

Challenging U.S. Decennial Census Data: Guidelines for the Indian Housing Block Grant Formula

This document, in question and answer format, outlines the steps HUD requires for a tribe to challenge the U.S. Decennial Census data used in the "Needs" component of the Indian Housing Block Grant (IHBG) formula.

In order for a Census challenge to be considered for the upcoming Fiscal Year (FY) allocation, documentation must be submitted to HUD by June 15. Therefore, for FY 2005, documentation must be submitted to HUD by June 15, 2004. The discussion of what documentation needs to be submitted to HUD begins on page 8 of this document.

Q: What are the variables in the formula that allocate funds for housing need?

A: The need component of the formula contains 7 variables as defined in 24 CFR 1000.324. The values for these "Needs" component variables are based on 2000 U.S. Census sample data as adjusted by Indian Health Service (IHS) data on AIAN Births and Deaths. The weights and variables proposed to be used in the formula are the following:

Weight Variable

11%	Number of American Indian and Alaska Native (AIAN) Persons
13%	Number of AIAN Households with incomes less than 30% of local area median income
7%	Number of AIAN Households with incomes between 30% and 50% of local area median income
7%	Number of AIAN Households with incomes between 50% and 80% of local area median income
25%	Number of AIAN Households overcrowded (more than 1.01 persons per room) and/or without complete kitchen or plumbing
22%	Number of AIAN Households paying more than 50% of their monthly gross income for housing costs
15%	Number of AIAN Households with income less than 80% of local area median income less the number of assisted housing units.

The "weight" indicates the relative importance of a variable. The higher the weight, the more important the variable for allocating funds.

Q: Will HUD accept Tribal Enrollment Numbers?

A: Yes, HUD will accept tribal enrollment data in lieu of the number of AIAN persons listed under the Needs Data section of the Formula Response Form in computing the IHBG formula allocation but only if the tribal enrollment data is used by the Tribe to disburse significant per capita payments to tribal members and if only persons living within a Tribe's Formula Area are counted in the enrollment. HUD believes when tribal enrollment is used for disbursing funds there is a built-in incentive to update and purge records on a regular basis. Source: *NAHASDA Guidance: No.: 98-12, PG.2: 10-30-98.*

Q: Will HUD accept BIA Labor Statistics?

A: In most cases, HUD will not accept BIA Labor Statistics in lieu of the number of AIAN persons listed under the Needs Data section of the Formula Response Form when computing the IHBG. BIA Labor Statistics are not collected by a consistent method across the country. In order for HUD to consider BIA Labor Statistics in lieu of AIAN persons, a tribe would first have to submit the method that was used in collecting their BIA Labor Statistics. Sources of data for the need variables shall be data that are collected in a uniform manner that can be confirmed and verified for all AIAN households and persons living in an identified area. In most cases BIA Labor Statistics come from tribal data and this often comes from enrollment records. Data based upon enrollment records would only be accepted as described in the response to the previous question, "Will HUD accept Tribal Enrollment Numbers"?

Q: Will HUD accept Indian Health Service Information?

A: HUD will accept Indian Health Service records in lieu of the number of AIAN persons listed under the Needs Data section of the Formula Response Form in computing the IHBG Formula Allocation but only if the IHS data are made available to HUD. This availability will allow HUD to verify that only those users who reside within the Tribe's Formula Area, and have used the tribal health service within the last three years, are included in the Formula data. Source: *NAHASDA Guidance: No: 98-12, PG. 2: 10-30-98*.

Q: Are the Census variables based on the number of tribal members?

A: No. The Census data used are for all AIAN households within a tribe's Formula Area.. The Census attempts to count all housing units and all of the persons residing in those housing units using a short questionnaire. For questions concerning income, housing condition, etc., the Bureau sampled 1 out of every 6 housing units and used a much longer questionnaire. Most researchers agree that for large populations, sampling is less expensive and more reliable than trying to survey every household. However, because many tribal areas are relatively small in population and are quite remote, the chance of statistical error and undercount increases. Undercount occurs when the Bureau does not *initially* identify all of the housing units while statistical error occurs when not a high enough share of the households are surveyed to accurately represent the population.

Q: What if my tribe's service area is different than the service area currently identified by HUD?

