PARTNERSHIP FOR STRONG COMMUNITIES

HOUSING EQUITY FOR INDIGENOUS PEOPLES: INSIGHTS FROM CONNECTICUT'S TRIBAL NATIONS

April 2025

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- Former Chief Ray Mitchell, Vice Chair Ms. Brenda Geer, and Councilor Jelani Fletcher of the Eastern Pequot Nation
- Clan Mother Sharon Piper of the Golden Hill Paugussett Indian Reservation
- Vice Chairwoman Latoya Cluff and Mr. Michael Thomas of the Mashantucket Pequot Nation
- Tribal member Cathy Soper and Chief of Staff of the Mohegan Tribe
- Chief Richard Velky and Ms. Colette Kimball of the Schaghticoke Tribal Nation (STN)

We also thank Connecticut State Senator Cathy Osten and Connecticut House Representative Derrell Wilson for their support as we worked to connect, learn, and gain a better understanding of the relationship between tribes and the State of Connecticut.

This brief reflects a shared commitment to advancing housing equity. We appreciate the collective efforts that brought it to life. Together, we are making strides toward a better future where everyone in Connecticut has access to a safe, stable, and affordable home in an equitable community of their choice.

HOUSING EQUITY FOR INDIGENOUS PEOPLES: INSIGHTS FROM CONNECTICUT'S TRIBAL NATIONS

*"A home is not a **want**. It is a **need**. It is a basic need just like food, clothing..."*
— Latoya Cluff Vice Chairwoman of the Mashantucket Pequot Nation, Housing Committee Chairwoman

Nationally, we are experiencing a housing crisis. It impacts every community, but especially communities who consist of Black, Indigenous, and People of Color (BIPOC). These communities carry the history of systemic housing discrimination, residential segregation, economic disinvestment, and for Indigenous peoples, the continued legacy of colonization.

This brief provides an overview of the housing experiences of Connecticut's Native American communities. It highlights both the challenges and initiatives underway to develop and rehabilitate housing on tribal lands across the state. It is informed by in-depth conversations with tribal partners and individuals who work directly with tribal governments. It blends data with personal narratives, incorporating stories and context shared by tribal partners to provide a more holistic understanding of their experiences.

This is not a policy position paper or a comprehensive history of the 300 years of struggle faced by indigenous people due to colonization, broken promises, land theft, and the ongoing fight to reclaim their land, culture, and language. Rather, it is a narrative grounded in the lived experiences of Indigenous peoples in Connecticut — told in their own words — to elevate awareness, deepen understanding, and build respect for their perspectives and solutions.

We begin with a brief overview of tribal sovereignty, what it means and why it matters, as we work to build more meaningful relationships and support efforts to address housing needs in partnership with tribal nations.

Tribal Sovereignty

Connecticut has two federally recognized sovereign nations, the Mohegan Tribe and the Mashantucket Pequot Tribal Nation, and five state recognized tribal nations, which includes the two federally recognized tribes, the Eastern Pequot Tribal Nation, Golden Hill Paugussett Indian Nation, and the Schaghticoke Tribal Nation. The state is also home to

other tribal communities, such as the Nipmuc, who currently lack official state or federal recognition.[1]

The federal and state recognized tribes operate as independent nations through treaties. Each of these tribes have their own constitutions, laws, elections, and infrastructures, and their lands and resources are their own to govern.[2]

The federally recognized tribes have government-to-government relations with the United States and must go through an intensive process to become federally recognized. This recognition provides access to certain housing funds, either through designated programs or set-aside allocations available to the 574 federally recognized tribes across the country. However, these resources are often limited — and critically, they are typically not accessible to state-recognized tribes.[3]

As a result, tribal members in our state recognized tribes face disproportionately higher rates of housing insecurity and homelessness. Despite these barriers, tribal communities continue to advocate for and implement solutions to meet the housing needs of their members, drawing on deep cultural knowledge, strong community ties, and their enduring resilience.

Snapshot of Households & Economic Characteristics in Connecticut

In Connecticut, 6,404 people identify as American Indian/Alaska Native alone (AIAN), and 38,445 identify as AIAN AoiC (alone or in combination with another race or ethnicity).

