accounting/Budgeting
		Health care/Medicine
		Social services or sciences
		Physical sciences Information tooknology
		Information technology Hospitality (in glading puling mate)
		Hospitality (including culinary arts) Skilled trades
		Natural resources or agriculture
		e e e e e e e e e e e e e e e e e e e
		Planning Real estate
		Law
		Criminal Justice Regions and management
		Business and management
		Accounting and finance Don't know
		Other:

(select up to three (3))	42.		do you think are the biggest barriers to continuing education for the members of this household?
Length of school programs (takes too long to get a degree or professional certification) Lack of time due to work schedule Lack of time due to work schedule Lack of transportation Difficulty in making a career change Insufficient education funding from FDL Cost is too high Lack of tools/resources (e.g., computer/internet) Filling out financial aid forms (Free Application for Financial Aid – FAFSA) Defaulting on previous student loans Not academically prepared Other: 43. Has anyone in this household (child or adult) ever dropped out of school (either K-12 or college)? (select one) Yes No Don't know Distance from home Lost financial aid/exceeded income limits/no longer eligible for federal financial aid Don't want to go into debt Lost job Got a job Too expensive Transportation became difficult Moved Had to work more Had to take care of children or other family members Substance abuse issue Mental health issue Degree wouldn't be valued Degree would take too long Don't know			
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☐ Too expensive ☐ Transportation became difficult ☐ Moved ☐ Had to work more ☐ Had to take care of children or other family members ☐ Substance abuse issue ☐ Mental health issue ☐ Other health issue ☐ Other health issue ☐ Bullying ☐ Degree wouldn't be valued ☐ Degree would take too long ☐ Don't know			
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☐ Don't know			Degree wouldn't be valued
			Degree would take too long
Other:			Don't know
			Other:

Language & Culture

45.	Is Ojib	we used in your household? (select one)
	0	Yes
	0	No
46.	How w	yould you describe the level of Ojibwe typically spoken by most members of your household? (select
	one)	
	10	Single words (commands, names, items, etc.)
		Basic questions and answers
		Phrases; describing people, events, and things
	Ŏ	Full conversations; doing ceremonial talks
47	Цот	yould you describe the level of understanding of Ojibwe by most members of your household? (select
47.	one)	search you describe the level of understanding of Ohowe by most members of your nousehold:
	0	Single words (commands, names, items, etc.)
	0	Basic questions and answers
		Phrases; describing people, events, and things
	Ö	Full conversations; doing ceremonial talks
10	W/hora	do you have Oilbyyo analyon on the EDI Decompation? (callet all that att by)
40.	WHELE	do you hear Ojibwe spoken on the FDL Reservation? (select all that apply) Tribal Center
		Anishinaabewigamig Language & Culture Center
		Community Centers Education Positions (EDLOIS, Hand Start EACE)
		Education Buildings (FDLOJS, Head Start, FACE)
		Natural Resources Building
		Gitigaan Building
		Tribal College Buildings
		Min-No-Aya-Win Clinic/CAIR Clinic
		FDL Gas & Grocery Store
		Black Bear Casino
		Home
		I do not hear Ojibwe spoken on the FDL Reservation
		Other:
49.	Are an	y members of your household interested in learning to speak Ojibwe? (select one)
	0	Yes
	0	No
50.	What a	approaches would best help you or members of your household to learn Ojibwe? (select all that apply)
		Classroom instruction
		Web-based programs
		Casual conversation groups
		Ceremonies
		Group Immersion Approaches
		Master Apprentice Model
		Don't Know
		Other:
	100	A 7110.1.

51.		anguage programs/resources are you aware of that the Band offers? (select all that apply)
		Weekly Ojibwe Language Learning Sessions
		Ojibwe Language Books
		Ojibwe Translation Supports
		Kiwenz Summer Language Camp
		Ceremonial Offerings and Supports
		Learning Ojibwe through Cultural Practices
		Waazh Immersion Program (Head Start)
		Social Media accounts (Facebook & Instagram)
52.		nportant is it to members of your household to have healthcare and eldercare providers that tand Ojibwe culture? (select one)
		Extremely important
		Somewhat important
		Neither important nor unimportant (neutral)
		Somewhat unimportant
	_	Not at all important
53.		pes of cultural events or activities would you or members of your household like to participate in?
		that apply)
		Ceremonial activities
		Exercising treaty rights
		Ojibwe culture and history classes
		Powwows
		Traditional crafts
		Youth activities
		We do not wish to participate in cultural events or activities.
		Other:
54.	traditio	or other members of your household interested in learning more about any of the following nal cultural practices or skills? (select all that apply) Ojibwe language Hunting Fishing Gathering Traditional craft making
55.	Which	retained treaty rights do members of your household exercise? (select all that apply)
		Hunting (Deer, moose, birds, etc.)
		Fishing (spearing, netting, rod and reel)
		Trapping (beaver, otter, rabbits, etc.)
		Gathering (Rice/birch bark)
		Harvesting berries, plants, trees, etc.
		Sugar bushing (making sugar or syrup)
		None of the above
		Don't know
56.	If mem	bers of your household exercise retained treaty rights, what is the MAIN reason why? (select one)
	0	Cultural significance
	0	Sport
	0	Subsistence
	0	Don't know
	0	Other:

57.	Do you or anyone in your household need unique spaces or resources in your house for making cultural art or exercising traditional cultural practices? (Please explain)
58	Are there other unique housing needs/amenities that are needed by your household for hobbies or
50.	cultural practices? (Please explain)
T	ransportation
59.	What types of transportation do members of your household use on a regular basis?
	(select all that apply)
	Personal vehicle
	☐ Bicycle ☐ Walking
	□ Walking□ Public transportation provided by FDL Transit
	☐ Public transportation provided by Arrowhead Transit
	Shared vehicle/carpool
	Riding with friend or family member
	☐ Hitchhiking
	Hired ride
	Other:
60	W/1 - 4 C 4'CC - 14' - 4 C 4' - 1 1 - 14 1 1
60.	What types of difficulties do members of this household have getting where they need to go?
	(select all that apply) ☐ Walking is dangerous/unsafe in my community
	☐ Biking is dangerous/unsafe in my community
	Do not own or have access to a reliable vehicle
	☐ Do not have a driver's license
	☐ Car not registered/no insurance/not legal
	Do not want to ask others for help with transportation
	No or limited public transportation in my community
	Public transportation is unsafe
	Public transportation routes do not go where I need to go
	□ No or limited taxi/hired ride service in community □ Physical or other disability makes transportation difficult
	 ☐ Physical or other disability makes transportation difficult ☐ Public transportation is not easy to access from my home
	None
	Other:
61.	Have you or members of your household used the FDL Transit system in the last year? (select one)
	O Yes
	O No
62.	If yes, what are the main trips or activities where your household uses FDL Transit? (select all that apply)
	Getting to school
	Getting to work
	Going grocery shopping or other errands
	Getting to doctor's appointments or other healthcare
	Getting to parks or community centers
	Other:

63.	Does FDL Transit meet your transportation needs? (select one) O Yes O No
64.	If not, what type of transportation would meet your needs?
65.	Thinking about all the transportation options on the reservation (walking, biking, transit, personal vehicles, etc.), do the options available meet the needs of children in your household? (select one) O Yes O No O N/A (no children present in household)
66.	If no, which trips/activities could be better served by the transportation system? (select all that apply) School (at FDL Ojibwe School) School (at other public schools) Before/after school activities Community centers Healthcare appointments Cultural events Other:
67.	Do the transportation options available meet the needs of elders in your household? (select one) O Yes O No O N/A (no elders present in household)
68.	If no, which trips/activities could be better served by the transportation system? (select all that apply) Community centers Healthcare appointments Employment Cultural events Other:
69.	What improvements to the overall transportation system would make these trips more accessible? (select all that apply) More/better sidewalks

Child and Elder Care

70.	What types of child care are used to care for the children in your home? (select all that apply)
	☐ Not applicable (no children or children are too old to need child care)
	☐ Child's immediate family member
	☐ Child's grandparent
	☐ Other family member
	☐ Babysitter
	☐ Certified child care center (not in provider's home)
	Certified family or group child care (in provider's home)
	Other:
71.	What are this household's most critical unmet child care needs? (select up to three (3))
,	Not applicable (no children in this household or all child care needs are met)
	Care for special needs children
	☐ Infant daycare
	☐ Toddler daycare
	Pre-school/head start
	☐ Early morning care
	☐ After-school care
	Evening care
	Overnight care
	Out-of-home placement
	☐ Other:
72.	What barriers prevent the members of this household from acquiring needed child care? (select all that apply
	Care unavailable for special needs children
	Cost of childcare
	Limited number of qualified providers
	Location of available providers
	No vacancies with provider
	Provider unavailable during hours needed
	Other:
73.	Which of the following elder services are most needed by members of this household (select up to three (3))
	Not applicable (no elders in this household or all elder care needs are met)
	☐ Delivery of food or meal boxes
	☐ Delivery of hunted meat
	☐ Delivery of medications
	☐ Home health visits
	\square Day care
	☐ Assisted living
	☐ Skilled nursing facility
	Long-term care
	Other:
	

Health and Wellness

74.	Which type(s) of health coverage do the members of this household have? If household members are covered
	dependents, please indicate the type of insurance held by the primary plan holder. (select all that apply)
	☐ Medicaid
	☐ Medicare
	☐ Employer-provided insurance
	☐ Insurance purchased individually or through health insurance exchange
	☐ Supplemental insurance (e.g., AFLAC)
	☐ TRICARE (VA insurance)
	☐ No coverage of any type
	☐ Direct services through IHS (at MNAW, CAIR, or other IHS facility)
	Other:
75.	Are there any adult members of this household who do not have health coverage? (select one)
,	O Yes
	O No
	O Don't know
76	Are there any children in this household who do not have health coverage? (select one)
70.	O Yes
	O No
	O Don't know
	Don't know
77.	Which, if any, of the following health issues are members of this household facing? (select all that apply)
	□ None of these
	☐ Alzheimer's/dementia
	☐ Asthma
	☐ Cancer
	☐ Diabetes
	☐ Depression
	☐ Heart Disease
	☐ Mental health issues
	☐ Obesity
	☐ Serious dental issues
	☐ Substance abuse
	Other:
78	Where do members of this household regularly go for health care? (select all that apply)
70.	Fond du Lac Human Services (MNAW or CAIR)
	☐ IHS or other Tribal Health Care Center
	☐ Non-tribally operated clinic
	Urgent care or walk-in clinic
	Hospital emergency room
	☐ Other:
	Li Ouici

79.	If mem	abers of this household do not regularly go to FDL Human Services (MNAW or CAIR) for
	healtho	care, why not? (select all that apply)
		Doesn't provide the services needed
		Too far away
		Don't have transportation
		We can get better quality care elsewhere
		Limited hours
		Appointments are hard to get
		Other:
80.		of the following general health and wellness services are most needed by members of this
	househ	nold? (select up to three (3))
		Home health visits
		Immunization
		Dental services
		Wellness center
		Optical services
		Orthodontic services (braces, etc.)
		Family planning services
		Spiritual/cultural advisors
		Substance abuse services
		Mental health services
		Lab services
		Other:
81.		of the following social services are most needed by members of this household? (select all that apply)
		Child protection
		Foster care/daycare licensing
		Victim advocacy
		Community advocacy
		Other:
82.	Do me	mbers of your household have access to telehealth options (e.g., doctor's appointments over the
		et or phone) to meet some or all of their healthcare needs? (select one)
	0	Yes
	0	No

Community Priorities

The following questions ask for your opinion of the FDL Band and its programs, as well as the direction of the Band in the future. Please respond and consider the interests of all your household members.