A: Service Area is a term used by other programs. For IHBG purposes you should use Formula Area. You can correct the Formula Area being used for the formula. Guidance for making those corrections is in the document "Formula Response Form: Correcting Data for the Indian Housing Block Grant Formula."

Q: What if my tribe's geography is correct but the Census did not count all of the AIAN persons in our "formula area"?

A: The tribe may challenge the data. Any data the tribe provides to HUD to dispute the Census Bureau figures must be collected in a manner consistent with all other tribes. HUD makes the ruling on whether the data can be used. There are two options a tribe may take to challenge the data. The first option makes the case that there has been a miscount of AIAN households in the "Formula Area." The second option involves challenging each of the variables used in the formula. Both challenges require a

survey. The first challenge would only require the first three questions in Appendix A. The second challenge would require all 10 questions in Appendix A to be asked.

Q: How does a tribe challenge the data?

A: A tribe may challenge by providing data collected in a manner acceptable to HUD. This data may come from administrative records (see earlier answers on Tribal Enrollment and IHS data) or they may come from a survey conducted by the tribe. Regardless of whether a tribe decides to challenge only the population data or all of the variables, HUD's basic rules for reviewing data submitted as part of a challenge are the following:

- Questions used in the tribal survey must obtain data equivalent to the data originally from the 2000 U.S. Census Long Form. Copies may be obtained from www.census.gov (or refer to Appendix A, C, & D)
- The method of data collection is unbiased and statistically acceptable to HUD.

While this document is to assist people without a background in survey research in conducting a successful survey that meets the above objectives, **we strongly recommend trying to locate a person or organization independent from the tribe to manage the survey. Independent survey data is inherently more acceptable to other tribes and to HUD.** For example, if there is a local college, a professor might be persuaded to conduct the survey as part of a course.

Step 1: Selecting the Type of Survey

The most commonly used surveys are: (a) telephone surveys; (b) door-to-door surveys; and (c) mail surveys.

Telephone surveys - An interviewer calls up, identifies an appropriate respondent, and proceeds with the interview. It is important to recognize that the steps that must be taken before the interviewer reaches the point of telephoning may prove difficult. In a telephone survey, the telephone numbers of all the households in the formula area must be acquired and a method devised for contacting households without telephones or those with unlisted numbers.

Door-to-door surveys- The interviewers must go to each household, knock on doors, and do the "leg work" necessary to obtain interviews. In very small areas this type of survey may be the easiest because the interviewers can define the formula area by its geographic boundaries.

Mail/Drop-off surveys- The interviewers need a list of all the addresses/locations for all AIAN households in the formula area, a questionnaire, and postage. However, mail/drop-off surveys often yield a very low rate of response, which means a low degree of accuracy. Also, provisions must be made to provide non-English-speaking residents with a questionnaire in their own language. If this method is chosen the interviewers should mail a stamped self-addressed return envelope and count on doing at least one follow-up letter or telephone call to encourage everyone to respond. If some households still do not respond, interviewers may need to be sent to the residence to conduct the survey.

Of course, it is possible, and sometimes quite useful, to combine these types of surveys. For example, if in a door-to-door survey someone is not home, the interviewers can leave a note for the resident to telephone. Or the telephone can be used to schedule a time when an interviewer will visit the

household to conduct an interview. Similarly, a letter can be sent to residents of the target area to let them know in advance when an interviewer will call or visit. In each case, a last resort process may be needed for non-respondents. See Step 4: Last Resort Process for more information.

Step 2: Developing a Questionnaire

After deciding on the survey method, the questionnaire should be developed. The appendix of this document includes the list of questions needed to challenge the data used in the Indian Housing Block Grant Allocation formula. It is important that all of the individuals surveyed are asked exactly the same questions and that their responses are recorded correctly. Each question should be clear, written in simple language, and convey only one meaning. It is usually best to test a draft questionnaire on a few people to ensure that they understand the questions as you think you are writing them.

Step 3: Assembling an Address List & Selecting a Sample

To challenge the data a tribe must first assemble a list of addresses of all households believed to be home to one or more AIAN persons in the tribe's formula area as defined by HUD and shown in the Formula Response Form. Tribes may wish to use their enrollment lists, telephone directories, and/or the post office to assemble this list. Of all the steps of challenging the data, this is the most important. If you cannot identify every household to be surveyed you will have an undercount. In fact, the Census Bureau spends many years before a Census attempting to assemble a complete list of addresses/locations for each Census. The more remote an area, the more difficult it is to assemble a complete list of addresses/locations.