- ***Unemployment Rate:*** 11.2% AIAN and 9.9% AIAN AoiC, compared to the statewide rate of 6.1%.
- ***Poverty Rate:*** 20.2% of AIAN families live below the poverty line, with 21.4% of AIAN AoiC families with children under age 5 experiencing poverty.
- ***Median Household Income:*** $58,466 for AIAN households and $65,000 for AIAN AoiC households, compared to $92,731 for the general population.
- ***Home Values:*** The median home value for AIAN owner-occupied units is approximately $29,000 less than the state median.
- ***Renters vs. Owners:*** Over 60% of AIAN households and approximately 56% of AIAN AoiC households live in rental housing, compared to a lower percentage among the general population.
- ***Housing Quality:*** 0.4% of AIAN households lack complete plumbing, 1.6% lack a complete kitchen, and 2.3% do not have telephone service.

Source: National Congress of American Indians (2023).

[1] List of Historical Connecticut Tribes - Native American Research - LibGuides Home at Connecticut State Library.
[2] CONNECTICUT LAW ON INDIAN TRIBES
[3] Mark Butterfield from the U.S. Department of Housing and Community Development, Eastern Woodlands Office of Native American Programs.

Housing Needs Across Connecticut's Tribal Nations

For centuries, Native American communities have suffered under government policies that intentionally removed and reallocated their lands and resources. As a result, many Native Americans continue to face high poverty rates, low incomes, lack of infrastructure support, and unique housing development challenges.[4] The need for safe and affordable homes in many of these communities is particularly acute.

Unfortunately, federal and state investments in affordable housing on tribal lands have been chronically underfunded, with limited access to government subsidies and private financial products. This is especially true for state-recognized tribes, which often receive less support than federally recognized tribes. The underfunding of affordable housing on tribal lands has serious consequences. Many Native Americans on tribal lands are forced to live in substandard housing, and those residing off reservation experience severe housing cost burdens and are isolated from their families and communities.

> *"I am a Reservation resident and have been for over 25 years. I can tell you one of the biggest challenges for us is having access to loans etc. for repairs of existing homes on the reservation. The main reason is the lenders feel they cannot come take the house because it is on reservation property, and they have no jurisdiction. That has always been a problem, especially if you don't have good credit. There is also a big difference for tribes based on whether or not they are Federal or State recognized. The funding sources are completely different, including the amounts. I share these two challenges with you as a resident. I'm trying to get funding now being I have a leak in my roof which is now causing damage in my home including now having black mold in some areas. UGH!" — Vice Chairwoman Brenda Greer, Eastern Pequot Tribal Nation*

The challenge of accessing financial products for home purchases and housing development is not unique to the Eastern Pequot Tribal Nation. Similar concerns were shared by representatives of the Mashantucket Pequot, the Schaghticoke Tribal Nation, and the Golden Hill Paugussett.

Castillo, Mitchell, Richardson, and Edlebi (2023), refer to this barrier as "redlining in the form of its historical definition and implications, where the practices of denying creditworthy applicants housing loans in specific neighborhoods, irrespective of their eligibility, including not only racial discrimination but also its impact on tribal lands and

[4] Housing Needs of American Indians and Alaska Natives in Urban Areas (huduser.gov)

other factors."[5] Their analyses shows that private financial institutions are more likely to refuse to facilitate conventional mortgage lending on tribal lands, even when loans are backed by the U.S. Department of Housing and Urban Development's Section 184 program, which guarantees mortgages in federally recognized tribal areas. Additionally, financial institutions are less likely to provide small business loans to Native American entrepreneurs.

Geographical Differences

In Connecticut, housing needs and political structures differ across tribal communities. Tribal nations are geographically spread throughout the state, and their housing challenges vary by region.

"The Nipmunc, which is not a recognized tribe, is unique and is the neediest group of my relatives." [6] The Nipmuc are located in the far northeastern part of the state, in Thompson, CT. Although they predate the establishment of the town, they are neither state- nor federally recognized.