83. Please rate the quality of services provided by each of the following FDL programs and departments on a scale of 1-4, with 1 being poor and 4 being excellent. If your household has not received services from a particular program in the last 2 years, please mark N/A. (select one per line)

Program or Department	Poor	Fair	Good	Excellent	N/A
Energy Assistance	1	2	3	4	N/A
Food Distribution	1	2	3	4	N/A
GED Classes	1	2	3	4	N/A
Emergency Awareness	1	2	3	4	N/A
FDL Head Start	1	2	3	4	N/A
Housing	1	2	3	4	N/A
Law Enforcement	1	2	3	4	N/A
FDL Ojibwe School	1	2	3	4	N/A
FDL Transit	1	2	3	4	N/A
FDL Human Services	1	2	3	4	N/A
FDL Language & Culture	1	2	3	4	N/A

84.	If you would like to provide any additional details on your experience with the FDL programs and departments, please share your input below:
85.	At which of the following community meeting places do you feel welcome? (select all that apply) Brookston Community Center Sawyer Community Center Cloquet Community Center Tribal Center Gitigaaning (The Place of the Gardens) Anishinaabewigamig Language & Culture Center
86.	If you do not feel welcome at any of the FDL community meeting places, please share your experiences:

8/.	Please select the top three areas you think the Band should invest in over the next five years. (select up
	three (3))
	Child care/daycare options
	Children/youth and family services
	Elder care
	☐ Veterans services
	Economic development
	☐ Education
	☐ Language and cultural preservation programs
	☐ Health and wellness services
	☐ Substance abuse treatment programs and facilities
	☐ Information technology infrastructure
	☐ Transportation
	Water and wastewater infrastructure
	Recycling programs
	Renewable energy capacity
	Housing
	☐ Natural resource conservation
	Safety and law enforcement
	☐ Increasing Tribe's land base
	Support for off-reservation FDL members
	U Other:
	U Other:
00	Do you own your own husingss?
00.	Do you own your own business? O Yes
	_
	O No
00	
89.	If yes, what types of supports/services would help your business succeed? (open-ended response)
00	What type of financial services do you or members of your household need? (select all that apply)
<i>7</i> 0.	Checking/Savings account
	☐ Mortgage Loan
	Down payment assistance
	Financial Planning for Youth (per cap distribution)
	Business Loan
	Business Development Services
	Emergency/low-interest loan program
	Other:

91.	Please	select the top three types of businesses you would like to see the Band pursue. (select up to three (3))
		Childcare
		Indigenous food restaurant
		Co-working space/small business incubator
		Commercial rental space
		Brewery
		Food hub
		Bowling alley
		Indoor sports complex
		Bike shop
		Manufacturing/industrial business
		Gift shop
		Sporting goods store
		Bank
		Other:
92.	What s	specific Tribal programs or initiatives would you like to see developed or expanded? (open-ended
	response	
03	W/hat i	s your top priority for tribal land use? (select one)
<i>)</i> 3.	Wilat I	Conservation/Open Space/Land for Traditional Practices
		Economic Development
	ŏ	Agriculture
	õ	Housing
	õ	
		Other:

Communications

94. Please rate the performance of each of the following communications services in your home on a scale of 1-4, with 1 being poor and 4 being excellent. If you do not have a particular service in your home, please mark N/A. (select one answer per line)

Communications service	Poor	Fair	Good	Excellent	N/A
(paid or unpaid)					I do not have this
					service at my home
Landline phone service	1	2	3	4	N/A
Cellular phone service	1	2	3	4	N/A
Broadcast radio	1	2	3	4	N/A
Broadcast television	1	2	3	4	N/A
Cable/satellite television	1	2	3	4	N/A
Dialup internet service	1	2	3	4	N/A
Fixed broadband internet	1	2	3	4	N/A
service (DSL, cable, fiber-					
optic, satellite)					
Mobile broadband internet	1	2	3	4	N/A
service (AT&T or others)					

95.	If you have internet service in your home, is Aaniin (tribal internet service provider) your internet
	provider?
	O Yes
	O No
96.	Are you aware of funding sources to help you pay for Aaniin internet access?
	O Yes
	O No
07	Are you interested in using technology for any of the following numerous? (solest all that at the
91.	Are you interested in using technology for any of the following purposes? (select all that apply)
	Learning/education
	Healthcare (telehealth)
	Starting a home business
	☐ Working from home
	Home automation (controlling heating and cooling, lighting, security systems through smartphone or
	computer)
	☐ Home security
	Other:
98.	How would the members of this household prefer the Tribe communicate with them about important
,	information and tribal matters? (select all that apply)
	☐ Newsletter
	☐ Printed mail
	☐ Radio
	☐ Social media
	☐ Telephone
	☐ Tribal website
	☐ Other:

Miigwech!

Thank you for taking the time to complete this survey! Your responses will help the Fond du Lac Band plan for the future. Stay tuned for a community presentation of the survey results.

General Survey Instrument

Introduction

The Fond du Lac Band of Lake Superior Chippewa is conducting the FDL Housing and Community Needs Assessment to collect up-to-date, accurate information about the characteristics, needs, and priorities of the FDL community. This data will be used to inform strategic planning and prioritize community needs and concerns in the development and delivery of programs and services.

The survey will include questions covering a range of topics, including income, employment, housing preferences, Ojibwe language and culture, and your priorities for the Band. The survey should take approximately 15 minutes.

Your participation in the survey is voluntary, and you may stop taking the survey at any time. Participating in this survey will be taken as your consent to participate in this community assessment.

Confidentiality

The responses you provide will remain anonymous, and your name will not be collected as a part of this survey. All of your responses will be held and kept confidential. Your eligibility for services or assistance cannot and will not be impacted by your answers or by your refusal to participate.

The data from this assessment will only be reported as a collective, combined total, and no one will have access to your individual information.

Instructions

Completed survey forms are essential to the success of this project. As such, we encourage you to answer every question; if you don't know the precise answer to any question, please give your best estimate.

You are free to skip any question or stop taking the survey at any time.

If you have any questions, please contact Fond du Lac Planning Division at (218) 878-2642 or email fdlplanning@fdlrez.com.

Thank you. We truly appreciate your time and answers.

1.	Where is your household currently located?
	ZIP Code:
	o On-Reservation
	o Off-Reservation
2.	Are you interested in living on the Fond du Lac Reservation?
	o Yes – <i>Skip to Question 7</i>
	o No
If NO.	T interested in living on FDL Reservation: What are the reasons you are not interested in living on the Fond du Lac Reservation? Please in.
4.	Are there any services or activities that you are unable to access as a result of living off-
reser	vation? (select all that apply)
	☐ Healthcare
	☐ Cultural events
	☐ Traditional practices
	☐ Adequate housing
	☐ Other:
5. follow	Are you or other members of your household interested in learning more about any of the ving traditional cultural practices or skills? (select all that apply)
	☐ Ojibwe language
	☐ Hunting
	☐ Fishing
	☐ Gathering
	☐ Traditional craft making

6. impor	How would the members of this household prefer the Tribe communicate with them about tant information and tribal matters? (select all that apply)
	☐ Email
	☐ Newsletter
	☐ Printed mail
	☐ Social media
	☐ Telephone
	☐ Tribal website
	☐ Other:
	[skip to end of survey]
-	rested in living on FDL Reservation:
7.	Why are you interested in moving to the Fond du Lac Reservation? Please explain.
0	
8. Reserv	How many adults and children in your household would be interested in moving to the vation?
	# of adults
	# of children
9. Fond o	Of those interested in moving to the Reservation, how many are enrolled members of the du Lac Band or descendants of enrolled members?
	# of enrolled members
	# of descendants (not enrolled)
10.	Are you or any members of your household employed by the Fond du Lac Band?
	o Yes
	o No

11. Reser	What barriers are preventing you and your family from moving to the Fond du Lac vation? (select all that apply)
	\square Lack of employment opportunities for me or members of my household
	\square Lack of housing that suits the needs of our household
	☐ Lack of any available housing
	☐ Lack of educational opportunities (e.g. higher education)
	☐ Lack of necessary medical care
	☐ Lack of necessary child care options
	$\ \square$ Lack of close family members (close family members live off-reservation)
	☐ Other (please explain):
12. housi	If every family unit in this household was able to have their own housing unit, how many ng units would be needed to comfortably house them on the Fond du Lac Reservation?
	Example: Eight people currently live in a housing unit: a family of five, a couple, and an unrelated individual. The couple would like to live separately. The rest of the household would like to continue to live together. The number of units needed is "2."
	Housing units needed:
13. comm	If sufficient safe, sanitary, and affordable housing were available, in which nunities/districts would members of this household prefer to live? (select all that apply)
	☐ Brookston (Ashkibwaakaaning)
	☐ Cloquet (Bapashkominitigong)
	☐ Sawyer (Gwaaba'iganing)
	☐ No preference
14.	What type of housing would meet the needs of your household? (select all that apply)
	☐ Assisted living for elders
	☐ Independent living for elders
	☐ Nursing home/Skilled nursing facility
	☐ Group home for special needs

\square Housing for people with disabilities
☐ Veteran's/Supportive Housing
☐ Sober living
☐ Rehabilitation center (Detox facility)
$\ \square$ Transitional housing for formerly incarcerated individuals
☐ Temporary housing
☐ Homeless shelter
☐ Student housing
☐ Workforce housing
☐ Single-family home (stick-built construction)
☐ Single-family home (modular construction)
☐ Manufactured or mobile home
☐ Duplex/townhouse
☐ Apartment building
☐ Tiny home/Accessory dwelling unit (ADU)
□ Other:

15. Please rate the importance of each of the following housing features on a scale of 1-4, with 1 being Not at All Important and 4 being Extremely Important.