Depending on the size of the list of households, a tribe may wish to survey every household or just a sample of households. The purpose of a sample survey is to ask questions of a portion of the population in order to make estimates about the entire population. If you ask proper questions of a randomly-drawn sample of adequate size, you can be reasonably sure of the degree of accuracy of your overall estimates.

Note that if a tribe is sampling data, they should anticipate a certain degree of non-response. The highest level of non-response generally considered to be acceptable is 20%. Therefore, a tribe who wants 696 completed surveys should actually try to survey 835 households (696×1.20) in order to get an 80% response rate of 696 responses. Tribes should plan to send reminder cards, follow-up surveys, and conduct telephone or in-person follow-up visits to get households that did not respond to the first survey to respond.

The list on the next page provides an example of how large sample sizes should be if the tribe wishes to sample households for the survey¹:

¹ These sample sizes would provide an estimate that is within 3% of the population percentage with 95% probability. To calculate the sample size for a different population the formula is:
$$\frac{(\text{Total Population} * (50*50/9))}{(\text{Total Population} + (50*50/9))}$$

Minimum Total Households	Completed Surveys	Sample Size
Less than 75	63	All
76- 100	79	95
101- 125	94	113
126- 150	108	129
151- 200	132	158
201- 300	168	202
301- 400	196	235
401- 500	217	261
501- 750	254	305
751- 1,000	278	333
1,001- 1,500	306	367
1,501- 2,000	322	387
2,001- 3,000	341	409
3,001- 4,000	350	421
4,001- 5,000	357	428
5,001-10,000	370	444
10,000 or more	377	450

In sampling you are looking at a portion of everyone in a group and making inferences about the whole group from the portion you are looking at. For those inferences to be most accurate, everyone who is in the group should have an equal chance of being included in the sample. That is, the sample needs to be random. To accomplish this, each household on the full list will be assigned a number. Then using a random numbers table the sample will be selected. For example, if the household list has 2,000 households, 835 would be randomly selected to be surveyed. When sampling using a random numbers table, which can be found in a statistical textbook appendix, you take a list of your universe and draw from it according to the table. If, for example, the first three random numbers are 087, 384, and 102, then you would go through your universe list and take the 87th, 384th, and 102nd households to try to interview. Continue until you have achieved the desired sample size.

Random numbers can also be created through built-in functions in spreadsheet programs. Using this method, random numbers are usually generated in a range between 0 and 1. The random numbers must then be multiplied by the total number of households.

If all of the individuals or households can be listed systematically, i.e., alphabetically by last name or by mail address, a systematic sample will be adequate. (Systematic samples are often described as pseudo-random samples.) To draw this sample, you need to determine the sampling interval. You do this by dividing the sample size that you want by the total number on the list of names. For example, if you had a list of 1,000 names and you wanted a sample of 333 persons, the sampling interval would be $333/1000$, or approximately three. After you determine the sampling interval, obtain a random starting point and apply the interval. For example if the interval was three, randomly select to start with the 1st, 2nd, or 3rd name on the list, then select every 3rd name until reaching 333 selected names.

Step 4: Conducting the Survey

To carry out the survey, you have to reproduce sufficient questionnaires, recruit and train interviewers, schedule the interviewing, and develop procedures for editing, tabulating, and analyzing the results.

Publicity. To promote citizen participation in your effort it may prove worthwhile to arrange some advance notice. A notice in a local newspaper or announcements at a tribal meeting can let people living in your formula area know that you will be conducting a survey. People will more likely cooperate if you let people know in advance how, when, and why you will contact them.

Interviewers for phone and in-person surveys. Anyone who is willing to follow the established procedures can serve as an interviewer. It usually is not necessary to go to great expense to hire professional interviewers. Volunteers from local community groups will serve well. Also, schools or colleges doing courses on civics, public policy, or survey research frequently may be persuaded to assist in the effort as a means of providing students with practical experience and credit.

Generally, it is best if interviewers are chosen who make the respondents feel comfortable. When interviewers are of the same race and social class as the respondent, the survey usually generates a better response rate and more accurate results. What is most important, though, is that the interviewer will command the attention of the respondent, ask the questions as they are written, follow respondent selection procedures, and write down the responses as given.