On the Northwestern corner of the state, very close to New York's border are the Schaghticoke people. Like the Nipmuc, they reside in a rural area. These regions are home to individuals who either choose farming and agriculture as a way of life or prefer living in close connection with nature. Being surrounded by affluent, upper-class communities can sometimes lead to residential conflict that might not arise if they were surrounded by middle- or lower-income neighbors.

In the southwestern part of the state, the Golden Hill Paugussett Tribal Nation faces unique housing challenges due to the need to navigate both urban and rural housing issues. Their ancestral lands span both the eastern and western regions of Connecticut. They hold a small plot of land in Colchester (rural) and land in Trumbull (urban), resulting in housing needs reflective of both environments.

Golden Hill Paugussett Indian Reservation

"The need for housing on tribal lands, and housing in general, is a major struggle for tribal members. The Golden Hill Paugussett has two reservations, located in Trumbull and Colchester, Connecticut, and there is an affordable housing need on both reservations. We have well over

[5] Redlining The Reservation: The Brutal Cost Of Financial Services Inaccessibility In Native Communities (ncrc.org)

[6] This section was narrated by Michael Thomas, Director of Research of Mashantucket Pequot Museum.

200 members that are fully involved and engaged in the work of the tribe; however, housing serves as a barrier for people who want to return home to live on the reservations. All the current units on the reservations are fully occupied, and there's an increased need to build new dwellings. The tribe has the land, plumbing, and workers who could help construct the units; however, funding remains a barrier. The tribe continues to apply for grants and funding opportunities that they are eligible for to address this housing gap." — Clan Mother Shoran Piper, Golden Hill Paugussett Indian Reservation

Mashantucket Pequot Nation

The two tribes that often receive the most focus are the Mashantucket Pequot and the Mohegan, largely because they are federally recognized and operate casinos that draw significant public attention. While casinos provide certain benefits to the tribes, they can also create challenges in accessing federal housing resources.

In a conversation with the Housing Chair of the Mashantucket Pequot Nation, Ms. Latoya Cluff shared some of the initiatives the tribe is leading to support the housing needs of its members.

"*There's actually a need here for housing, more importantly affordable housing here on the Reservation. We have a housing department that supports our rental homes. In the past few years, our rentals have gone down because of our housing, education, and awareness forum. We used to have 23 rental units, and we are now down to 16, due to homeownership education and the need for homeownership that has caused the shift in the numbers. Most of the rental units funding came from HUD, and so with certain funding and grants, you have to stay within certain guidelines and stipulations. In addition to abiding by HUD's stipulations we had our own criteria for people to meet such as, you had to be at least 18 years old, show that you could afford the monthly rent, be in good standing with the tribe etc.., and at one point we had hundreds of people who met all the criteria, but we only had 23 units to offer. So, we are focusing a lot of our effort educating people on the housing programs and resources that are available.*

We used to have a sufficient emergency housing program. We are working on creating an emergency housing program that fits the needs of our community.

However, we have created a social services department which offers emergency housing services and the tribal members seeking services work with a case manager to locate available

units on or off the reservation. In extreme housing situations, the Chief of Staff office may offer temporary living options for a limited time. Eviction cases are not prevalent on the reservation. There have been a few situations that have resulted in eviction but were swiftly resolved. Currently, we don't track eviction of tribal members living off Reservation land.

We have family members living in several countries and states. Of the approximate 1,100 tribal members, the majority live in New London County. We try our best to communicate with our members to inform them of work that's happening with the government, gaming, and community by utilizing snail mails, website, social media, and monthly committee meeting etc.

