



INDIGENOUS URBAN HOUSING

RESEARCH REPORT

Credits

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Indigenous Urban Housing: What We Know

Approximately 77% of American Indian/Alaska Native (AIAN) individuals live off federally defined reservation land (Ng et al. 2023). While sharing the impacts of settler colonialism, AIAN individuals also have diverse experiences in their lives that stem from their Indigenous belonging; class, gender, sexuality, racialization; what part of the country they live in; and more. All of these dynamics impact whether and how AIAN people access housing as well as what type of housing they access. AIAN individuals exist in and are central to the creation of urban spaces (Nejad, Walker, and Newhouse 2020; Raerino et al. 2021). This short report provides a snapshot of some of these diverse housing experiences.

Limited research shows that AIAN individuals living in urban places experience high rates of homelessness (Angelino 2019; Henry et al. 2022); renter households are disproportionately below federal poverty levels; and, most AIAN renters live in majority White counties yet experience considerably more unsafe and unhealthy conditions than their White neighbors (Korver-Glenn et al. 2023).

But we don't know much about how these housing processes happen. How do AIAN individuals experience renting or housing instability? How do they become homeowners, manage unsafe housing conditions, navigate landlords and property managers, and experience racism and/or sexism in housing processes? Importantly, how do AIAN people resist housing injustices? By centering the experiences of Indigenous people in this housing study, we were able to better understand the processes that prevent and/or encourage AIAN individuals to find and have access to housing in U.S. cities. This project highlights AIAN people in the understanding of housing inequality and hopes to advocate for safe and secure housing for all Indigenous people.

We are thankful to everyone who participated and shared their stories, time, and knowledge.