Preparing for the Survey. As part of your preparation for the survey, you should develop an introduction to the actual interview. This should be a standard introduction identifying the purpose of the survey, and request the participation of respondent. Usually, it is also a good idea to note the expected amount of time to complete the survey.

You should also emphasize to respondents that their answers will be kept confidential -- people are more likely to give you honest answers if they will remain anonymous. You should do your very best to maintain this confidentiality. Usually, the respondent's name, address, and telephone number appear only on a cover sheet. After you receive the completed survey, you can throw away the cover sheet or at least separate it from the actual interview. If you number both the cover sheets and the questionnaires, you can then match them up if absolutely necessary. What is important is that people will not just be able to pick up a questionnaire and see what the Jones' family income is.

Interviewers also should follow set procedures for the number of times you will attempt to reach an individual before they are considered "unreachable." No matter what you do, some households just will not return a written survey or be home during the time you are interviewing, some probably will refuse to be interviewed, some will terminate the interview before you finish, and some will complete the interview, but fail to provide an answer to the key question on income level. In order to be considered an adequate response, the interview must be conducted, and you must obtain complete and accurate information. You can establish a procedure for collecting information when individuals are unavailable. This procedure is called collecting last resort information.

Last Resort Information Collection Procedure. You may introduce a rule about getting information regarding occupied dwellings when it is impossible to get answers directly from the residents. Imagine that there is a dwelling that is known to be occupied. Either the residents refuse to speak with any interviewer or no one is found at home after a series of six calls or visits. In such a case, it may be necessary to ask a neighbor or some other knowledgeable person (i.e., a letter carrier, etc.) for some minimal information about the residents, for example: how many individuals live there. Do not ask the knowledgeable person any questions about income. This procedure should be used extremely rarely, if at all. The interviewer should document how many AIAN households were counted through this last resort data collection method.

You will achieve more accurate estimates if you are not too quick to write off a household as unreachable. You are most certain of random selection if you obtain interviews from the households you selected first. Thus, if you are doing a door-to-door survey, you probably should make two or more passes through the area (possibly at different times) to try to catch a family at home. Frequently they will be busy, but will say that they can do the interview later. If so, you should make an appointment and return. Only after at least two tries or an outright refusal should a sampled household be replaced. With a telephone survey, at least three or four calls should be made before replacing a household. With mail/drop-off surveys, reminder cards should be sent to each household soon after they receive the survey indicating the importance of the information. If they do not respond within 10 to 15 days, a second survey should be sent/dropped off. If you still receive no response on the mail survey, you may wish to send in-person interviewers or attempt a phone call.

Training interviewers. Prior to beginning the regular interviews, supervisors should bring the interviewers together for one or more training sessions. In these sessions, the supervisors should teach:

- How to introduce yourself when you call or visit,
- How to explain the survey,
- How to explain that the person's answers will be confidential,
- How to ask the questions (asking the questions as written not improvised),
- How to listen carefully and to record answers,
- How to ask follow-up or probe questions if the person fails to answer the question.

At the training sessions, there should be some practice interviews in which the interviewers interview each other.

Contact and Follow-Up. Interviewers should attempt to contact respondents at a time when they are most likely to get a high rate of response from most types of people. Telephone interviews usually are conducted early in the evening, when most people are home. Door-to-door interviews also may be conducted early in the evening (especially before dark) or on weekends. You should try again at a different time to reach anyone in the initial sample who is missed by this initial effort.

In general, you should know best the residents of your community and when they can be reached. What you should avoid is selecting a time or method that will yield biased results. For example, interviewing only during the day from Monday to Friday probably will miss families where both the husband and wife work. Since these families may have higher incomes than families with only one employed member, your timing may lead to the biased result of finding an excessively high proportion of low- and moderate-income households.

Of course, in making contact with a member of the household, the interviewer first has to determine that the person being interviewed is knowledgeable and competent to answer the questions being asked. The interviewer thus should ask to speak to the head of the household or the spouse of the head of the household. If it is absolutely necessary to obtain an interview at the residence that is sampled, the interviewer may conduct an interview with other resident adults or children of at least high school age only after determining that they are mature and competent to provide accurate information.