Some of our key priorities and aspirations are education, health, and housing. We need to build more units, and we are looking to expand our housing. Our next housing phase is called 7-B, in that project there will be 61 or 62 slots that are available for homes to be built. Some of those may be rentals and some may be set aside for homeownership. This is going to be a multi-million-dollar project, in partnership with the Infrastructure and Community Department, Housing and Grant Departments, and the Housing Committee. The initial sitework alone will be costly. We will also need to take into consideration any cultural significance that may come up because we must be mindful of, and respectful and work to preserve our history. It is going to take some time to complete this project and there are a few roadblocks that we are navigating, which is true across the state. Roadblocks include securing contractors contending with weather since our New England winters are not always so kind to us, and external costs to build homes. Although we are not taxed on materials, the costs have continued to increase. ***Whatever we can do to get more funding, and more contractors in this region to develop programs that allow people to live on or off reservations will be beneficial.***

As part of our educational programs, we host a series of housing forums that highlight topics such as opportunities for homeownership and the financing options available to purchase homes either on or off reservation. For tribal members who decide to live on Reservation, we discuss how the financing, insurance, and successor planning process may differ from those who decide to live in a surrounding community. On the reservation, the land belongs to the tribe, not the homeowner, and is a trust land. As a result, there's not many financial institutions that want to offer you a loan, because if a tribal member defaults on a mortgage payment, the bank cannot come and take your dwelling because it is on trust land. However, there are banks that are funded through HUD 184 loan program which guarantees mortgage loans for people who are enrolled in a federally recognized tribe. Additionally, we educate our members on the

differences between home insurance and renters' insurance. Members do not have to pay taxes on their homes located on reservation lands.

Some of the additional services we provide to our members include financing to purchase a home either on or off the reservation with a minimal interest rate, home energy audit through partnership with Eversource, mold mediation, home improvement grants and loans, free maintenance services for rental units. Moreover, the housing committee is actively reviewing the tribes' laws to ensure its housing policies and procedures are fair and equitable, such as its non-surviving spouse law and home successor policy."

Mohegan Tribe

The Mohegan Tribe has a small tribal land base and most of their people live off the Reservation.[7] The primary goals of the tribe include caring for the elderly and educating children. The Mohegans provide free education through graduate school and healthcare to their tribal members. Despite having relatively few members living on reservation land, housing remains one of the tribe's main priorities.

In fact, the Mohegan tribe is one of the founding members of the Southeastern Connecticut Housing Coalition. In partnership with the Mashantucket Tribal Nation, their local Council of Governments, local banks and the Chamber of Commerce, the Mohegans created the coalition to address housing regionally. An initial needs study funded by the Coalition showed shortages in the region. This collaboration represents a model for partnership between sovereign tribal nations and local municipalities as they work together for the benefit of vulnerable populations in the region.

The Mohegans have a housing development for the elderly on the reservation that they built without any government assistance. The complex is not fully assisted living, but it includes an on-site nurse, capped rent, and many programs and activities for elder residents. Many tribal members place themselves on the waiting list, as the age requirement is just 55 and there is no obligation to move in immediately—only the option to do so in the future.

Prior to the global COVID-19 pandemic, the Mohegan Tribe chose not to pursue federal housing grants due to the means-test applied to tribal nations and other tribal

[7] Insights on the Mohegan Tribe provided by tribal member Cathy Soper and Charles Burnell, Chief of Staff of the Mohegan Tribe.

communities having greater need. Given tribal members' income and federal allocation calculations, the Mohegan tribe would not be likely to receive significant amounts of federal funds.

However, during the pandemic, the federal government provided housing resources to tribes through the American Rescue Plan Act (ARPA) and the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Eligibility for these funds was based on how much money tribes had previously received for housing—an approach that disadvantaged Mohegan due to its prior decision not to use federal subsidies. Since Mohegan businesses were impacted by the pandemic, the tribe reversed its policy and began accepting federal funds.

Today, the Mohegan Tribe has a Housing Department led by an Executive Director and a Housing Authority that oversees both need-based housing units and the elder housing complex. Off the reservation, the tribe supports members in purchasing homes in the community of their choice, consistent with its commitment to housing stability and individual member success.

Eastern Pequot Tribal Nation

The state-recognized tribe with the most urgent housing need is the Eastern Pequot Tribal Nation. Like the Mohegan Tribe, they have a small land base—but unlike the Mohegan, they are not federally recognized. They are, however, recognized by the state of Connecticut.

Despite this recognition, the Eastern Pequot Tribal Nation has not received adequate state support to meet the housing needs of its members. There are few homes on Eastern Pequot land, and the tribe is working to develop housing within the community to both occupy and preserve their ancestral land base.