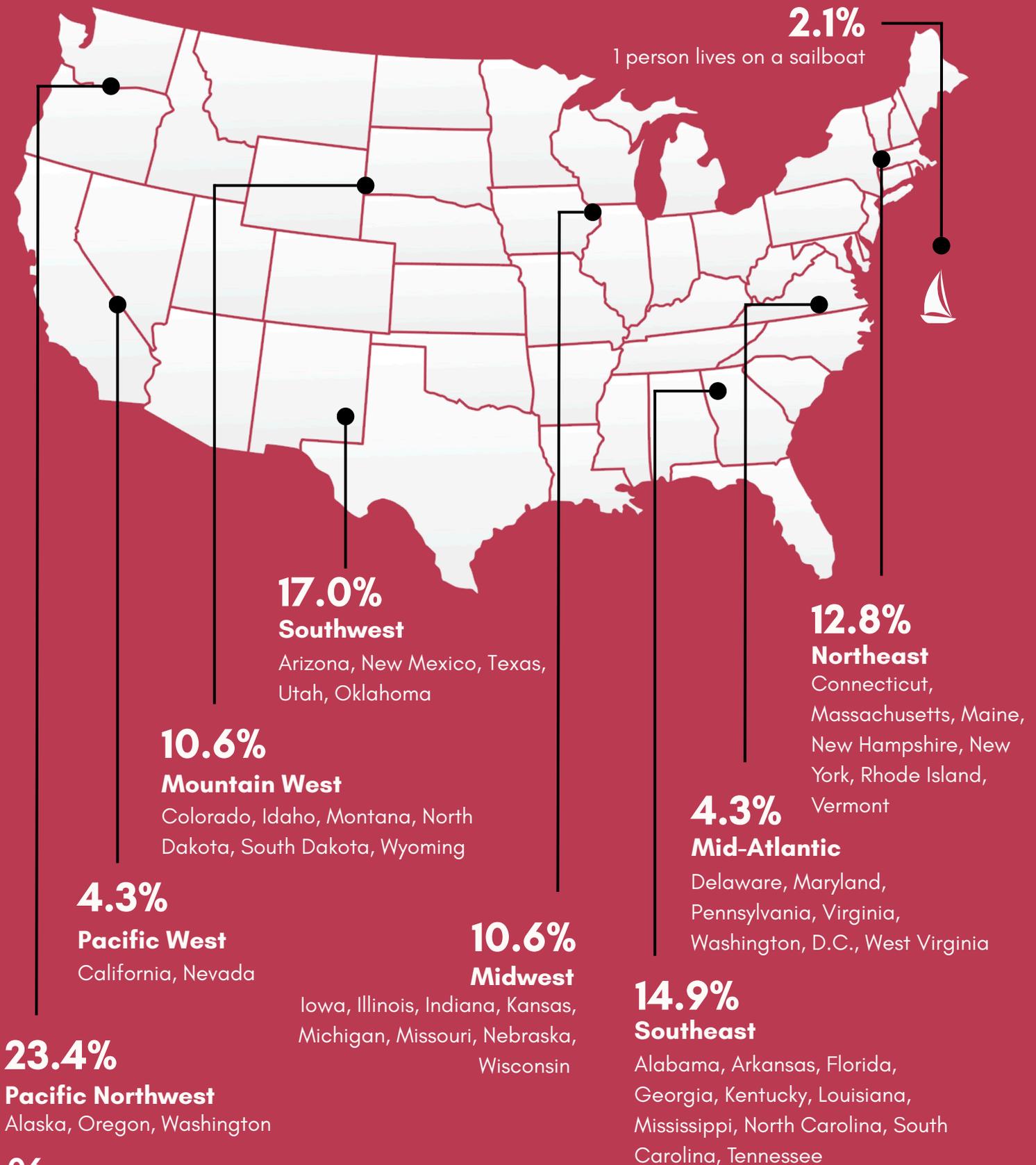
Data Collection

Partnering with the Urban Indian Health Institute, we recruited 47 Indigenous participants through social media to speak with us about their housing experiences. Interviews were conducted from 2022-2023 and were approximately 60 minutes long on average. They were done via Zoom, and we gave each participant a \$40 gift card for their time.

All interviews were transcribed, deidentified, and coded using the qualitative software Dedoose. Participants chose a pseudonym to use for their quotes. Participants lived across 30 different states. Forty individuals were citizens of federally recognized Tribes, one was not enrolled. Three were enrolled in a state-recognized Tribe and two others were not enrolled in their state-recognized Tribe.

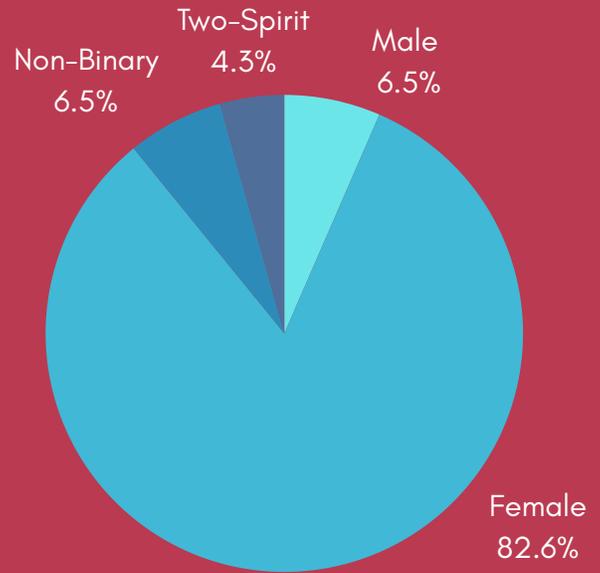
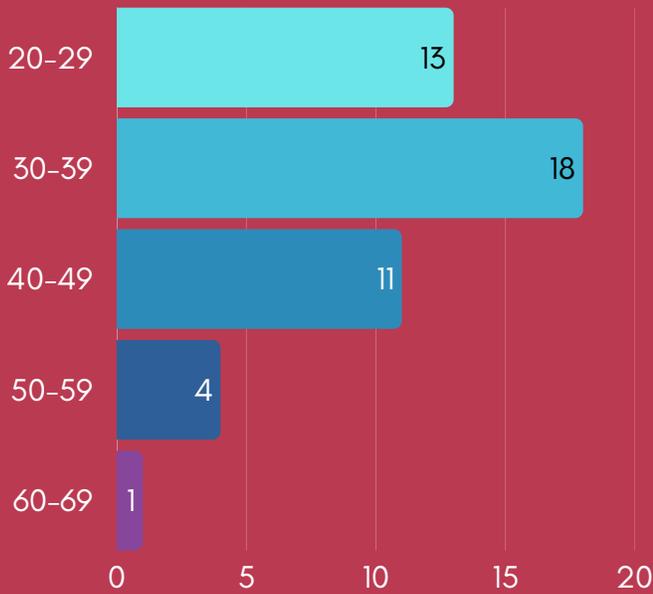
GEOGRAPHY