Home feature	Not at all	Somewhat	Somewhat	Extremely
	important	unimportant	important	important
Handicap	1	2	3	4
accessible				
features				
Studio/1bedroom	1	2	3	4
3 or more	1	2	3	4
bedrooms				
2 or more	1	2	3	4
bathrooms				
Basement	1	2	3	4
Sense of privacy	1	2	3	4
Alternative energy	1	2	3	4
Multigenerational	1	2	3	4
design				
Storm/tornado	1	2	3	4
shelter				

Home feature	Not at all	Somewhat	Somewhat	Extremely
	important	unimportant	important	important
Central air	1	2	3	4
conditioning				
Yard with grass	1	2	3	4
Garage	1	2	3	4
Washer and dryer	1	2	3	4
Storage shed	1	2	3	4
Single story	1	2	3	4
Two story	1	2	3	4
Space for	1	2	3	4
gardening				
Home office	1	2	3	4
Kitchen for	1	2	3	4
processing food				
Space for family	1	2	3	4
gatherings				
Studio or	1	2	3	4
workspace for				
cultural art				
Space for	1	2	3	4
extended family to				
live together				
Outdoor play area	1	2	3	4
for				
children/teenagers				
Pet-friendly	1	2	3	4
accommodations				
Space for cultural/	1	2	3	4
spiritual activities				

16. What was this household's total income for the past 12 months, before taxes, from all sources? (Please include all income from wages, salary, commissions, bonuses, tips, self-employment income from own farm and non-farm businesses (including proprietorships and partnerships), Social Security or Railroad retirement, SSI, SSDI, public assistance and welfare payments from state, local, or tribal welfare offices, interest, dividends, net rental income, royalty income, income from estates and trusts, unemployment or worker's compensation, per capita payments, Veterans' payments (VA), child support or alimony.)

Total ANNUAL household income \$:
(if unsure of the exact amount inlease provide your hest estimate

	what fields or industries do you and the members of your household have experience? Il that apply)
	Administration and human resources
	Arts (fine art, graphic design)
	Building Maintenance
	Drug/Alcohol Counseling
	Education
	Finance/Accounting/Budgeting
	General Construction/ heavy equipment operation
	Grant writing/grant administration
	Health care/Medicine
	Hospitality (including culinary arts)
	Information technology
] Law
	Manufacturing
	Native American studies
	Natural resources or agriculture
	Ojibwe language
	Planning
	Real estate
	Sales/Marketing/ customer service
	Skilled labor (e.g., carpentry, ironwork, masonry/bricklaying, pipefitter, welding)
	Social services or sciences
	Telecommunications
	Other:
18. A	re you or anyone in your household a business owner?
	o Yes
	o No

19.	-	es, what types of supports/services would help your business succeed? (open-ended
respo	nse)	
20		
20. (select		ase select the top three types of businesses you would like to see the Band pursue. to three (3))
		Childcare
		Indigenous food restaurant
		Co-working space/small business incubator
		Commercial rental space
		Brewery
		Food hub
		Bowling alley
		Indoor sports complex
		Bike shop
		Manufacturing/industrial business
		Gift shop
		Sporting goods store
		Bank
		Other:
		at types of cultural events or activities would you or members of your household like to e in? (select all that apply)
		Ceremonial activities
		Exercising treaty rights
		Ojibwe culture and history classes
		Powwows
		Traditional crafts
		Youth activities
		We do not wish to participate in cultural events or activities.
		Other:

22. followi		e you or other members of your household interested in learning more about any of the traditional cultural practices or skills? (select all that apply)
		Ojibwe language
		Hunting
		Fishing
		Gathering
		Traditional craft making
23.	Wh	nich retained treaty rights do members of your household exercise? (select all that apply)
		Hunting (Deer, moose, birds, etc.)
		Fishing (spearing, netting, rod and reel)
		Trapping (beaver, otter, rabbits, etc.)
		Gathering (Rice/birch bark)
		Harvesting berries, plants, trees, etc.
		Sugar bushing (making sugar or syrup)
		None of the above
		Don't know
24. import		w would the members of this household prefer the Tribe communicate with them about information and tribal matters? (select all that apply)
		Email
		Newsletter
		Printed mail
		Social media
		Telephone
		Tribal website
		Other:

Miigwech!

Thank you for taking the time to complete this survey! Your responses will help the Fond du Lac Band plan for the future. Stay tuned for a community presentation of the survey results.

Appendix B: Data Tables

Data Tables - Fond du Lac Housing & Community Needs Assessment

This report was prepared by Big Water Consulting. Please note – any answer options marked with an asterisk were coded through our analysis of responses to the "Other" option to a multiple-choice question.

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Household Population

1. How many of the people living or staying in this house, apartment, or mobile home today are ADULTS (age 18 and older)?

Number of Responses: 332	Response	Number	Percentage
Average: 2	1	83	25.0
Median: 2	2	189	56.9
Median: 2	3	44	13.3
Range: 1 - 5	4	10	3.0
	5	6	1.8

2. How many of the people living or staying in this house, apartment, or mobile home today are CHILDREN (age 17 and younger)? If there are no children in this household, please put a "0" in the space below.

Number of Degranage 222	ъ		
Number of Responses: 332	Response	Number	Percentage
Average: 0.61	0	227	68.4
Median: 0	1	53	16.0
Median. 0	2	26	7.8
Range: 0 – 8	3	18	5.4
	4	3	0.9
	5	2	0.6
	6	2	0.6
	8	1	0.3

General Housing Questions

3. In which community/district is this housing unit located?

Response	Number	Percentage
Cloquet (Bapashkominitigong)	189	57.3
Sawyer (Gwaaba'iganing)	65	19.7
Brookston (Ashkibwaakaaning)	62	18.8
Other	14	4.2
Total	330	100

4. Which of the following best describes this housing unit?

Response	Number	Percentage
One-family house, not attached to any other house (includes modular/manufactured homes and HUD homes)	289	87.6
Mobile home	26	7.9
A unit in an apartment-style building (apartment, assisted living, etc.)	10	3
One-family house, attached to one or more houses (such as townhouses and duplexes)	3	0.9
Other	2	0.6
Total	330	100

5. How many TOTAL ROOMS are in this housing unit?

Number of Responses: 332

Average: 5.98

Median: 6

Range: 0 - 18

Response	Number	Percentage	Response	Number	Percentage
0	1	0.3	8	36	10.8
2	3	0.9	9	15	4.5
3	18	5.4	10	7	2.1
4	41	12.3	11	2	0.6
5	92	27.7	12	2	0.6
6	64	19.3	16	1	0.3
7	49	14.8	18	1	0.3

Utilities and Housing Services

6. Which of the following energy sources do you use to heat your home?

Response	Number	Percentage
Gas or propane	255	76.8
Electricity	150	45.2
Wood	55	16.6
Oil	29	8.7
Solar	4	1.2
Kerosene	1	0.3

7. Do you receive Heat Assistance or Low Income Home Energy Assistance (LIHEAP)?

R	esponse	Number	Percentage
Y	es	74	22.5
N	0	241	73.3
D	on't know	14	4.3
Т	otal	329	100

8. After any subsidies, what is the average MONTHLY cost for energy from all sources for this housing unit during "heating season" (November through April)? If you have not lived in this unit during heating season, please write "-1". Otherwise, please provide your best estimate.

Number of Responses: 300 Median: 300

Average: 403.66 **Range:** 0 - 5,000

9. What paid services (or those included with rent) would you like to be available for your housing unit?

Response	Number	Percentage
Snow removal	143	75.7
Basic maintenance	100	52.9
Lawn care	85	45.0
Compost pickup	47	24.9
*Garbage pickup	12	6.3
*Internet	3	1.6
*Recycling pickup	2	1.1

^{*} Items marked with asterisks were not designated answer choices on the survey but were frequent responses indicated in the "Other" category.

Housing Conditions

10. Please rate the condition of this housing unit.

Exterior (siding, roof, foundation, etc.)

Response	Number	Percentage
Excellent (new or recently serviced and suitable for foreseeable future)	95	29
Good (works or does not currently need repair but may need work in near future)	157	47.9
Fair (functional but too old, unreliable or in need of repair)	67	20.4
Poor (broken, non-existent, or does not work)	9	2.7
Total	328	100

12. Please rate the condition of this housing unit.

Interior (walls, flooring, plumbing, electrical, etc.)

Response	Number	Percentage
Excellent (new or recently serviced and suitable for foreseeable future)	93	28.4
Good (works or does not currently need repair but may need work in near future)	165	50.3
Fair (functional but too old, unreliable or in need of repair)	61	18.6
Poor (broken, non-existent, or does not work)	9	2.7
Total	328	100

14. Please rate the condition of this housing unit.

Utilities (heating, cooling, water/sewer, etc.)

Response	Number	Percentage
Excellent (new or recently serviced and suitable for foreseeable future)	89	27.3
Good (works or does not currently need repair but may need work in near future)	175	53.7
Fair (functional but too old, unreliable or in need of repair)	57	17.5
Poor (broken, non-existent, or does not work)	5	1.5
Total	326	100

Housing Tenure and Housing Expenses

16. Is this housing unit:

Response	Number	Percentage
Owned by you or someone in this household with a mortgage, deed of trust, or similar debt? (Include home equity loans.)	141	43.3
Owned by you or someone in this household free and clear? (without a mortgage or loan)	135	41.4
Rented? (You and/or someone else in this household contribute to a rental payment.)	45	13.8
Occupied without payment of rent? (No member of this household owns or pays rent for this housing unit.)	5	1.5
Total	326	100

17. If you or any member of this household OWNS this housing unit and has a mortgage, deed of trust, or similar debt, what is the total MONTHLY **mortgage** payment on THIS property? Please enter in U.S. dollars, without any commas or spaces and with all zeroes. Example: \$21,200 would be entered as 21200.