The Interview. Interviewers should read the questions exactly as they are written. If the respondent does not understand the question or gives an unresponsive answer, it usually is best to have the interviewer just repeat the question. Questions should be read in the order in which they are written. The respondents' answers should be recorded neatly and accurately immediately as they are provided. At the end of the interview, and before proceeding to the next interview, the interviewer should always do a

quick edit of the questionnaire to be sure that they have completed every answer correctly. This simple check helps to avoid the frustrating mistake of having gone to the time and expense of conducting the interview, but without getting the information you sought.

Editing. The completed surveys should be provided to the person who will tabulate and analyze them. That person should review each survey to ensure that it is complete and that each question is answered once and only once in a way that is clear and unambiguous. If the survey is in-person or telephone, an unclear response may be resolved by the interviewer. It also may be desirable to call back the respondent, if necessary, to clarify incomplete or ambiguous responses. Note that editing is an ongoing process. Even after you have started to tabulate or analyze the data, you may come across errors, which you need to correct.

Step 5: Analyzing the Data

After you have your data collected and edited, you just need to add up the numbers to see what you have learned. Actually, it is useful to think of this in two parts: (1) tabulating the responses from the questionnaires and calculating the information needed for the formula; and (2) determining the accuracy of the estimate. The first of these parts can be taken care of by completing the worksheet provided in the appendix.

Tabulation. For ease of processing, it is important to enter the responses onto a computer, if one is available. A database program, such as Microsoft Access, or a spreadsheet program such as Lotus 1-2-3® or Microsoft Excel® would work fine.

References. Listed below are a few books that may be helpful:

- Fowlern, F. J. (1998) Survey Research Methods. Newbury Park, CA: Sage, 1998.
- Fink, A, (Ed.). (1995). *A survey kit*. The Survey Handbook. Thousand Oaks, CA. Sage, 1995.
Contents: Fink, A. *The survey handbook*.
- Fink, A. "How To Ask Survey Questions."
- Bourque, L. B., & Fielder, E. P. "How to Conduct Self-Administered and Mail Surveys."
- Frey, J. H., & Oishi, S. M. "How To Conduct Interviews In Person And On The Telephone."
- Litwin, M. "How to Measure Survey Reliability and Validity."
- Fink, A. "How To Analyze Survey Data."
- Fink, A. "How to Report on Surveys."

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These books and others that are similar may be available in a local public or university library.

Q: After collecting and analyzing the data, what do we send to HUD?

A: Send to HUD a detailed copy of your methodology. This includes:

- 1) The name, organization, and phone number for the person(s) who managed the survey
- 2) Your source(s) of data for the addresses
- 3) The geographic areas of the addresses (by county, city, reservation, and/or trust land), including a map or maps of the geographic area you are surveying. Maps representing the Census definitions of AIAN areas and counties can be obtained from http://www.census.gov/geo/www/maps/CP_MapProducts
- 4) The number of addresses identified (i.e., the number of households used for drawing your sample)
- 5) The number of households sampled (if applicable)
- 6) The number of households responding
- 7) A copy of your questionnaire
- 8) An explanation of your survey method(s): (a) if the survey is telephone, in-person, mail, or some combination; (b) number of repeat attempts before dropping a household from the sample; (c) what recruitment and training was done for interviewers; and, (d) what kinds of quality checks were done to assure the accuracy of the data collected
- 9) If weighting is done, a detailed explanation of how each households response is weighted

Also send HUD a table with your results. If this is only a population challenge, include only the number of AIAN persons and AIAN households (where the head and/or spouse is AIAN) in the Formula Area. If this is a full challenge, provide the following information:

- 1) Number of AIAN Persons
- 2) Number of AIAN Households with incomes less than 30% of local area median income
- 3) Number of AIAN Households with incomes between 30% and 50% of local area median income
- 4) Number of AIAN Households with incomes between 50% and 80% of local area median income
- 5) Number of AIAN Households overcrowded (more than 1.01 persons per room) and/or without complete kitchen or plumbing
- 6) Number of AIAN Households paying more than 50% of their monthly gross income for housing costs
- 7) Number of low-income AIAN households less the total number of NAHASDA and Formula Current Assisted Stock (please note that this variable is a derived variable and will be updated should you submit information on 2, 3, 4, 5, or 6 above)

In some cases, HUD may request the household level data collected in order to confirm the accuracy of the results and/or to randomly survey the respondents to insure the accuracy of the survey.