In a conversation with former Chairman Mitchel Ray of the Eastern Pequot Tribal Nation, he shared the following hopes and dreams for his tribe.

"We've been established since 1683, and we've lived on and off the land since the 1660s. There's a lot of historical archaeological artifacts that have been uncovered and there are old homesteads. In the 1970s, we leased out our land to the local communities as a form of economic driver to help our community. We have some families that live in California and

Florida, but the majority live anywhere between 50 to 100 miles away, some might live in Rhode Island, Boston, or on the reservation. We stay close, but it is difficult for us to afford housing in Connecticut. We would love to go back and live on the reservation, but we need to develop housing and some sort of economic development where we can sustain ourselves.

The housing conditions on the reservations are deplorable with makeshift homes like trailers and cramped dwelling conditions. We have a lot of wetlands on the reservation land, so it is not very habitable. There are always people that have issues with no place to live and they'll return to the reservation, but it is harsh land where we live out here in the Northeast, and it is not forgiving. We have harsh winters, and you know anything can happen.

I went to visit the Navajo tribe, and out there are makeshift homes, and that's what you see on our reservation. I would love to develop some sort of emergency housing with one or two rooms so that people who fall on hard time can use that resource while they work to achieve stability. Right now, we are dealing with a situation where we had to get a tribal member a hotel room for just a couple of nights. It is tough. My birth mother is on Section 8 housing, and thank God, because you know it is difficult to get on Section 8.

Having affordable housing would allow us to be closer to our cousins and family, but it has been a tough road to be able to access available resources to either build or develop units. *There have been developers trying to build affordable housing near our reservation and the towns (North Stonington, Ledyard) and their constituents have voted against it, and that would have been a perfect opportunity to house natives that live close by.*

We are open to any type of resources to build more affordable homes. I want to start off with creating some emergency housing first, to help individuals experiencing housing instability and/or at risk of homelessness reach stability and then build some family housing close to a community center.

Some great examples of tribal affordable housing are what the Mohegan Tribe are doing. They've built condo units for their elderly and those types of units, instead of single-family homes, would be helpful for our reservation because they are not spread out and we would be able to function, communicate, and interact with each other. I have seen condos strategically built where there's a courtyard in the middle of it with big open space where everybody can congregate. It will also be less maintenance.

We are trying to get resources from the government, and if we were fairly federally recognized we would be open to applying for more grants. Mohegan and Mashantucket Pequot are eligible for grants as federally recognized tribes. We were almost able to get one HUD grant for $1 million, but due to some disagreement we missed out. We've been able to get a federal grant from EPA and purchased solar panels for the community center we are hoping to build.

DEEP is charged with the responsibility of helping us with resources, housing and structure, such as a community center. We are working to invoke that law (Sec.47-65) so that we can get more help."

Schaghticoke Tribal Nation

The theme around returning home and living on the reservation was also echoed by Colette Kimball of the Schaghticoke Tribal Nation. She also expressed a need for a dedicated, state appointed services coordinator who can help identify and raise awareness of resources available to tribal communities.

"*Back in the 1970s, there was a moratorium, and the tribes were being overseen by the state and it became difficult for people to live on the reservation. When tribal members who had served in U.S. wars started to return home, they were not allowed to build homes on the tribal reservation, and economic development was stalled. Many people had to move off of the reservation to gain employment but never came back to the reservation. There have been instances in the 1960s where homes on the reservation have been burned down and called a successful fire drill for the town of Kent Fire Department. Now, there are only three private homes left on the reservation.*

There were two other homes. One tribal member lived in the home until he passed, and his companion stayed in the home until she passed. After the home had been vacant for a few years, the State came in and bulldozed it. The other home was just above our burial grounds which was built by Trudie Lamb-Richmond in 1981. She resided there until the early 90s and went to Mashantucket and became a leading voice for Indigenous educational and political issues.

There is a strong desire, or calling, for tribal members to connect and move back to the reservation land. Our current Chief's son is potentially planning to move there. Most of our tribal members live in the Fairfield, New Haven, and Litchfield County areas. With over 300

members, there is a wide range of housing needs, particularly house and support services for our elderly and low-income tribal members.