Number of Responses: 133 Median: 800

Average: 921.31 **Range:** 100 - 3,200

18. If you or any member of this household OWNS this housing unit and has a mortgage, deed of trust, or similar debt, what is the total ANNUAL homeowner's **insurance** payment on THIS property? (if no payment or insurance is included in the mortgage payment, write "0") Please enter in U.S. dollars, without any commas or spaces and with all zeroes. Example: \$21,200 would be entered as 21200.

Number of Responses: 128 Median: 1,200

Average: 1,200.29 **Range:** 0 - 8,001

19. If you or any member of this household OWNS this housing unit, what is the total ANNUAL **property tax** payment on THIS property? Please enter in U.S. dollars, without any commas or spaces and with all zeroes. Example: \$21,200 would be entered as 21200.

Number of Responses: 258 Median: 1,361

Average: 1,693.14 **Range:** 0 - 8,882

20. If you or any member of this household RENTS this housing unit, what is the MONTHLY rental payment on THIS property? Please enter in U.S. dollars, without any commas or spaces and with all zeroes. Example: \$21,200 would be entered as 21200.

Number of Responses: 35 Median: 275

Average: 257.54 **Range:** 1 - 800

21. Is this household above or below the Federal poverty threshold? [Calculated]

Response	Number	Percentage
Above Poverty Threshold	236	80.8
Below Poverty Threshold	56	19.2
Total	292	100

22. Does this household qualify for the Low-Income Energy Assistance Program (LIEAP)? [Calculated]

Response	Number	Percentage
Not LIHEAP eligible	174	59.6
LIHEAP eligible	118	40.4
Total	292	100

23. Does this household qualify for the Weatherization Assistance Program (WAP)? [Calculated]

Response	Number	Percentage
Not WAP eligible	181	62
WAP eligible	111	38
Total	292	100

24. Does this household spend more than 50% of income on housing costs? [Calculated]

Response	Number	Percentage
No	277	94.9
Yes	15	5.1
Total	292	100

Housing Needs

25. If you or any member of this household OWNS this housing unit, do you have the resources (e.g., money, knowledge, time) to maintain your home?

Response	Number	Percentage
Yes, we have all the resources needed to maintain our home.	183	66.1
No, we do not have enough money to make needed repairs/maintenance.	83	30.0
No, we do not have all the knowledge necessary to maintain our home.	33	11.9
No, we do not have enough time to maintain our home.	19	6.9
*No, we do not have the physical capability to maintain this home (due to age, physical disability, etc).	10	3.6

26. Would your household be interested in home assistance programs through the FDL Band?

Response	Number	Percentage
No, not interested in/not eligible for home assistance programs.	187	61.9
Yes, interested in financial assistance.	92	30.5
Yes, interested in basic home maintenance class (for renters and homeowners)	45	14.9
Yes, interested in homeowner education programs.	29	9.6
Yes, interested in first-time homebuyers class	15	5.0
*Yes, interested in labor assistance	8	2.6
*Yes, interested in solar panel information	3	1.0

27. Homes classified according to crowding level [Calculated]

Response	Number	Percentage
Not overcrowded	321	96.7
Overcrowded	8	2.4
Severely overcrowded	3	0.9
Total	332	100

28. How many separate families live in this housing unit on a permanent or temporary basis? Please count couples (without children), single adults, and parents/caretakers with minor children as separate families. [Couples (without children):]

Number of Responses: 265	Response	Number	Percentage
Average: 0.52	0	127	47.9
	1	138	52.1

Median: 1

Range: 0 - 1

29. How many separate families live in this housing unit on a permanent or temporary basis? Please count couples (without children), single adults, and parents/caretakers with minor children as separate families. [Single Adults (18 and older):]

Number of Responses: 259	Response	Number	Percentage
Average: 0.84	0	106	40.9
Median: 1	1	108	41.7
Median: 1	2	32	12.4
Range: 0 - 5	3	9	3.5
	4	2	0.8
	5	2	0.8

30. How many separate families live in this housing unit on a permanent or temporary basis? Please count couples (without children), single adults, and parents/caretakers with minor children as separate families. [Parents/caretakers with minor children:]

Number of Responses: 236	Response	Number	Percentage
Average: 0.48	0	134	56.8
Median 0	1	92	39.0
Median: 0	2	9	3.8
Range: 0 - 3	3	1	0.4

31. How many separate families live in this housing unit on a permanent or temporary basis? Please count couples (without children), single adults, and parents/caretakers with minor children as separate families. [Total families:]

Number of Responses: 332	Response	Number	Percentage
Average: 1.41	1	238	71.7
Median: 1	2	65	19.6
meulan: 1	3	20	6.0
Range: 1 – 5	4	5	1.5
	5	4	1.2

32. If multiple families are living in this household, what are the top three (3) reasons for this living situation?

Response	Number	Percentage
Prefer to live together	33	45.2
Not enough available housing	23	31.5
Not enough money to pay rent or mortgage	22	30.1
Child/elder care is easier	15	20.5
Physical health problems	11	15.1
Lost job/ no employment	8	11.0
Problems with substance use/dependency	5	6.8
Criminal background check requirements for housing	3	4.1
Mental health problems	3	4.1
Eviction	1	1.4
Recent release from jail, hospital, foster care, or mental facility	1	1.4

33. If every individual, couple, family unit or group living or staying in this home who wanted to live separately was able to have their own housing unit, how many ADDITIONAL housing units would be needed to comfortably house them? Do not include this home. If no additional units are required, please write '0'.

Number of Responses: 262

Average: 0.27

Median: 0

Range: 0 - 3

Response	Number	Percentage
0	209	79.8
1	36	13.7
2	15	5.7
3	2	0.8

34. If sufficient safe, sanitary, and affordable housing were available, in which communities/districts would members of this household prefer to live?

Response	Number	Percentage
Cloquet (Bapashkominitigong)	114	77.0
Brookston (Ashkibwaakaaning)	34	23.0
Sawyer (Gwaaba'iganing)	31	20.9
Duluth	5	3.4

36. If members of your household would like to live in separate housing units, what type of housing would meet their needs?

Response	Number	Percentage
Affordable homeownership units	35	39.3
Fair market rental housing units	32	36.0
Tiny home/accessory dwelling unit (ADU) on same property	30	33.7
Independent living for elders	19	21.3
Housing for people with disabilities	8	9.0
Assisted living for elders	6	6.7
Sober living	6	6.7
Veteran's/supportive housing	4	4.5
Student housing	3	3.4
Workforce housing	3	3.4
Transitional housing for formerly incarcerated individuals	2	2.2
Rehabilitation center (detox facility)	1	1.1
Temporary housing	1	1.1

Desired Housing Features

37. Please rate the importance of each of the following home features on a scale of 1-4, with 1 being Not at All Important and 4 being Extremely Important.

Handicap accessibl	e features		2 or more bathroor	ms	
Response	Number	Percentage	Response	Number	Percentage
1 (Not at all important)	84	29.9	1 (Not at all important)	62	23.5
2 (Somewhat unimportant)	42	14.9	2 (Somewhat unimportant)	32	12.1
3 (Somewhat important)	75	26.7	3 (Somewhat important)	85	32.2
4 (Extremely important)	80	28.5	4 (Extremely important)	85	32.2
Total	281	100	Total	264	100
Studio/1 bedroom			Basement		
Response	Number	Percentage	Response	Number	Percentage
1 (Not at all important)	137	54.6	1 (Not at all important)	92	34.2
2 (Somewhat unimportant)	28	11.2	2 (Somewhat unimportant)	41	15.2
3 (Somewhat important)	54	21.5	3 (Somewhat important)	67	24.9
4 (Extremely important)	32	12.7	4 (Extremely important)	69	25.7
Total	251	100	Total	269	100
3 or more bedroon	ns		Sense of privacy		
Response	Number	Percentage	Response	Number	Percentage
1 (Not at all important)	74	27.9	1 (Not at all important)	12	4.4
2 (Somewhat unimportant)	31	11.7	2 (Somewhat unimportant)	9	3.3
3 (Somewhat important)	68	25.7	3 (Somewhat important)	84	31
4 (Extremely important)	92	34.7	4 (Extremely important)	166	61.3
Total	265	100	Total	271	100

Alternative energy

Response	Number	Percentage
1 (Not at all important)	35	13.2
2 (Somewhat unimportant)	50	18.8
3 (Somewhat important)	107	40.2
4 (Extremely important)	74	27.8
Total	266	100

Central air conditioning

Response	Number	Percentage
1 (Not at all important)	31	11.4
2 (Somewhat unimportant)	33	12.1
3 (Somewhat important)	103	37.7
4 (Extremely important)	106	38.8
Total	273	100

Multigenerational design

icaigii	
Number	Percentage
95	36.4
60	23
67	25.7
39	14.9
261	100
	Number 95 60 67 39

Yard with grass

O		
Response	Number	Percentage
1 (Not at all important)	21	7.8
2 (Somewhat unimportant)	26	9.6
3 (Somewhat important)	78	28.9
4 (Extremely important)	145	53.7
Total	270	100

Storm/tornado shelter

Stormy tormado sinc	1001	
Response	Number	Percentage
1 (Not at all important)	51	19.2
2 (Somewhat unimportant)	62	23.3
3 (Somewhat important)	88	33.1
4 (Extremely important)	65	24.4
Total	266	100

Garage

Response	Number	Percentage
1 (Not at all important)	15	5.5
2 (Somewhat unimportant)	16	5.9
3 (Somewhat important)	96	35.4
4 (Extremely important)	144	53.1
Total	271	100