All challenges should be sent to:

IHBG Formula Customer Service Center
1112 16th Street, NW
Suite 240
Washington, DC 20036
Toll Free: 1-800-410-8808

TTY: 1-800-505-5908
FAX: 202-393-5043
E-mail: IHBGformula@swinter.com

Q: Under the proposed rule, HUD can challenge the data used in the formula. Why would HUD challenge the data?

A: Because the formula is based on all AIAN persons in a tribe's "formula area," some tribes may receive funding for AIAN households they would never serve even if they had enough funding. Such cases can occur especially when a tribe's "formula area" encompasses a major urban area. In order for the formula to be fair for all tribes, HUD has the authority to challenge the data so that one tribe is not receiving a disproportionate amount of funding at the expense of all other tribes. Because a formula is a "zero sum game," that is the size of the pie does not change, if one tribe is getting more than its fair share, all of the other tribes are receiving less.

Appendix A - Survey Questions

Please Note: The definition for AIAN Household for this special tabulation is a household where the head of household and/or spouse is Native American. In addition, HUD uses the U.S. Census Bureau's definition of a household: a person or group of persons who live in a housing unit. This definition equals the count of occupied housing units used in the census.

1. How many people were living or staying in this house, apartment, or mobile home on the day of the survey? Include all persons staying here who have no other permanent place to stay? (Count the number of persons living in this place, do not be concerned with family relationships or the number of families living in this place).

Include

- Everyone who usually lives here such as family members, housemates and roommates, foster children, roomers, boarders, and live-in employees
- Persons who are temporarily away on a business trip, on vacation, or in a general hospital
- College students who stay here while attending college
- Persons in the Armed Forces who live here
- Newborn babies still in the hospital
- Children in boarding schools below the college level
- Persons who stay here most of the week while working, even if they have another permanent place to stay somewhere else
- Persons, who are staying here (on survey day), with no other permanent place to stay who are staying here on (survey day)

Do NOT include

- Persons who usually live somewhere else
- Persons who are away in an institution such as a correctional facility, a mental hospital, or a nursing home
- College students who live somewhere else while attending college
- Persons in the Armed Forces who live somewhere else
- Persons who stay somewhere else most of the week while working

_____ Total Number of Persons

2. What is the race of each persons indicated above? Mark 'x' one or more races to indicate what they consider themselves to be.

White
 Black, African American or Negro
 American Indian or Alaska Native – print name of enrolled or principal tribe.
 Asian Indian Other Asian – print race.
 Chinese Native Hawaiian
 Filipino Guamanian or Chamorro
 Japanese Samoan
 Korean Other Pacific Islander – print race.
 Vietnamese Some other race – print race.

Total AIAN Persons – alone or in combination with other races

3. Has the head of household and/or their spouse identified themselves as an AIAN person either alone or in combination with other races? The "head of household" is the person in whose name this house or apartment is owned, being bought, or rented.

YES
 NO

4. How many rooms do you have in this house, apartment, or mobile home? *Do NOT count bathrooms, porches, balconies, foyers, halls, or half-rooms.*

Total Number of Rooms

5. Answer ONLY if you PAY RENT for this house, apartment, or mobile home:

a. What is the monthly rent?

\$ Monthly Amount – Dollars

b. Does the monthly rent include any meals?

YES
 NO

6. Do you have COMPLETE plumbing facilities in this house, apartment or mobile home; that is, 1) hot and cold piped water, 2) a flush toilet, and 3) a bathtub or shower?

YES, have all three facilities
 NO

7. Do you have COMPLETE kitchen facilities in this house, apartment, or mobile home; that is, 1) a

sink with piped water, 2) a range or stove, and 3) a refrigerator?

YES, have all three facilities

NO

8. What are the annual costs of utilities and fuels for this house, apartment, or mobile home? If you have lived here less than 1 year, estimate the annual cost.

a. Electricity

\$ _____ Annual Cost – *Dollars*

OR

Included in rent or in condominium fee

No charge or electricity not used

b. Gas

\$ _____ Annual Cost – *Dollars*

OR

Included in rent or in condominium fee

No charge or gas not used

c. Water and sewer

\$ _____ Annual Cost – *Dollars*

OR

Included in rent or in condominium fee

No charge

d. Oil, coal, kerosene, wood, etc.