However, housing development on the reservation is not an option right now. It is a topic we've discussed as we've reviewed the geographical landscape of the 400 acres of land owned by the tribe and held in trust by the state. The land is very hilly and steep, so only a certain number of acres might be prime for housing development. Even then, this would require housing equity for the Schaghticoke people to access resources to develop those units on the reservation.

As a state recognized tribe, we are limited in the resources available to us. Most of the resources are granted to federally recognized tribes, which impacts us in so many ways when it comes to providing basic needs services, healthcare, elderly housing, education, and scholarship opportunities for tribal students. Currently, we have secured a grant of one million dollars to do sitework and extend our burial grounds. However, the state has refused to release the funds to the tribe. Aside from that, there are no other resources available to state recognized tribes, especially not housing-related resources. ***A role the government can play, and housing advocates can help to support, is having a dedicated services coordinator or go-to point of contact to help identify and raise awareness about resource opportunities that exist that tribal communities can access.***

We find that there is more and more need, but the people who have access to the resources can't always be reached. We need a better source of communication for information for the people who need the services yet are often uncomfortable asking for it. There is a certain stigma associated with needing to ask for help, and people find it difficult to talk about, especially when they know there are no tribal resources available. Oftentimes, families have resource constraints and continue to support each other to the best of their ability, but extended family can only help so much. We all know this is not the family's responsibility.

In terms of elder care, we need housing, medical assistance, and information about how to locate and access these resources. I have reached out to the U.S. Department of Housing and Urban Development for more information and have asked if there are any resources available that we might be eligible to receive. We could have changes and may have other needs as time passes. In terms of state resources, we only have access to resources that are available to state residents."

Resources for Housing and Services on Reservations

In the *2021 Federal Economic Development Resources for Tribal Nations: A Survey*, the authors shared a list of programs and grants available to tribal nations for economic development ranging from those to support businesses and those for housing.[8] Some specific housing programs include:

- **The Indian Housing Block Grant (IHBG) program**, which is one of the main sources of federal funding allocated to provide adequate housing to Native Americans. IHBG is a formula grant[9] which can be used for a variety of affordable housing activities, such as housing construction, rehabilitation, and housing services, etc.[10]
- **The Tribal Housing Activities Loan Guarantee Program (Title VI)** guarantees repayment of 95 percent of the unpaid principal and interest due[11] on a loan. Tribes can use current and future IHGB fund allocations as leverage to access HUD guaranteed financing. The IHBG and Title VI Loan Guarantee are two programs authorized for Indian Tribes under the Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA) through the Department of Housing and Urban Development.
- **The Indian Community Development Block Grant,** which provides direct grants for use in developing viable Indian and Alaska Native Communities, including decent housing, a suitable living environment, and economic opportunities, primarily for low- and moderate-income people.[12]
- **Section 184 Indian Home Loan Guarantee Program** is a home mortgage program designed to help Native Americans to purchase home and increase access to capital in Native American Communities. Currently tribal communities in the Fairfield, Litchfield, and New London Counties area have been approved to participate in this program.[13]

The housing programs referenced above, and most federal resources, are mostly available to federally recognized tribes. As re-counted by tribal members, state recognized tribes are not eligible for the Office of Native American Programs funds.

[8] Federal Economic Development Resources for Tribal Nations: R46891 (congress.gov)
[9] The regulations are set up in such a way that new tribal grant recipients can be added without negotiated rule making. HUD would have to determine a "formula area" under the regulatory definitions for each new tribe and then run the formula for all tribes, including the new one(s).
[10] Indian Housing Block Grant Program - Grants - HUD | HUD.gov / U.S. Department of Housing and Urban Development (HUD)
[11] Title VI Loan Guarantee Program - Homeownership - Indian Housing | HUD.gov / U.S. Department of Housing and Urban Development (HUD)

[12] Indian Community Development Block Grant Program (ICDBG) - Grants | HUD.gov / U.S. Department of Housing and Urban Development (HUD)
[13] Section 184 Indian Home Loan Guarantee Program | HUD.gov / U.S. Department of Housing and Urban Development (HUD)