Washer and dryer			Two story		
Response	Number	Percentage	Response	Number	Percentage
1 (Not at all important)	11	4	1 (Not at all important)	120	44.9
2 (Somewhat unimportant)	6	2.2	2 (Somewhat unimportant)	66	24.7
3 (Somewhat important)	43	15.8	3 (Somewhat important)	53	19.9
4 (Extremely important)	212	77.9	4 (Extremely important)	28	10.5
Total	272	100	Total	267	100
Storage shed			Space for gardening	S	
Response	Number	Percentage	Response	Number	Percentage
1 (Not at all important)	25	9.3	1 (Not at all important)	49	18.1
2 (Somewhat unimportant)	26	9.7	2 (Somewhat unimportant)	45	16.7
3 (Somewhat important)	106	39.4	3 (Somewhat important)	93	34.4
4 (Extremely important)	112	41.6	4 (Extremely important)	83	30.7
Total	269	100	Total	270	100
Single story			Home office		
Response	Number	Percentage	Response	Number	Percentage
1 (Not at all important)	53	19.6	1 (Not at all important)	98	36.4
2 (Somewhat unimportant)	44	16.3	2 (Somewhat unimportant)	67	24.9
3 (Somewhat important)	82	30.4	3 (Somewhat important)	65	24.2
4 (Extremely important)	91	33.7	4 (Extremely important)	39	14.5
Total	270	100	Total	269	100

Studio or workspace for cultural art

Response	Number	Percentage
1 (Not at all important)	101	37.8
2 (Somewhat unimportant)	58	21.7
3 (Somewhat important)	66	24.7
4 (Extremely important)	42	15.7
Total	267	100

Space for extended family to live together

· ·	,	0
Response	Number	Percentage
1 (Not at all important)	101	37.8
2 (Somewhat unimportant)	56	21
3 (Somewhat important)	69	25.8
4 (Extremely important)	41	15.4
Total	267	100

Outdoor play area for children/teenagers

Response	Number	Percentage
1 (Not at all important)	59	22.2
2 (Somewhat unimportant)	27	10.2
3 (Somewhat important)	91	34.2
4 (Extremely important)	89	33.5
Total	266	100

Pet-friendly accommodations

Response	Number	Percentage
1 (Not at all	46	17
important)		
2 (Somewhat	22	8.1
unimportant)		
3 (Somewhat	79	29.2
important)		
4 (Extremely	124	45.8
important)		
Total	271	100

Space for cultural/spiritual activities

Response	Number	Percentage
1 (Not at all important)	75	28.4
2 (Somewhat unimportant)	47	17.8
3 (Somewhat important)	82	31.1
4 (Extremely important)	60	22.7
Total	264	100

38. If you rated "handicap accessible features" as "Somewhat Important" or "Extremely Important", are there any accessibility features needed in your current home/housing unit?

Response	Number	Percentage
Grab bars in bathrooms	76	78.4
Ramps	62	63.9
Accessible shower	60	61.9
ADA-compliant doors	42	43.3
Lower counter heights	23	23.7

39. If you rated "space for extended family to live together" as "Somewhat Important" or "Extremely Important", how would you and your extended family prefer to live together?

Response	Number	Percentage
Multiple families in separate households on a shared plot of land	49	48.0
Immediate family in a main house, with a separate suite or structure for elders/in-laws	48	47.1
All under one roof	29	28.4

Homeownership Interest

40. Is anyone in this household interested in becoming a homeowner?

Response	Number	Percentage
No	220	69.2
Don't know	25	7.9
Yes, either buying or renting-to-own a new home	34	10.7
Yes, buying a new home	26	8.2
Yes, renting-to-own a new home	13	4.1
Total	318	100

41. If yes, what are the biggest barriers to these household members owning a new home?

Response	Number	Percentage
Difficulty saving enough for a down payment and closing costs	47	58.0
Not enough income/difficulty making monthly loan payments	33	40.7
Poor credit history/low credit score	32	39.5
Lack of available housing	19	23.5
High existing debts	12	14.8
High cost (money/time) of maintenance and repairs	10	12.3
Lack of information or understanding about the home buying	10	12.3
process		
Inability to get a land lease/lot in desired location	8	9.9
Too many administrative hurdles (red tape)	8	9.9
Lack of understanding of maintenance and repairs	7	8.6
Lack of builders/contractors	3	3.7
Lack of access to a bank or lending institution	2	2.5
High cost of infrastructure (roads, water, sewer, electricity)	2	2.5
Lack of infrastructure (roads, water, sewer, electricity)	1	1.2

Public Safety

42. How safe do you feel in each of the following locations, on a scale of 1 to 4?

In your home

Response	Number	Percentage
1 (Very unsafe)	17	5.2
2 (Somewhat unsafe)	7	2.1
3 (Somewhat safe)	74	22.5
4 (Very safe)	231	70.2
Total	329	100

In your neighborhood during the daytime

Response	Number	Percentage
1 (Very unsafe)	14	4.2
2 (Somewhat unsafe)	10	3
3 (Somewhat safe)	91	27.5
4 (Very safe)	216	65.3
Total	331	100

In your neighborhood during the nighttime

Response	Number	Percentage
1 (Very unsafe)	18	5.4
2 (Somewhat unsafe)	51	15.4
3 (Somewhat safe)	119	36
4 (Very safe)	143	43.2
Total	331	100

43. What improvements in your community/neighborhood/district do you think would most improve public safety?

Response	Number	Percentage
Adding streetlights	130	47.6
Surveillance cameras	104	38.1
Reduced speed limits	83	30.4
Adding sidewalks	76	27.8
Starting a neighborhood watch program	59	21.6
More parks/green space (e.g., dog park, basketball courts)	54	19.8
*Increased/improved security/police presence	16	5.9
*Maintained roads/Adding new roads	8	2.9

Response	Number	Percentage
*Space for recreational activities/community gathering	3	1.1

44. What are your primary public safety concerns in your neighborhood?

Response	Number	Percentage
Crime	149	54.4
Animal control	102	37.2
Litter/waste management	94	34.3
Traffic noise	85	31.0
Abandoned buildings	40	14.6
*Substance use	24	8.8
*Speeding	13	4.7
Odors	7	2.6

45. What are your primary environmental health concerns in your neighborhood?

Response	Number	Percentage
Drinking water quality	138	63.6
Polluted lakes and rivers (surface water quality)	80	36.9
Wastewater treatment	54	24.9
Air pollution	38	17.5
Flooding	36	16.6
*Invasive/destructive animal/plant species	7	3.2

Income and Employment

46. What was this household's total income for the past 12 months, before taxes, from all sources? (Please include all income from wages, salary, commissions, bonuses, tips, self-employment income from own farm and non-farm businesses (including proprietorships and partnerships), Social Security or Railroad retirement, SSI, SSDI, public assistance and welfare payments from state, local, or tribal welfare offices, interest, dividends, net rental income, royalty income, income from estates and trusts, unemployment or worker's compensation, per capita payments (Veterans' payments (VA), child support or alimony.)

Number of Responses: 292

Average: 62,501.04

Median: 51,000

Range: 1,300 - 300,000

47. Is anyone in this household currently seeking new or additional employment?

Response	Number	Percentage
Yes	59	18.4
No	262	81.6
Total	321	100

48. If any members of this household are currently looking for work, what type of employment schedule would meet their needs?

Response	Number	Percentage
Permanent Full-Time	43	76.8
Permanent Part-Time	9	16.1
Temporary Part-Time	8	14.3
Contract/Gig Work (on own schedule)	6	10.7
Day Labor	5	8.9
Seasonal Full-Time	3	5.4
Temporary Full-Time	2	3.6
Seasonal Part-Time	2	3.6

49. What do you think are the biggest barriers to obtaining new employment for the members of this household?

Response	Number	Percentage
Insufficient pay from available jobs	19	35.2
Lack of transportation	16	29.6
Other family responsibilities	11	20.4
Lack of childcare	10	18.5
Lack of available jobs	10	18.5
Disability/ health condition (including mental health)	8	14.8
Different or insufficient education/ experience (i.e. not qualified for position)	7	13.0
Shift scheduling conflicts	7	13.0
Criminal background check requirements	5	9.3
	_	
Lack of stable housing	3	5.6

50. What types of skills/job training do you think members of this household would be interested in completing?

Response	Number	Percentage
Skilled labor (e.g., carpentry, ironwork, masonry/bricklaying, pipefitter, welding)	42	35.9
General Construction/ heavy equipment operation	35	29.9
Computer software/computer skills	32	27.4
Building Maintenance	29	24.8
Grant writing/grant administration	27	23.1
Computer networking	24	20.5
Management/Supervisory Skills	24	20.5
Office and Administrative Support	22	18.8
Business/Technical Writing	20	17.1
Commercial Driving License (CDL)	20	17.1
Hospitality/bar and restaurant service	19	16.2
Project management	17	14.5
Human Resource Management	15	12.8
Drug/Alcohol Counseling	13	11.1
Sales/Marketing/ customer service	12	10.3
Communication and Presentation Skills	11	9.4
Job-seeking skills (resume writing, interviewing, etc.)	10	8.5
*Artisan labor (Art, cultural revial, etc.)	6	5.1
*Health care or health-related field	3	2.6

51. Was the employment status of any of your household members affected by the COVID-19 pandemic?

Response	Number	Percentage
No	199	63.8
Yes, went on furlough	38	12.2
Yes, reduced hours	34	10.9
Yes, lost job	31	9.9
Yes, found new employment	8	2.6
Other	2	0.6
Total	312	100

Education

53. Are you or any other adults in this household interested in pursuing additional education in the future?

Response	Number	Percentage
Yes	91	27.7
No	191	58.2
Don't know	46	14
Total	328	100

54. If yes, what levels of education are members of this household interested in obtaining?

Number	Percentage
33	37.1
31	34.8
28	31.5
25	28.1
16	18.0
11	12.4
	33 31 28 25 16

55. In what subject(s) are members of this household interested in pursuing additional education or professional certification?

