

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 preliminarily 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 2004, documentation must be submitted to HUD by June 15, 2003. The discussion of what documentation needs to be submitted to HUD begins on page _ of this document.

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

A: The "Needs" component of the IHBG formula is based on 2000 U.S. Census sample data as adjusted by Indian Health Service (IHS) data on American Indian and Alaskan Native (AIAN) Births and Deaths. The weights and variables proposed to be used in the formula are the following:

<u>Weight</u>	<u>Variable</u>
11%	Number of American Indian and Alaskan 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 percent 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 American Indian and Alaskan Native (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 is 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 American Indian and Alaskan Native (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 numbers 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 American Indian and Alaskan Native households within a tribe's service area.

On the technical side, the Census data used are based on a sample of households who were given the 2000 Census "long form". That is the Census Bureau identified all of the housing units in an area. Each housing unit was then assigned a weight such that the data collected about the household in the sampled housing unit was multiplied times 2 or 6 or 8 to represent 2 or 6 or 8 other households in addition to themselves. For small areas with a relatively few people, the Census Bureau surveyed 1 of every 2 households. For areas with higher density, the Bureau sampled as high as 1 out of every 8 households. Most researchers agree that for large enough 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 quite remote the chance of statistical error and undercount does increase. 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 is 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 are 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 American Indians and Alaskan Natives 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 American Indian and Alaskan Native 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.

As background for both of these challenges, the Census Bureau believes that the 1990 Census had a 12 percent "undercount" of persons in tribal areas. Unfortunately, they do not know how that undercount is distributed among tribes. Undoubtedly some tribes have a greater undercount than others. Furthermore, the housing and income data are based on a sample. The smaller a tribe's population, the more likely it is the data on income and housing condition are incorrect. The Census Bureau has worked very hard to do a better job of data collection in tribal areas during the year 2000 census. The cost of challenging data can be very expensive.

Q: How does a tribe challenge the data?

A: 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 is the following:

- Questions used in the tribal survey must obtain data equivalent to the data originally from the 2000 U.S. Census.
 - The method of data collection is unbiased and statistically acceptable to HUD.
- While this paper 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 service 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 service area by its geographic boundaries.

Mail/Drop-off surveys-The interviewers need a list of all the addresses/location for all American Indian and Alaskan Native households in the formula service 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 call at the door 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 paper includes the list of questions needed to challenge the data used in the Indian Housing 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 American Indians and Alaskan Natives 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 the year 2000 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 we ask proper questions of a randomly drawn sample of adequate size, we can be reasonably sure of the degree of accuracy of our 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 percent. Therefore, a tribe who wants 696 completed surveys should actually try to survey 835 households (696×1.20) in order to get an 80 percent 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 to respond that did not respond to the first survey.

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

Minimum Total <u>Households</u>	Completed <u>Surveys</u>	Sample <u>Size</u>
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

¹ These sample sizes would provide an estimator that is within 3% of the population percentage with 95% probability. To calculate the sample size for a different population the formula is:

$$\frac{(\text{Total Population} \times (50 \times 50 / 9))}{(\text{Total Population} + (50 \times 50 / 9))}$$

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 service 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 to make the respondents feel most at home. For this reason, survey research companies often employ mature women as their interviewers. 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 also should 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 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 randomness 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 -- 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. Still if you 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 responses 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 up 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 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 DBase, or a spreadsheet program such as Lotus 1-2-3 or Microsoft Excel would work fine.

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

- F. J. Fowlern. *Survey Research Methods*. Sage.
- Arlene Fink. *The Survey Handbook*. Sage.
- Linda B. Bourque and Eva P. Fielder. *How To Conduct Self-Administered And Mail Surveys*. Sage.
- James H. Frey and Sabine M. Oishi. *How to Conduct Interviews By Telephone And In Person*. Sage.

Sage Publications information address and e-mail is:

Sage Publications, Inc.
2455 Teller Road
Thousand Oaks, Ca 91320
e-mail: order@sagepub.com

Note: 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) include a map or maps of the geographic area you are surveying, from http://ftp2.census.gov/plmap/pl_blk/ web site or equivalent.
- 4) The number of addresses identified (i.e. the number of households used for drawing your sample)
- 5) The number of AIAN households sampled (if applicable)
- 6) The number of AIAN 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 household's response is weighted.

Also send to 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 American Indians and Alaskan Natives) in the formula service 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 percent of their monthly gross income for housing costs

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 Office	Phone: 1-800-410-8808
1331 H Street NW	FAX: 202-393-5043
Suite 1000	E-mail: IHBGformula@swinter.com
Washington, DC 20005	

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 American Indians and Alaskan Natives 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 American Indian and Alaskan Native (AIAN) Household for this special tabulation is a household where the head of household and/or spouse is American Indian and Alaskan Native. 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. This survey must count every person living or staying in this house, apartment, or mobile home on the day of the survey.

How many persons lived here on Sunday (survey day), including 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
- Persons, who are staying here (on survey day), with no other permanent place to stay

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. How many of the persons indicated above are AIAN?