WHERE OUR PARTICIPANTS LIVE

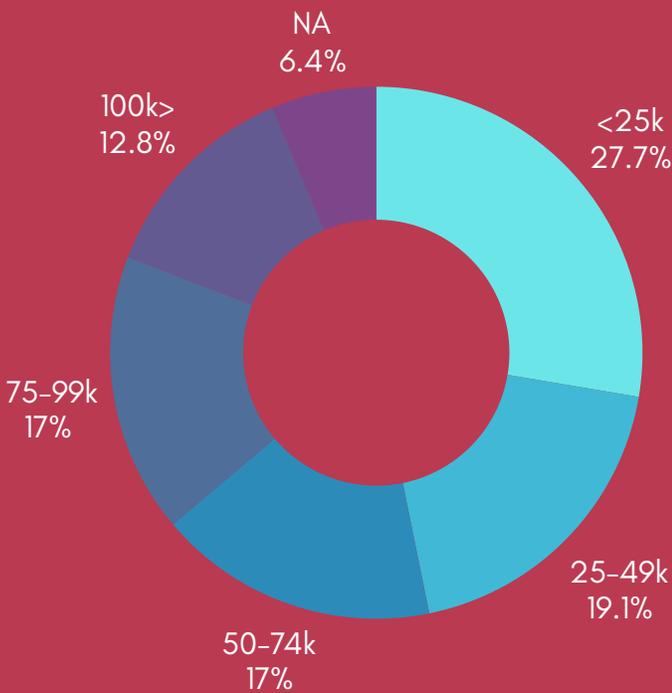


DEMOGRAPHICS

The data below shows some demographics of the participants. While we worked to gather a sample that would reflect the overall demographics of the AIAN population, some categories are better represented than others in this project. In particular, our participants tended to be women, in their 30s, with a four-year university degree, and making over \$25,000.