Response	Number	Percentage
Skilled trades	25	27.8
Native American studies	22	24.4
Ojibwe language	20	22.2
Business and management	20	22.2
General studies	17	18.9
Tribal Government Administration	17	18.9
Social services or sciences	17	18.9
Arts and humanities	13	14.4
Health care/medicine	13	14.4
Natural resources or agriculture	12	13.3
Criminal Justice	10	11.1
Tribal resource and environmental stewardship	9	10.0
Education	9	10.0
Law	9	10.0
Physical sciences	8	8.9
Information technology	8	8.9

Response	Number	Percentage
Planning	8	8.9
Don't know	7	7.8
Finance/accounting/budgeting	6	6.7
Hospitality (including culinary arts)	5	5.6
Accounting and finance	4	4.4
Real estate	2	2.2

56. What do you think are the biggest barriers to continuing education for the members of this household?

Response	Number	Percentage
Lack of time due to work schedule	29	30.2
Other family responsibilities	29	30.2
Cost is too high	29	30.2
Lack of child care or elder care	23	24.0
Lack of transportation	18	18.8
Lack of tools/resources (e.g., computer/internet)	18	18.8
Not academically prepared	18	18.8
Insufficient education funding from FDL	17	17.7
Length of school programs (takes too long to get a degree or professional certification)	14	14.6
Lack of online courses	13	13.5
Defaulting on previous student loans	10	10.4
Difficulty in making a career change	8	8.3
Filling out financial aid forms (Free Application for Financial Aid – FAFSA)	6	6.2
*Age and disability	5	5.2
*Administrative barriers/redtape	2	2.1

57. Has anyone in this household (child or adult) ever dropped out of school (either K-12 or college)?

Response	Number	Percentage
Yes	80	24.5
No	238	73
Don't know	8	2.5
Total	326	100

58. If yes, why do you think they stopped attending school?

Response	Number	Percentage
Had to take care of children or other family members	24	32.9
Don't know	16	21.9
Got a job	14	19.2
Had to work more	8	11.0
Substance abuse issue	8	11.0
Mental health issue	8	11.0
Too expensive	5	6.8
Transportation became difficult	5	6.8
Distance from home	4	5.5
Moved	4	5.5
Lost financial aid/exceeded income limits/no longer eligible for federal financial aid	3	4.1
Bullying	3	4.1
Other health issue	2	2.7
Degree wouldn't be valued	2	2.7
Don't want to go into debt	1	1.4
Lost job	1	1.4
Degree would take too long	1	1.4

Language and Culture

59. Is Ojibwe used in your household?

Response	Number	Percentage
Yes	82	28.2
No	209	71.8
Total	291	100

60. How would you describe the level of Ojibwe typically spoken by most members of your household?

Response	Number	Percentage
Single words (commands, names, items, etc.)	63	77.8
Basic questions and answers	13	16
Phrases; describing people, events, and things	3	3.7
Full conversations; doing ceremonial talks	2	2.5
Total	81	100

61. How would you describe the level of understanding of Ojibwe by most members of your household?

Response	Number	Percentage
Single words (commands, names, items, etc.)	61	75.3
Basic questions and answers	12	14.8
describing people, events, and things	3	3.7
doing ceremonial talks	3	3.7
Full conversations	1	1.2
Phrases	1	1.2
Total	81	100

62. Where do you hear Ojibwe spoken on the FDL Reservation?

Response	Number	Percentage
I do not hear Ojibwe spoken on the FDL Reservation	114	43.3
Tribal Center	61	23.2
Anishinaabewigamig Language & Culture Center	51	19.4
Home	49	18.6
Education Buildings (FDLOJS, Head Start, FACE)	45	17.1
Tribal College Buildings	42	16.0
Min-No-Aya-Win Clinic/CAIR Clinic	36	13.7
FDL Gas & Grocery Store	33	12.5
Black Bear Casino	29	11.0

Response	Number	Percentage
Community Centers	28	10.6
Natural Resources Building	21	8.0
Gitigaan Building	13	4.9

63. Are any members of your household interested in learning to speak Ojibwe?

Response	Number	Percentage
Yes	130	41
No	187	59
Total	317	100

64. What approaches would best help you or members of your household to learn Ojibwe?

Response	Number	Percentage
Web-based programs	67	53.2
Casual conversation groups	55	43.7
Classroom instruction	53	42.1
Ceremonies	39	31.0
Group immersion approaches	29	23.0
Don't Know	20	15.9
Master-apprentice model	16	12.7

65. What language programs/resources are you aware of that the Band offers?

Response	Number	Percentage
Kiwenz Summer Language Camp	99	57.9
Weekly Ojibwe Language Learning Sessions	82	48.0
Ojibwe Language Books	74	43.3
Ceremonial Offerings and Supports	54	31.6
Learning Ojibwe through Cultural Practices	48	28.1
Waazh Immersion Program (Head Start)	41	24.0
Social Media accounts (Facebook & Instagram)	40	23.4
Ojibwe Translation Supports	19	11.1

66. How important is it to members of your household to have healthcare and eldercare providers that understand Ojibwe culture?

Response	Number	Percentage
Extremely important	78	25.1
Somewhat important	74	23.8
Neither important nor unimportant (neutral)	45	14.5
Somewhat unimportant	13	4.2

Response	Number	Percentage
Not at all important	101	32.5
Total	311	100

67. What types of cultural events or activities would you or members of your household like to participate in?

Response	Number	Percentage
Powwows	165	56.7
Traditional crafts	132	45.4
Ojibwe culture and history classes	102	35.1
Exercising treaty rights	97	33.3
Ceremonial activities	94	32.3
Youth activities	83	28.5
We do not wish to participate in cultural events or activities.	75	25.8

68. Are you or other members of your household interested in learning more about any of the following traditional cultural practices or skills?

Response	Number	Percentage
Traditional craft making	143	72.2
Ojibwe language	118	59.6
Gathering	109	55.1
Fishing	85	42.9
Hunting	79	39.9

69. Which retained treaty rights do members of your household exercise?

Response	Number	Percentage
None of the above	127	45.2
Fishing (spearing, netting, rod and reel)	87	31.0
Harvesting berries, plants, trees, etc.	84	29.9
Hunting (deer, moose, birds, etc.)	75	26.7
Gathering (rice/birch bark)	64	22.8
Sugar bushing (making sugar or syrup)	33	11.7
Don't know	24	8.5
Trapping (beaver, otter, rabbits, etc.)	14	5.0

70. If members of your household exercise retained treaty rights, what is the MAIN reason why?

Response	Number	Percentage
Don't know	22	15.7
Cultural significance	54	38.6
Subsistence	51	36.4
Sport	8	5.7
Other	5	3.6
Total	140	100

Transportation

73. What types of transportation do members of your household use on a regular basis?

Response	Number	Percentage
Personal vehicle	308	93.6
Walking	90	27.4
Riding with friend or family member	63	19.1
Bicycle	48	14.6
Public transportation provided by FDL Transit	32	9.7
Shared vehicle/carpool	23	7.0
Hired ride	14	4.3
Hitchhiking	7	2.1
Public transportation provided by Arrowhead Transit	4	1.2

74. What types of difficulties do members of this household have getting where they need to go?

Response	Number	Percentage
None	165	55.9
Walking is dangerous/unsafe in my community	53	18.0
Biking is dangerous/unsafe in my community	50	16.9
Do not have a driver's license	36	12.2
Do not own or have access to a reliable vehicle	25	8.5
Do not want to ask others for help with transportation	24	8.1
Public transportation is not easy to access from my home	21	7.1
No or limited public transportation in my community	17	5.8
Public transportation routes do not go where I need to go	16	5.4
Physical or other disability makes transportation difficult	16	5.4
Car not registered/no insurance/not legal	15	5.1
No or limited taxi/hired ride service in community	13	4.4
Public transportation is unsafe	2	0.7

75. Have you or members of your household used the FDL Transit system in the last year?

Response	Number	Percentage
Yes	46	13.9
No	284	86.1
Total	330	100

76. If yes, what are the main trips or activities where your household uses FDL Transit?

Response	Number	Percentage
Going grocery shopping or other errands	26	59.1
Getting to doctor's appointments or other healthcare	21	47.7
Getting to work	16	36.4
Getting to parks or community centers	11	25.0
Getting to school	5	11.4

77. Does FDL Transit meet your transportation needs?

Response	Number	Percentage
Yes	95	45
No	116	55
Total	211	100

79. Thinking about all the transportation options on the reservation (walking, biking, transit, personal vehicles, etc.), do the options available meet the needs of children in your household?

Response	Number	Percentage
Yes	86	27.7
No	39	12.6
N/A (no children present in this household)	185	59.7
Total	310	100

80. If no, which trips/activities could be better served by the transportation system?

Response	Number	Percentage
Community centers	18	62.1
Before/after school activities	17	58.6
Cultural events	15	51.7
Healthcare appointments	14	48.3
School (at other public schools)	8	27.6
School (at FDL Ojibwe School)	3	10.3

81. Do the transportation options available meet the needs of elders in your household?

Response	Number	Percentage
Yes	115	38.3
No	33	11
N/A (no elders present in this household)	152	50.7
Total	300	100

82. If no, which trips/activities could be better served by the transportation system?

Response	Number	Percentage
Healthcare appointments	13	61.9
Cultural events	12	57.1
Community centers	10	47.6
Employment	7	33.3

83. What improvements to the overall transportation system would make these trips more accessible?

Response	Number	Percentage
Off-road paved bike/walk trails	105	52.0
More/better sidewalks	86	42.6
Bike lanes on roads	68	33.7
More transit routes	60	29.7
More paved roads	55	27.2
More transit stops	49	24.3
Activity buses for children	45	22.3
Shorter duration of transit trips/routes	23	11.4
Dedicated paratransit service (ADA-accessible)	11	5.4

Child and Elder Care

84. What types of child care are used to care for the children in your home?

Response	Number	Percentage
Not applicable (no children or children are too old to need child care)	117	74.5
Child's immediate family member	19	12.1
Child's grandparent	16	10.2
Certified child care center (not in provider's home)	9	5.7
Certified family or group child care (in provider's home)	6	3.8
Other family member	5	3.2
Babysitter	1	0.6

85. What are this household's most critical unmet child care needs?

Response	Number	Percentage
Not applicable (no children in this household or all child care needs are met)	79	65.8
After-school care	16	13.3
Care for special needs children	10	8.3
Toddler daycare	9	7.5
Pre-school/head start	8	6.7
Early morning care	8	6.7
Evening care	8	6.7
Overnight care	3	2.5
Infant daycare	2	1.7

86. What barriers prevent the members of this household from acquiring needed child care?

Response	Number	Percentage
Cost of childcare	23	67.6
Limited number of qualified providers	12	35.3
No vacancies with provider	9	26.5
Provider unavailable during hours needed	9	26.5
Location of available providers	5	14.7
Care unavailable for special needs children	4	11.8

87. Which of the following elder services are most needed by members of this household?

Response	Number	Percentage
Not applicable (no elders in this household or all elder care needs are met)	152	65.0
Delivery of food or meal boxes	57	24.4
Delivery of medications	41	17.5
Delivery of hunted meat	27	11.5
Home health visits	19	8.1
Assisted living	8	3.4
Long-term care	6	2.6
Skilled nursing facility	5	2.1
Day care	2	0.9

Healthcare

88. Which type(s) of health coverage do the members of this household have? If household members are covered as dependents, please indicate the type of insurance held by the primary plan holder.

