

THE HARVARD PROJECT ON AMERICAN INDIAN ECONOMIC DEVELOPMENT

John F. Kennedy School of Government • Harvard University

HONORING NATIONS: 2008 HONOREE

Tsigo bugeh Village Ohkay Owingeh Housing Authority Ohkay Owingeh

Contact: PO Box 1059 Ohkay Owingeh, NM 87566

Restoring communal living through Pueblo-style housing, the Tsigo bugeh Village offers "traditional living with a modern touch" for Ohkay Owingeh citizens. Designed to honor a sense of community and place, Tsigo bugeh addresses Ohkay Owingeh's urgent housing demands with 40 units for single and multigenerational families, all in a modern design that echoes millennia of traditional Pueblo living.

A Housing Crisis

Ohkay Owingeh, the "Place of Strong People," faced a housing crisis in the late-1990s. The rural reservation, formerly known as San Juan Pueblo, is located north of Española, New Mexico and covers 12,000 acres. Because Indian trust land cannot be used as collateral for loans, residents had trouble raising private capital for housing. At the same time, federal assistance was not meeting the community's need for shelter. Between 1998 and 2003, no new housing projects were made available to citizens and Ohkay Owingeh's waiting list grew to 80 households. Some families were living in substandard or overcrowded housing, several were homeless, others paid too much of their income in rent, and many were forced to live off the reservation.

Relying solely on the federal government to provide housing had caused other issues at Ohkay Owingeh. Construction contracts tended to emphasize price more than quality, resulting in substandard buildings that burdened tenants and owners with high maintenance costs. Most problematic were the one-size-fits-all rules for housing built under federal programs, which did not fit with Ohkay Owingeh values and tradition. Although Ohkay Owingeh citizens had lived since time immemorial in a dense core of one- and two-story adobe pueblos, federal policy called for homes spaced at least 100 feet apart in a typical suburban pattern. As the population of Ohkay Owingeh grew in the late 20th century, this low-density housing used up available land quickly, leaving the reservation with less and less open space.

A New Way of Living in the Old Way

In 1960, then Senator John F. Kennedy remarked that "housing conditions on Indian reservations are a national shame." This statement rings almost as true today as it did close to 50 years ago. Native nations across the U.S. are trapped in a system that not only makes it difficult to raise money to build on reservations, but that also does not provide enough funding to construct quality homes.

Determined to address the nation's housing crisis, the Ohkay Owingeh leadership decided to rethink the way housing was provided on their lands. The result is Tsigo bugeh Village, a housing development modeled after traditional pueblo living.

To make the vision a reality, Ohkay Owingeh used federal low income tax credits for much of the funding, in addition to an annual federal housing grant of \$700,000. The Ohkay Owingeh Housing Authority also worked with many partners to combine a mix of loans, grants, and federal tax credits, and the Authority leveraged the flow of rental payments over thirty years as capital for the project. In the end, Ohkay Owingeh raised nearly \$4 million in construction funds to design, develop, and construct Tsigo bugeh Village.

Tsigo bugeh is designed with the rhythms of Ohkay Owingeh life in mind. The units can house single or multi-generational families and most are reserved for households making 40-60% of the area's median income. The flexible and open floor plan of each townhouse is designed to accommodate the crowds that pass through Ohkay Owingeh homes on feast days. For example, a row of kitchen cabinets set on wheels can be rolled out of the way so that most of the first floor can be used for cooking and dining.

The complex's two-story townhouses are arranged in rows that create two plazas, one oriented to the solstice and the other to the equinox. Most of the living and cooking spaces have direct access into these plazas, giving parents an easy way to supervise children playing outdoors and visit with their neighbors. Residents have access to a community center and shared amenities, including a weight room, computer lab, playground, and laundry room.

Taking Charge of Housing

By taking charge of housing initiatives, the Ohkay Owingeh Housing Authority is able to provide its citizens with much more than a place to live. As part of the planning phase for Tsigo bugeh Village, the Tribal Council approved the first-ever Master Land Use Plan for the reservation. This Plan guides future development and conserves valuable land for infrastructure, water usage, economic growth, and open spaces.

Because Tsigo bugeh's array of funding sources broke new ground, financial education was a crucial part of the project. Over the course of two years, the Tribal Council invested in learning all aspects of the federal low income housing tax credit: how it worked, what risks were involved, what reserves were needed, and how to qualify. The Housing Authority offered budgeting and debt counseling to Tsigo bugeh tenants to help make sure that rent obligations were met. The state's financing authority, lenders, and investors also learned about tribal trust land status and the Pueblo's court system.

Community involvement and input were critical to the success of Tsigo bugeh Village. Community meetings were a central part of the design process that helped create the type of neighborhood that met citizens' needs. Tribal elders were repeatedly consulted for their historic and cultural observations, and the resulting design of Tsigo bugeh reflects two years of monthly public dialogues. The community meetings focused on topics ranging from financing to the inclusion of cultural elements such as the complex's orientation, inclusion of traditional horno ovens, and energy-saving ramada window coverings throughout the property.

Bringing the Lessons Home

Until recently the citizens of Ohkay Owingeh were at the mercy of the federal government's housing policies. For too long, this meant a lack of available units, poor construction, and homes that did not fit the patterns of life in the community. Tsigo bugeh Village introduces Ohkay Owingeh values and culture into the design of public housing for the first time since federal housing assistance began to suburbanize the reservation. Ohkay Owingeh citizens can now enjoy living close to their neighbors in modern units that are inspired by the wisdom and traditions of their ancestors.

LESSONS

- Nations can leverage a variety of financing opportunities to meet critical housing needs.
- Financial education for a nation's citizens fosters informed decision-making about its resources.
- Public dialog and outreach help ensure tribal projects meet the needs of the entire community.