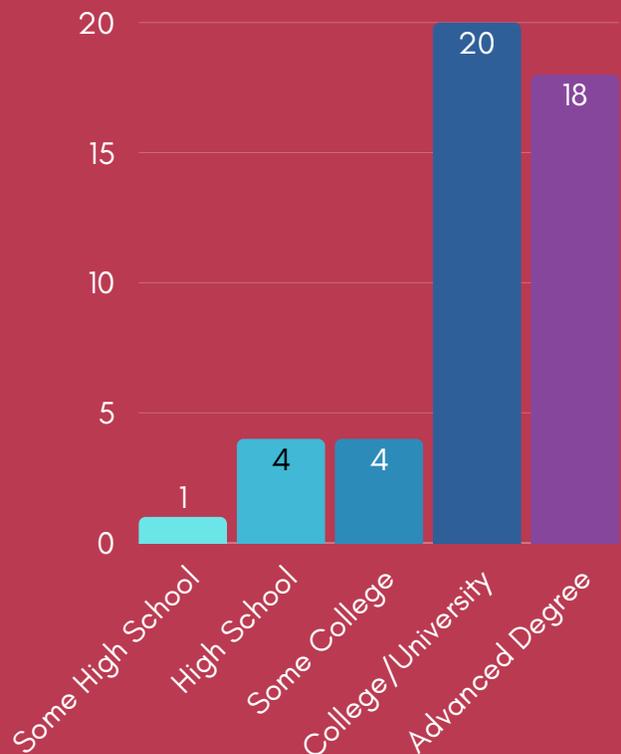


AGE



YEARLY INCOME

GENDER



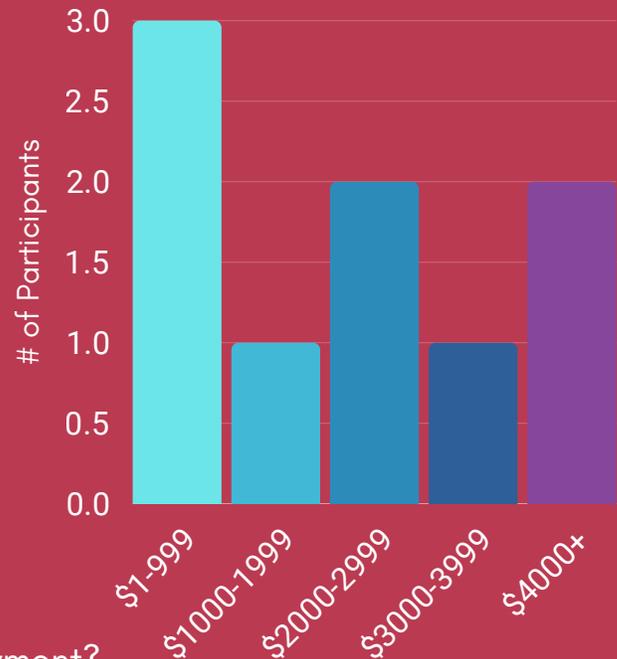
EDUCATION

HOMEOWNERS

About 19 percent of the participants were homeowners. They used a variety of techniques to save for housing, afford down payments, and negotiate mortgages. The homeowners were creative in the ways they saved up for a down payment. From working multiple jobs, buying a home with/from family members, and/or living with family until they saved enough, participants were strategic in achieving their goal of homeownership.

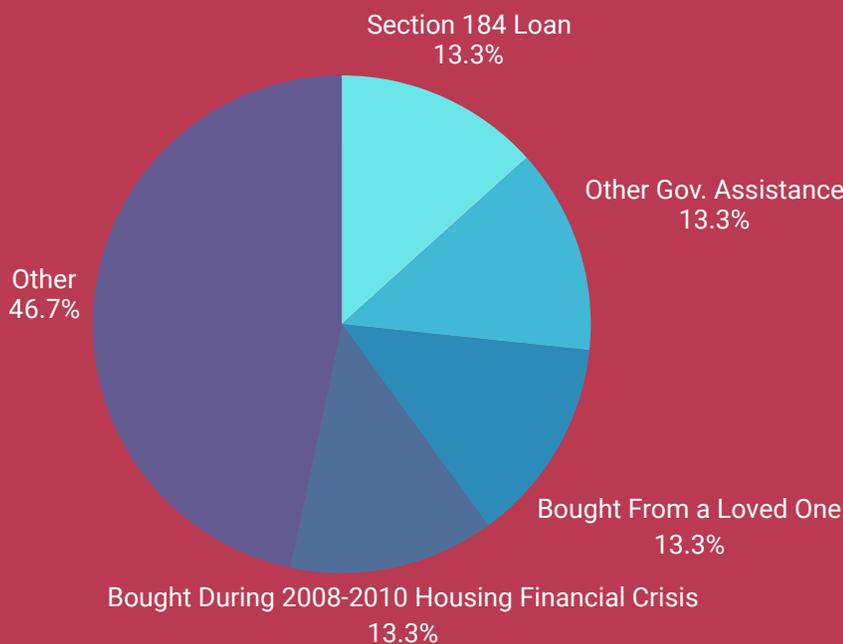
\$1710.1

**AVERAGE
MORTGAGE
PAYMENT**



Buying A House

How did people afford/save for a down payment?