Response	Number	Percentage
Medicare	158	49.5
Employer-provided insurance	145	45.5
Direct services through IHS (at MNAW, CAIR, or other IHS facility)	77	24.1
Medicaid	56	17.6
Insurance purchased individually or through health insurance exchange	44	13.8
Supplemental insurance (e.g., AFLAC)	24	7.5
TRICARE (VA insurance)	18	5.6
No coverage of any type	8	2.5

89. Are there any adult members of this household who do not have health coverage?

Response	Number	Percentage
Yes	28	8.6
No	292	89.3
Don't know	7	2.1
Total	327	100

90. Are there any children in this household who do not have health coverage?

Response	Number	Percentage
Yes	4	1.4
No	278	95.2
Don't know	10	3.4
Total	292	100

91. Which, if any, of the following health issues are members of this household facing?

Response	Number	Percentage
None of these	105	35.1
Diabetes	81	27.1
Depression	80	26.8
Obesity	64	21.4
Heart Disease	59	19.7
Mental health issues	58	19.4

Response	Number	Percentage
Asthma	43	14.4
Serious dental issues	43	14.4
Cancer	19	6.4
Alzheimer's/dementia	9	3.0
Substance abuse	7	2.3
*Arthritis	7	2.3
*Lung, breathing issues, Oxygen use	4	1.3
*Kidney-related issues	3	1.0

92. Where do members of this household regularly go for health care?

Response	Number	Percentage
Non-tribally operated clinic	178	59.9
Fond du Lac Human Services (MNAW or CAIR)	124	41.8
Urgent care or walk-in clinic	63	21.2
IHS or other Tribal Health Care Center	8	2.7

93. If members of this household do not regularly go to FDL Human Services (MNAW or CAIR) for healthcare, why not?

Response	Number	Percentage
*Non-native/ineligible	68	67.3
We can get better quality care elsewhere	14	13.9
*Receive healthcare elsewhere	8	7.9
Doesn't provide the services needed	7	6.9
Appointments are hard to get	4	4.0
Limited hours	2	2.0
Too far away	1	1.0

94. Which of the following general health and wellness services are most needed by members of this household?

Response	Number	Percentage
Dental services	145	66.8
Optical services	114	52.5
Immunization	55	25.3
*Lab services	44	20.3
Wellness center	43	19.8
Mental health services	40	18.4
Home health visits	24	11.1

Response	Number	Percentage
Spiritual/cultural advisers	22	10.1
Orthodontic services (braces, etc.)	20	9.2
Substance abuse services	12	5.5
Family planning services	8	3.7
*Primary care	5	2.3

95. Which of the following social services are most needed by members of this household?

Response	Number	Percentage
Community advocacy	26	59.1
Foster care/daycare licensing	11	25.0
Victim advocacy	11	25.0
Child protection	4	9.1

96. Do members of your household have access to telehealth options (e.g., doctor's appointments over the internet or phone) to meet some or all of their healthcare needs?

Response	Number	Percentage
Yes	235	73.7
No	84	26.3
Total	319	100

Community Priorities

97. Please rate the quality of services provided by each of the following FDL programs and departments on a scale of 1-4, with 1 being poor and 4 being excellent. If your household has not received services from a particular program in the last 2 years, please mark N/A.

Energy Assistance

Response	Number	Percentage
1 (Poor)	9	7.1
2 (Fair)	9	7.1
3 (Good)	50	39.4
4 (Excellent)	59	46.5
Total	127	100

Food Distribution

Response	Number	Percentage
1 (Poor)	13	10.6
2 (Fair)	16	13
3 (Good)	50	40.7
4 (Excellent)	44	35.8
Total	123	100

GED Classes

Response	Number	Percentage
1 (Poor)	2	4.2
2 (Fair)	14	29.2
3 (Good)	13	27.1
4 (Excellent)	10	20.8
1 (Poor)	9	18.8
Total	48	100

Emergency Awareness

Response	Number	Percentage
1 (Poor)	7	6.5
2 (Fair)	26	24.1
3 (Good)	37	34.3
4 (Excellent)	23	21.3
1 (Poor)	15	13.9
Total	108	100

FDL Head Start

Response	Number	Percentage
1 (Poor)	2	2.7

Response	Number	Percentage
2 (Fair)	13	17.6
3 (Good)	27	36.5
4 (Excellent)	25	33.8
1 (Poor)	7	9.5
Total	74	100

Housing

Response	Number	Percentage
1 (Poor)	9	7.9
2 (Fair)	26	22.8
3 (Good)	41	36
4 (Excellent)	22	19.3
1 (Poor)	16	14
Total	114	100

Law Enforcement

Response	Number	Percentage
1 (Poor)	6	3.1
2 (Fair)	37	19.3
3 (Good)	72	37.5
4 (Excellent)	55	28.6
1 (Poor)	22	11.5
Total	192	100

FDL Ojibwe School

Response	Number	Percentage
2 (Fair)	18	23.1
3 (Good)	34	43.6
4 (Excellent)	18	23.1
1 (Poor)	8	10.3
Total	78	100

FDL Transit

Response	Number	Percentage
1 (Poor)	5	4.8
2 (Fair)	33	31.7
3 (Good)	36	34.6
4 (Excellent)	17	16.3

Response	Number	Percentage
1 (Poor)	13	12.5
Total	104	100

Response	Number	Percentage
Total	163	100

FDL Language & Culture

FDL Human Services				
	Response	Number	Percentage	
	1 (Poor)	3	1.8	
	2 (Fair)	27	16.6	
	3 (Good)	72	44.2	
	4 (Excellent)	50	30.7	
	1 (Poor)	11	6.7	

Response	Number	Percentage
1 (Poor)	2	1.9
2 (Fair)	24	22.2
3 (Good)	45	41.7
4 (Excellent)	27	25
1 (Poor)	10	9.3
Total	108	100

96. Please select the top three areas you think the Band should invest in over the next five years

Response	Number	Percentage
Economic development	75	27.9
Elder care	66	24.5
Housing	61	22.7
Children/youth and family services	58	21.6
Substance abuse treatment programs and facilities	54	20.1
Child care/daycare options	48	17.8
Safety and law enforcement	48	17.8
Education	46	17.1
Renewable energy capacity	38	14.1
Health and wellness services	34	12.6
Water and wastewater infrastructure	34	12.6
Language and cultural preservation programs	31	11.5
Veterans services	30	11.2
Natural resource conservation	29	10.8
Increasing Tribe's land base	25	9.3
Information technology infrastructure	19	7.1
Transportation	17	6.3
Support for off-reservation FDL members	17	6.3
Recycling programs	9	3.3

97. What type of financial services do you or members of your household need?

Response	Number	Percentage
Emergency/low-interest loan program	54	45.8
Checking/savings account	46	39.0
Down payment assistance	31	26.3
Mortgage Loan	23	19.5
Business Loan	20	16.9
Financial Planning for Youth (per cap distribution)	18	15.3
Business Development Services	18	15.3

98. What type of financial services do you or members of your household need? [Other]

Responses:

- [3] "Retirement planning"
- [5] "Ending land in a place where I could have this facility and horses"
- [7] "Grants not loans"
- [10] "Estate planning"
- [11] "Medical /nursing home bill assistance."
- [15] "Car assistance repair program"
- [16] "Free money"
- [17] "Interested opening a child care"
- [18] "Heating assistance, light bill has to have electric heat in crawl space to keep water from freezing, don't want to be dependent on anyone" [19] "Raise per cap"
- [20] "Hearing aid funding"
- [21] "Optical coverage and dentures"

99. Please select the top three types of businesses you would like to see the Band pursue.

Response	Number	Percentage
Indigenous food restaurant	100	38.9
Bowling alley	85	33.1
Indoor sports complex	78	30.4
Bank	64	24.9
Childcare	60	23.3
Manufacturing/industrial business	57	22.2
Food hub	51	19.8
Co-working space/small business incubator	37	14.4
Gift shop	27	10.5
Sporting goods store	26	10.1
Commercial rental space	23	8.9

Response	Number	Percentage
Brewery	18	7.0
Bike shop	12	4.7
Cannabis/hemp	5	1.9
Laundry	4	1.6

104. Do you own your own business?

Response	Number	Percentage
Yes	28	8.8
No	290	91.2
Total	318	100

104. What is your top priority for Tribal land use?

Response	Number	Percentage
Conservation/open space/land for traditional practices	93	36.2
Housing	81	31.5
Economic Development	47	18.3
Agriculture	31	12.1
Other	4	1.6
Retail or restaurant businesses	1	0.4
Total	257	100

Communications

108. Please rate the performance of each of the following communications services (paid or unpaid) in your home on a scale of 1-4, with 1 being poor and 4 being excellent. If you do not have a particular service in your home, please mark N/A. #### 108. Landline phone service]

Landline phone service

Response	Number	Percentage
1 (Poor)	23	7.1
2 (Fair)	14	4.3
3 (Good)	41	12.7
4 (Excellent)	30	9.3
N/A (I do not have this service at my home)	214	66.5
Total	322	100

Cellular phone service

Response	Number	Percentage
1 (Poor)	29	8.8
2 (Fair)	74	22.6
3 (Good)	129	39.3
4 (Excellent)	82	25
N/A (I do not have this service at my home)	14	4.3
Total	328	100

Broadcast radio

Response	Number	Percentage
1 (Poor)	9	2.8
2 (Fair)	33	10.4
3 (Good)	98	30.8
4 (Excellent)	51	16
N/A (I do not have this service at my home)	127	39.9
Total	318	100

Broadcast television

Response	Number	Percentage
1 (Poor)	28	8.8
2 (Fair)	57	17.8
3 (Good)	102	31.9
4 (Excellent)	28	8.8
N/A (I do not have this service at my home)	105	32.8
Total	320	100