\$ _____ Annual Cost – *Dollars*

OR

Included in rent or in condominium fee

No charge or these fuels not used

9. Answer questions 9a to 9d if you or someone in this household owns or is buying this house, apartment, or mobile home; otherwise skip to question 10.

a. Do you have a mortgage, deed of trust, contract to purchase, or similar debt on THIS property?

- Yes, mortgage, deed of trust, or similar debt
- Yes, contract to purchase
- No

b. How much is your regular monthly mortgage payment on THIS property? *Include payment only on first mortgage or contract to purchase.*

- \$_____ Monthly Amount – *Dollars*
- OR
- No regular payment required → *skip to question 10*

c. Does your regular monthly mortgage payment include payments for real estate taxes on THIS property?

- Yes, taxes included in mortgage payment
- No, taxes paid separately or taxes not required

d. Does your regular monthly mortgage payment include payments for fire, hazard, or flood insurance on THIS property?

- Yes, insurance included in mortgage payment
- No, insurance paid separately or no insurance

10.

a. Do you have a second mortgage or a home equity loan on THIS property? *Mark all that apply.*

- Yes, a second mortgage
- Yes, a home equity loan
- No → *skip to question 11*

b. How much is your regular monthly payment on all second or junior mortgages and all home equity loans on THIS property?

- \$_____ Monthly Amount – *Dollars*
- OR
- No regular payment required

11. What were the real estate taxes on THIS property last year?

- \$_____ Yearly Amount – *Dollars*

OR

None

12. What was the annual payment for fire, hazard, and flood insurance on THIS property?

\$ _____ Annual Amount – *Dollars*

OR

None

13. Answer ONLY if this is a CONDOMINIUM. What is the monthly condominium fee?

\$ _____ Monthly Amount – *Dollars*

14. Answer ONLY if this is a MOBILE HOME.

a. Do you have an installment loan or contract on THIS mobile home?

Yes

No

b. What was the total cost for installment loan payments, personal property taxes, site rent, registration fees, and license fees on THIS mobile home and its site last year? *Exclude real estate taxes.*

\$ _____ Yearly Amount – *Dollars*

15. INCOME LAST YEAR. What was this household's total income last year, include:

- a. All wages, salary, commissions, bonuses, or tips from all jobs (report amount before deductions for taxes, bonds, dues, or other items)

\$ _____ Annual Amount – *Dollars*

OR

_____ None

- b. Self-employment income from own farm or non-farm businesses, including proprietorships and partnerships (report net income after business expenses)

\$ _____ Annual Amount – *Dollars*

OR

_____ None

- c. Interest, dividends, net rental income, royalty income, or income from estates and trusts (report even small amounts credited to an account)

\$ _____ Annual Amount – *Dollars*

OR

_____ None

- d. Social Security or Railroad Retirement

\$ _____ Annual Amount – *Dollars*

OR

_____ None

- e. Supplemental Security Income (SSI)

\$ _____ Annual Amount – *Dollars*

OR

_____ None

f. Any public assistance or welfare payments from the state or local welfare office

\$ _____ Annual Amount – *Dollars*

OR

_____ None

g. Retirement, survivor, or disability pensions (do NOT include Social Security)

\$ _____ Annual Amount – *Dollars*

OR

_____ None

h. Any other sources of income received regularly such as Veterans' (VA) payments, unemployment compensation, child support, or alimony, or per capita payments for all household members. (Do NOT include lump-sum payments such as money from an inheritance or sale of a home).

\$ _____ Annual Amount – *Dollars*

OR

_____ None

(This question may be replaced by one that asks the respondent to select the category that best represents the household's total income last year. The categories should be based upon 30%, 50%, and 80% values of the median income for the local county(ies) or the National median income.)

Appendix B - U.S. Census Bureau: Government Specialists for Tribal Programs

Atlanta Regional Office
404-730-3832
atlanta.regional.office@census.gov

Boston Regional Office
617-424-0510
boston.regional.office@census.gov

Charlotte Regional Office
704-344-6400
charlotte_regional_office@census.gov

Chicago Regional Office
708-562-1350
chicago.regional.office@census.gov

Dallas Regional Office
214-253-4400
DARO.CENSUS@census.gov

Denver Regional Office
303-969-6750
Denver_Regional_Office@census.gov

Detroit Regional Office
313-259-0059
detroit.internet.mail@census.gov

Kansas City Regional Office
913-551-6728
KC.Regional.Office@census.gov

Los Angeles Regional Office
818-904-6393
la.regional.office@census.gov

New York Regional Office
212-264-3860
ny.pds@census.gov

Philadelphia Regional Office
215-656-7550
Philadelphia.Regional.Office@census.gov