Connecticut is one of 11 states in the United States with a State's government-to-government relationships with tribes. Each of these states legislatures establishes a different set of procedures and administrative rules. Although, there are currently no designated programs to provide affordable housing on reservations, CT state statute authorizes each tribe to establish "housing authorities within reservations with the same powers, rights, and functions as municipal housing authorities" to provide housing for tribal members.[12] Additionally, the law appoints the governor as an agent "to apply for funds or aid from the federal government, Indian Housing Authority, and other state and local agencies to provide necessary services to housing projects on reservations or for other purposes…"[14]

Furthermore, the CT Department of Energy and Environmental Protection (DEEP) is statutorily obligated for the care and management of reservation land aided by the advice of the Indian Affairs Council. [14] The DEEP commissioner is obligated to provide reports to the Governor concerning tribal funds, value estimates of lands and other income and expenditures, annually. As of July 2024, there were no Governor appointed members on the Connecticut Indian Affairs Council. The only tribal nation contact listed was Clan Mother Sharon Piper from Golden Hill Paugussett. This information was last updated on the DEEP website in 2021.

An excerpt from "Connecticut Law on Indian Tribes" OLR (2024) re-iterates the role of the Indian Council, DEEP, and tribal housing authority. Accordingly, OLR was "unable to identify any relevant state laws expressly limiting programs, services, or funding that the state can provide to state-recognized tribes. It appears that the state does not have any assistance programs specifically for these tribes or their individual members. (This is in contrast to the federal programs, like the Indian Housing Block Grant Program, specifically designed to fund housing development and services on tribal lands.) However, the tribes and their members may qualify for assistance that is generally available to state residents, housing authorities, nonprofits, and developers, based on whether they meet the respective program's eligibility criteria" (See Appendix B).

[14] General Statutes Sec.47-65. "Management of reservations and residents thereon. Adoption of regulations. Governor designated administrative agent. (a) The Commissioner of Energy and Environmental Protection with the advice of the Indian Affairs Council shall have the care and management of reservation lands. The commissioner and the council shall establish the boundaries of such reservations by land survey and shall file a map of the same in the land records of the appropriate towns. (b) All reservation buildings not privately owned shall be subject to the care and management of the Commissioner of Energy and Environmental Protection…"

Woven into all these stories is a need for better communication. Coordination between the State of Connecticut and its tribal nations could lead to improved identification and sharing of housing resources that are available to tribal communities. There is a growing need to build affordable housing units on reservation land for the elderly and low-income community members, but access to resources remains a roadblock to economic and community development on state-recognized reservation land.

Conclusion

Despite limited access to resources, many state-recognized tribal communities are actively working to improve their housing conditions, strengthen infrastructure, and attract new investments to support their members. Tribes with greater access to funding and capacity to deliver housing services serve as important models for what is possible when communities are empowered and resourced.

Still, the need for affordable housing on tribal lands remains urgent—and it demands increased attention, commitment, and investment from both federal and state governments. By partnering with Native American communities and honoring their sovereignty, we can advance meaningful solutions and ensure that all people—regardless of tribal recognition status—have access to safe, stable, and affordable housing.

Appendix A: Interview Questions

Tribal Communities

- What are the biggest aspirations or visions for your tribal community? Or partners tribes in the state?
- Do all the Pequot nation's citizens live on the reservation? What happens to people who go off the reservation and off nation?

Programs and Resources

- What does access to housing look like on and off the reservation for tribal members? What are some of the challenges tribal members faced in accessing housing?
- Is there a role that government officials can play to address housing instability to ensure tribal members have access to safe, stable, place to live?
- Is there a role that housing advocates can play?
- Are there any current projects underway?
- Data collection: How many tribal members does the _____ have? How many are at risk of experiencing housing instability?
- How can we support an individual who is experiencing housing instability off reservation?
- What are some of the resources both federal and state resources that federally recognized tribes have access to? What are some of the challenges to receiving those resources?