_____ Total AIAN Persons

3. Is the head of household and/or their spouse an American Indian or Alaskan Native?
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? *Be sure to count bedrooms, living rooms, kitchens, a separate dining room and rooms in a finished basement. Do not count bathrooms, porches, balconies, entry areas, halls, or half-rooms. Count multipurpose room only one time; for example count a combination kitchen and dining room or a living room that is used as a bedroom at night only once.*

_____ Total Number of Rooms

5. 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

6. 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

7a. Answer only if you PAY RENT for this house or apartment - What is the monthly rent?

\$_____ Monthly Rent

7b. Does the monthly rent include any meals?

YES

NO

8. What are the ANNUAL costs of utilities and fuels for this house, apartment, or mobile home? Utility and fuel costs include the cost of ELECTRICITY, GAS, WATER and SEWAGE, OIL, COAL, KEROSENE, WOOD, ETC. If you have lived here less than 1 year, estimate the annual cost.

a. Electricity

\$_____ Yearly Cost - Dollars

OR

_____ Included in rent or in condominium fee

_____ No charge

b. Gas

\$_____ Yearly Cost - Dollars

OR

_____ Included in rent or in condominium fee

_____ No charge

c. Water and sewer

\$_____ Yearly Cost - Dollars

OR

_____ Included in rent or in condominium fee

_____ No charge

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

\$_____ Yearly Cost - Dollars

OR

_____ Included in rent or in condominium fee

_____ No charge

9. Answer questions 9a to 12 only if this is a one-family house, a condominium or a mobile home that someone in this household OWNS OR IS BUYING; otherwise go to question #13.

9a. If not included in mortgage payments, what were the real estate taxes on THIS property last year?

- Yes, mortgage, deed of trust, or similar debt
- Yes, contract to purchase
- No, skip to #10

9b. 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, go to question #10

9c. Does your regular monthly mortgage payments include payments for real estate taxes on THIS property?

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

9d. 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

10a. 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

10b. How much is your regular monthly mortgage 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.

14a. Do you have an installment loan or contract on THIS mobile home?

_____ Yes

_____ No

14b. What is the total cost for installment loan payments, personal property taxes, site rent, registration fees, and license fees for 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: all wages, salary, commissions, bonuses, or tips from all jobs; self-employment income from own farm or non-farm business, include proprietorships and partnerships, report net income after business expenses; interest, dividends, net rental income, royalty income, or income from estates and trusts; Social Security or Railroad Retirement; Supplemental Security Income (SSI), Aid to Families with Dependent Children (AFDC), or other public assistance or public welfare payments from state or local welfare office; Retirement, survivor, or disability pensions; and any other 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

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Additional information on the 1990 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 American Indian and Alaskan Native (AIAN) Household for this special tabulation is a household where the head of household and/or spouse is American Indian or Alaskan Native. 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. The sum of survey question 2.
_____ AIAN Persons
6. The total number of AIAN households 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 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 American Indian and Alaskan Native (AIAN) Household for this special tabulation is a household where the head of household and/or spouse is American Indian or Alaskan Native. 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 . The sum of survey question 2.
6. The total number of AIAN households responding to the survey. The number of AIAN households responding "YES" to survey question 3.

7. Total number of AIAN households with incomes less than 30 percent 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:

Persons in household (response to survey question 1)	30% of Local Area Median Income (From table supplied by HUD)	Total Number of AIAN Households with income below 30% of area Median (question 10 of survey)
1. Person:		
2. Person:		
3. Person:		
4. Person:		
5. Person:		
6. Person:		
7. Person:		
TOTAL:		

8. Total number of AIAN households with incomes less than 50 percent 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:

Persons in household (response to survey question 1)	50% of Local Area Median Income (From table supplied by HUD)	Total Number of AIAN Households with income below 30% of area Median (question 10 of survey)
1. Person:		
2. Person:		
3. Person:		
4. Person:		
5. Person:		
6. Person:		
7. Person:		
TOTAL:		

9. Total number of AIAN households with incomes less than 80 percent 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:

Persons in household (response to survey question 1)	80% of Local Area Median Income (From table supplied by HUD)	Total Number of AIAN Households with income below 30% of area Median (question 10 of survey)
1. Person:		
2. Person:		
3. Person:		
4. Person:		
5. Person:		
6. Person:		
7. Person:		
TOTAL:		

10. Total Number of AIAN Households 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 divided by Question 4 is 1.01 or greater.
- b) It is without complete plumbing -> responded NO to Question 5.
- c) It is without complete kitchen -> responded NO to Question 6.

11. Total Number of AIAN households with severe housing cost burden are all those AIAN households who meet the following requirements:

For AIAN renters: $((\text{Question 7e times 12 months}) + \text{Question 8}) / \text{Question 15}$ is greater than or equal to .50

For AIAN owners: $((\text{Question 9b times 12 months}) + \text{Question 11}^2 + \text{Question 12}^2 + \text{Question 8}) / \text{Question 15}$ is greater than or equal to .50

² Note: if the respondent said yes to Question 13, then 11 should not be included in the calculation. If respondent said yes to Question 14, then 12 should not be included in the calculation.