Seattle Regional Office
206-553-5837
seattle.regional.office@census.gov

Additional information on the 1990 and 2000 Federal Census of Population and Housing can be found on the Census Bureau Web Page: <http://www.census.gov/population/www/socdemo/race/indian.html>

Appendix C - Formula Needs Worksheet for Population Challenge

Please Note: The definition for AIAN Household for this special tabulation is a household where the head of household and/or spouse is Native American. In addition, HUD uses the U.S. Census Bureau's definition of a household: a person or group of persons who live in a housing unit. This definition equals the count of occupied housing units used in the census.

RAW DATA

1. Total Number of Households in "Formula Area" (from list compiled for survey).
_____ Households listed
2. Total Number of Households sampled for survey.
_____ Households sampled
3. Total Number of Households responding to survey.
_____ Households responding
4. Total persons in households responding to survey. The sum of survey question 1. (For example, if the sample was 2 households, with household #1 having 5 persons and household #2 having 4 persons, the sum of survey question 1 would result in a total of 9 persons).
_____ Persons
5. Total Number of persons in households responding to survey who are AIAN either alone or in combination with other races. The sum of survey question 2.
_____ AIAN Persons
6. The total number of AIAN households either alone or in combination with other races responding to the survey. The number of households responding "YES" to survey question 3.
_____ AIAN Households responding

CALCULATIONS

7. Response Rate = Line 3 divided by Line 2 (Line 3 / Line 2)
8. Weight of each responding household = Line 1 divided by Line 3 (Line 1 / Line 3)
9. Total AIAN American Persons = Line 5 times Line 8 (Line 5 X Line 8)
10. Total AIAN Households = Line 6 times Line 8 (Line 6 X Line 8)

Appendix D - Formula Needs Worksheet for All Variable Challenge

Please Note: The definition for AIAN Household for this special tabulation is a household where the head of household and/or spouse is Native American. In addition, HUD uses the U.S. Census Bureau's definition of a household: a person or group of persons who live in a housing unit. This definition equals the count of occupied housing units used in the census.

RAW DATA

1. Total Number of Households in "Formula Area" (from list compiled for survey).
2. Total Number of Households sampled for survey.
3. Total Number of Households responding to survey.
4. Total persons in households responding to survey. The sum of survey question 1. (For example, if the sample was 2 households, with household #1 having 5 persons and household #2 having 4 persons, the sum of survey question 1 would result in a total of 9 persons).
5. Total Number of persons in households responding to survey who are AIAN either alone or in combination with other races. The sum of survey question 2.
6. The total number of AIAN households either alone or in combination with other races responding to the survey. The number of households responding "YES" to survey question 3.
7. Total number of AIAN households either alone or in combination with other races with incomes less than 30% of Median Income. The number of households responding "YES" to survey question 3 and whose population equals line 1 and income is below line 2:

TOTAL:		
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8. Total number of AIAN households either alone or in combination with other races with incomes less than 50% of Median Income. The number of households responding "YES" to survey question 3 and whose population equals line 1 and income is below line 2:

TOTAL:		
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9. Total number of AIAN households either alone or in combination with other races with incomes less than 80% of Median Income. The number of households responding "YES" to survey question 3 and whose population equals line 1 and income is below line 2:

TOTAL:		
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10. Total Number of AIAN Households either alone or in combination with other races Overcrowded and or without complete kitchen or plumbing are all of those AIAN households that meet one or more of the following requirements:

- a) It is overcrowded (Question 1 /Question 4 is 1.01 or greater).
- b) It is without complete plumbing (responded NO to Question 6).
- c) It is without complete kitchen (responded NO to Question 7).

11. Total Number of AIAN households either alone or in combination with other races with severe housing cost burden are all those AIAN households who meet the following requirements:

For AIAN renters: $((\text{Question 5a} \times 12 \text{ months}) + \text{Question 8}) / \text{Question 10}$ is greater than or equal to .50

For AIAN owners: $((\text{Question 9d} \times 12 \text{ months}) + \text{Question 9a} + \text{Question 9b} + \text{Question 8}) / \text{Question 10}$ is greater than or equal to .50