Partnership opportunities

- What does partnership look like with housing advocates?
- Are there opportunities for tribal nations to partner with housing advocates?
    - What are some of the potential obstacles or challenges that tribal partners may face, or housing advocates may experience through that partnership?
- What is the best approach we can use to begin build relationships and partnerships with tribal nations?
- What does partnership look like between the state recognized tribes?

Closing

- Is there anything I did not ask that I should be aware of?
- Can I share a rough draft of the brief with you once I have it ready?

Appendix B: OLR Request: Housing Assistance for State-Recognized Tribes

From: McGann, Shaun <Shaun.McGann@cga.ct.gov>
Sent: Wednesday, July 10, 2024, 2:13:53 PM
To: Rep. Wilson, Derell <Derell.Wilson@cga.ct.gov>
Cc: Allen, Ana <Ana.Allen@cga.ct.gov>
Subject: OLR Request: Housing Assistance for State-Recognized Tribes

Rep. Wilson,

You asked if state law sets limits on programs, services, or funding, specifically in the context of housing, that the state can provide to state-recognized tribes. You also asked us to identify any related programs the state currently provides to these tribes.

Summary

We were unable to identify any relevant state laws expressly limiting programs, services, or funding that the state can provide to state-recognized tribes. It appears that the state does not have any assistance programs specifically for these tribes or their individual members. (This is in contrast to the federal programs, like the Indian Housing Block Grant Program, specifically designed to fund housing development and services on tribal lands.) However, the tribes and their members may qualify for assistance that is generally available to state residents, housing authorities, nonprofits, and developers, based on whether they meet the respective program's eligibility criteria.

You may also be interested to know that the Department of Energy and Environmental Protection (DEEP) commissioner is generally responsible for managing reservation lands and buildings that are not privately owned. She controls tribal funds that may be used by the Indian Affairs Council for certain housing-related purposes. According to DEEP's website, its Office of Planning and Program Development (1) advises the agency on Indian affairs, tribal issues, reservations, and tribal leadership, and (2) acts as a liaison between the agency and tribal governments. They can be reached at (860) 424-3066.

Indian Affairs Council and DEEP

By law, the Indian Affairs Council, in conjunction with the DEEP commissioner, is responsible for providing services to Connecticut's reservation community and formulating programs suitable to its needs, among other things. The council consists of one representative of each of the five recognized tribes (Schaghticoke, Paucatuck Eastern

Pequot, Mashantucket Pequot, Mohegan, and Golden Hill Paugussett) and three members appointed by the governor who are not (1) of Indian lineage or (2) state or municipal elected or appointed officials. The council is required to report annually to the governor and General Assembly on its activities (CGS § 47-59b).

Under existing law, the DEEP commissioner, with the advice of the council, manages reservation lands (including buildings that are not privately owned). If a resident petitions, the commissioner must make major repairs and improvements to the outside of these buildings and their heating, water, electric, sewage disposal, and plumbing systems, as needed to ensure habitable living conditions.

The law allows the council, after receiving a petition from a tribal resident who does not have sufficient means, to provide assistance in an amount needed to maintain a standard of living in their home compatible with the wellbeing of the resident. It must provide other services as it deems necessary to ensure the wellbeing of all tribal residents. The council is required to adopt regulations on eligibility standards for this assistance (CGS § 47-65).

Tribal funds (i.e., money the state holds for the use and benefit of a tribe, as distinguished from legislative appropriations) are controlled by the DEEP commissioner with the advice of the council and may be used for these purposes. The commissioner's reports to the governor must include, with respect to each tribe, (1) the amount and condition of its fund, (2) an estimate of the value of its lands, and (3) the income annually received, and expenditures made from the fund (CGS §§ 47-63 & 47-66).

The DEEP commissioner, with the advice of the council, manages other state interests including maintaining state documents, providing information to tribal members, and coordinating governmental grant programs (CGS § 47-66g).

Tribal Housing Authorities

You may be interested to know that state law authorizes the recognized tribes to establish housing authorities. These housing authorities have the same powers, rights, and functions as municipal housing authorities, and their area of operation is within the boundaries of the reservation (CGS §§ 47-66a-d).