Cable/satellite television

Response	Number	Percentage
1 (Poor)	14	4.4
2 (Fair)	34	10.6
3 (Good)	65	20.2
4 (Excellent)	42	13.1
N/A (I do not have this service at my home)	166	51.7
Total	321	100

Dialup internet service

Response	Number	Percentage
1 (Poor)	21	6.7
2 (Fair)	10	3.2
3 (Good)	7	2.2
4 (Excellent)	9	2.9
N/A (I do not have this service at my home)	267	85
Total	314	100

Fixed broadband internet service (DSL, cable, fiber-optic, satellite)

Response	Number	Percentage
1 (Poor)	34	10.4
2 (Fair)	35	10.7
3 (Good)	82	25.1
4 (Excellent)	91	27.8
N/A (I do not have this service at my home)	85	26
Total	327	100

Mobile broadband internet service (AT&T or others)

Response	Number	Percentage
1 (Poor)	19	5.9
2 (Fair)	54	16.8
3 (Good)	71	22.1
4 (Excellent)	33	10.3
N/A (I do not have this service at my home)	144	44.9
Total	321	100

109. If you have internet service in your home, is Aaniin (Tribal internet service provider) your internet provider?

Response	Number	Percentage
Yes	153	48.6
No	147	46.7
N/A (no internet)	15	4.8
Total	315	100

110. Are you aware of funding sources to help you pay for Aaniin internet access?

Response	Number	Percentage
Yes	65	20.2
No	257	79.8
Total	322	100

100. Are you interested in using technology for any of the following purposes?

Response	Number	Percentage
Home security	146	63.8
Learning/education	140	61.1
working from home	100	43.7
Healthcare (telehealth)	76	33.2
Home automation (controlling heating and cooling, lighting, security systems through smartphone or computer)	61	26.6
Starting a home business	33	14.4

101. How would the members of this household prefer the Tribe communicate with them about important information and Tribal matters?

Response	Number	Percentage
Printed mail	164	55.6
Email	155	52.5
Newsletter	116	39.3
Tribal website	90	30.5
Social media	74	25.1
Telephone	54	18.3
Radio	23	7.8

103. At which of the following community meeting places do you feel welcome?

Response	Number	Percentage
Cloquet Community Center	134	66.0
Tribal Center	125	61.6
Brookston Community Center	75	36.9
Sawyer Community Center	68	33.5
Anishinaabewigamig Language & Culture Center	56	27.6
Gitigaaning (The Place of the Gardens)	35	17.2

Individual Adult Data Tables

105. What is your age?

Number of Responses: 651

Average: 53.02

Median: 55

Range: 18 - 95

106. What is your gender?

Response	Number	Percentage
Male	327	49.8
Female	320	48.7
Prefer not to answer	9	1.4
Other	1	0.2
Total	657	100

107. What is your current marital status?

Response	Number	Percentage
Married to or in a domestic partnership with a non-tribal member	268	40.9
Single (never married, divorced, widowed)	245	37.4
Married to or in a domestic partnership with a FDL member	84	12.8
Married to or in a domestic partnership with a member of a different tribe or village	28	4.3
Separated	20	3.1
Other	10	1.5
Total	655	100

108. Have you ever served on active duty in the U.S. Armed Forces, Reserves or National Guard?

Response	Number	Percentage
Yes	76	11.7
No	572	88.3
Total	648	100

109. What is your race?

Response	Number	Percentage
White	443	67.6
American Indian or Alaska Native	279	42.6

Response	Number	Percentage
Black or African American	8	1.2
Asian	5	0.8
Native Hawaiian or Pacific Islander	3	0.5

110. If you selected "American Indian or Alaska Native," please write the name of the principal tribe in the space below.

Response	Number	Percentage
Fond du Lac Band of Lake Superior Chippewa	211	80.2
Minnesota Chippewa Tribe	16	6.1
Red Lake of Chippewa	5	1.9
Bad River Band of the Lake Superior Tribe of Chippewa	4	1.5
Lac Courte Oreilles Band of Lake Superior Chippewa	3	1.1
Oceti Sakowin	3	1.1
White Earth Band of the Minnesota Chippewa	3	1.1
Choctaw Nation	2	8.0
Keweenaw Bay Indian Community of the Lake Superior Band of Chippewa	2	0.8
Leech Lake Band of Ojibwe	2	8.0
Prairie Band Potawatomi Nation	2	8.0
Red Cliff Band of Lake Superior Chippewa	2	8.0
Cherokee Nation	1	0.4
First Nations of Canada	1	0.4
Grand Portage	1	0.4
Grand Traverse Band of Ottawa and Chippewa	1	0.4
Leech Lake	1	0.4
Mandan, Hidatsa and Arikara Nation	1	0.4
Osage Nation	1	0.4
Turtle mountain	1	0.4
Total	263	100

111. Are you an enrolled member of the Fond du Lac Band?

Response	Number	Percentage
Yes	200	38.7
No	315	60.9
Pending	2	0.4
Total	517	100

112. If you are not an enrolled member, are you an enrolled member of a different tribe or village?

Response	Number	Percentage
Yes	34	11
No	274	89
Total	308	100

113. If you are not an enrolled member of any tribe, are you a descendant of an enrolled FDL member?

Response	Number	Percentage
Yes	38	14.2
No	230	85.8
Total	268	100

114. Which of the following options best describes your current living situation?

Response	Number	Percentage
This adult owns this home/unit	414	63.8
This adult is living in the home of family or friends on a PERMANENT basis (without payment)	81	12.5
This adult rents this home/unit	58	8.9
This adult is living in the home of family or friends on a TEMPORARY basis (with or without payment)	38	5.9
This adult owns this unit along with other friends or family	33	5.1
This adult rents this unit along with other friends or family	18	2.8
This adult is currently homeless	5	8.0
This adult currently lives in a shelter facility, motel, outdoors, in a vehicle, or otherwise homeless	2	0.3
Total	649	100

115. What is your current employment status?

Response	Number	Percentage
Permanent Full-Time	248	37.7
Retired	215	32.7
Unemployed	71	10.8
Disabled	49	7.4
Permanent Part-Time	26	4.0
Student	25	3.8
Self Employed	24	3.6
Unpaid stay-at-home care giver	20	3.0

Response	Number	Percentage
Seasonal Full-Time	14	2.1
Temporary Part-Time	12	1.8
Temporary Full-Time	6	0.9
Seasonal Part-Time	4	0.6

116. What is the highest level of education you have completed?

Response	Number	Percentage
Technical college or certification program	61	9.3
High school diploma	156	23.7
Some college (no degree)	130	19.8
Bachelor's degree	89	13.5
Associate degree	74	11.2
Graduate or professional degree	56	8.5
9th-12th grade (no high school diploma)	46	7
GED/HSED	29	4.4
Associate's degree	8	1.2
Below 9th grade	5	0.8
Doctorate	4	0.6
Total	658	100

Individual Child Data Tables

117. What is this child's age?

Number of Responses: 200

Average: 9.84

Median: 10

Range: 0 - 17

Age	Number	Percentage
0	2	1.0
1	10	5.0
1.5	1	0.5
2	7	3.5
3	10	5.0
4	10	5.0
5	9	4.5
6	10	5.0
7	10	5.0
8	8	4.0
9	13	6.5
10	11	5.5
11	11	5.5
12	14	7.0
13	11	5.5
14	16	8.0
15	18	9.0
16	12	6.0
17	17	8.5

119. What is this child's gender?

Response	Number	Percentage
Male	105	52.2
Female	95	47.3
Prefer not to answer	1	0.5
Total	201	100

120. What is this child's grade level?

Response		Number	Percentage
9th – 12th grade		56	28
1st – 5th grade		53	26.5
6th – 8th grade		37	18.5
Pre-Kindergarten (Early childhood,	/Head Start)	24	12
Not yet in school		20	10
Kindergarten		8	4
High school graduate or higher		1	0.5
No longer in school/dropped out		1	0.5
Total		200	100

121. What school does this child attend?

Response	Number	Percentage
Don't know	2	1.1
Cloquet	102	57.6
FDL Ojibwe School	20	11.3
Other	15	8.5
South Ridge	15	8.5
Fond du Lac Head Start	13	7.3
Carlton	5	2.8
Not applicable (does not attend school)	4	2.3
Home School	1	0.6
Total	177	100

122. What are the MAIN reasons this child attends this school?

Number	Percentage
100	57.8
71	41.0
31	17.9
21	12.1
20	11.6
16	9.2
15	8.7
7	4.0
7	4.0
4	2.3
4	2.3
	100 71 31 21 20 16 15 7 7

Response	Number	Percentage
Language immersion program	2	1.2

123. Which of the following options best describes this child's current living situation?

Response	Number	Percentage
This child is living in the home of immediate family or relatives on a permanent basis	183	91
This child is living in the home of immediate family or relatives on a temporary basis	13	6.5
This child is living in the home of an unrelated caregiver on a permanent basis	5	2.5
Total	201	100

124. What is this child's race?

Response	Number	Percentage
American Indian or Alaska Native	141	70.1
White	100	49.8
Black or African American	15	7.5
Asian	6	3.0
Native Hawaiian or Pacific Islander	3	1.5

125. If you selected "American Indian or Alaska Native" for this child, please write the name of the principal tribe in the space below.

Response	Number	Percentage
Fond du Lac Band of Lake Superior Chippewa	101	80.8
Red Lake of Chippewa	6	4.8
Minnesota Chippewa Tribe	5	4
Boise Forte Band of Chippewa	3	2.4
Leech Lake Band of Ojibwe	2	1.6
Mandan, Hidatsa and Arikara Nation	2	1.6
Oceti Sakowin	2	1.6
Choctaw Nation	1	8.0
Prairie Band Potawatomi Nation	1	8.0
Red Cliff	1	8.0
Red Cliff Band of Lake Superior Chippewa	1	8.0
Total	125	100

126. Is this child an enrolled member of the Fond du Lac Band?

Response	Number	Percentage
Yes	66	33.7
No	126	64.3
Pending	4	2
Total	196	100

127. If not, is this child an enrolled member of a different tribe?

Response	Number	Percentage
Yes	14	11.1
No	111	88.1
Don't know	1	8.0
Total	126	100

128. If not an enrolled member of any tribe, is this child a descendant of an enrolled FDL member?

Response	Number	Percentage
Yes	54	48.6
No	57	51.4
Total	111	100