Only 13% of the homeowners used the Section 184 Indian Housing Loan Guarantee Program. Many people had never heard of this governmental program, while others found it hard to access and use. Most participants went through a traditional bank or credit union for their mortgage. A few went through other government entities like the Interior Regional Housing Authority or an income-based housing program, with one participant going through the City of Albuquerque.

RENTERS

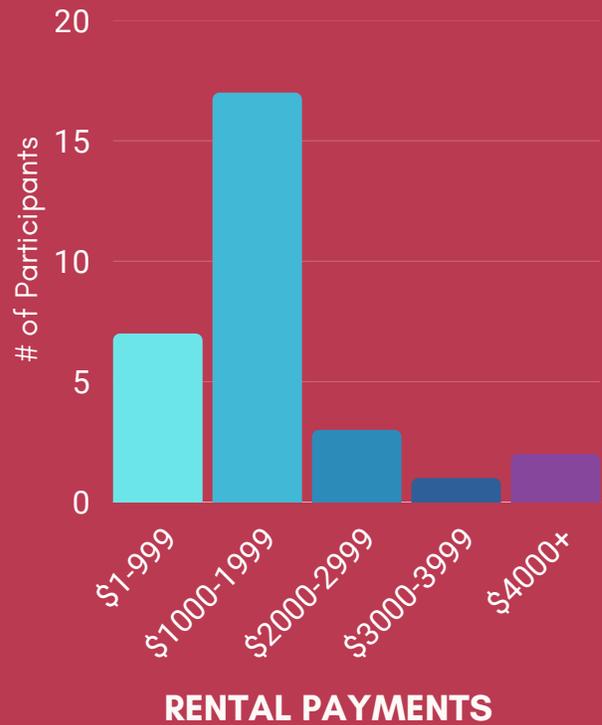
About 64 percent of our participants were renters. Their experiences finding housing, paying for security deposit fees, and finding safe and healthy housing conditions varied. On average, participants paid one month's rent prior to moving into their rental, with an average security deposit cost of \$1370.5.

\$1538.8

**AVERAGE
RENTAL
PAYMENT**

\$1370.5

**AVERAGE
SECURITY
DEPOSIT**



Finding A Rental

How did people find their housing?

Most participants found their housing online - this typically included Craigslist, Zillow, Facebook, Trulia, Apartments.com or other independent property sites.

Participants who accessed housing through a resource center did so either through a Housing Service, a Women's Center, or an Indigenous organization. Included in the 'Other' category was word of mouth, newspapers, realtors, and accessing housing through their Native Nation.

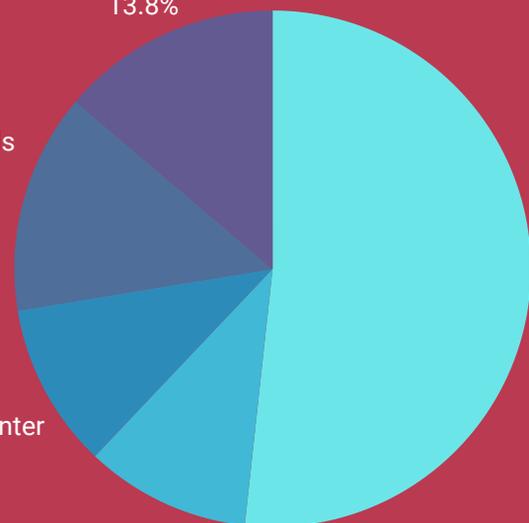
Through Family/Friends
13.8%

Resource Center
10.3%

Driving Around
10.3%

Other
13.8%

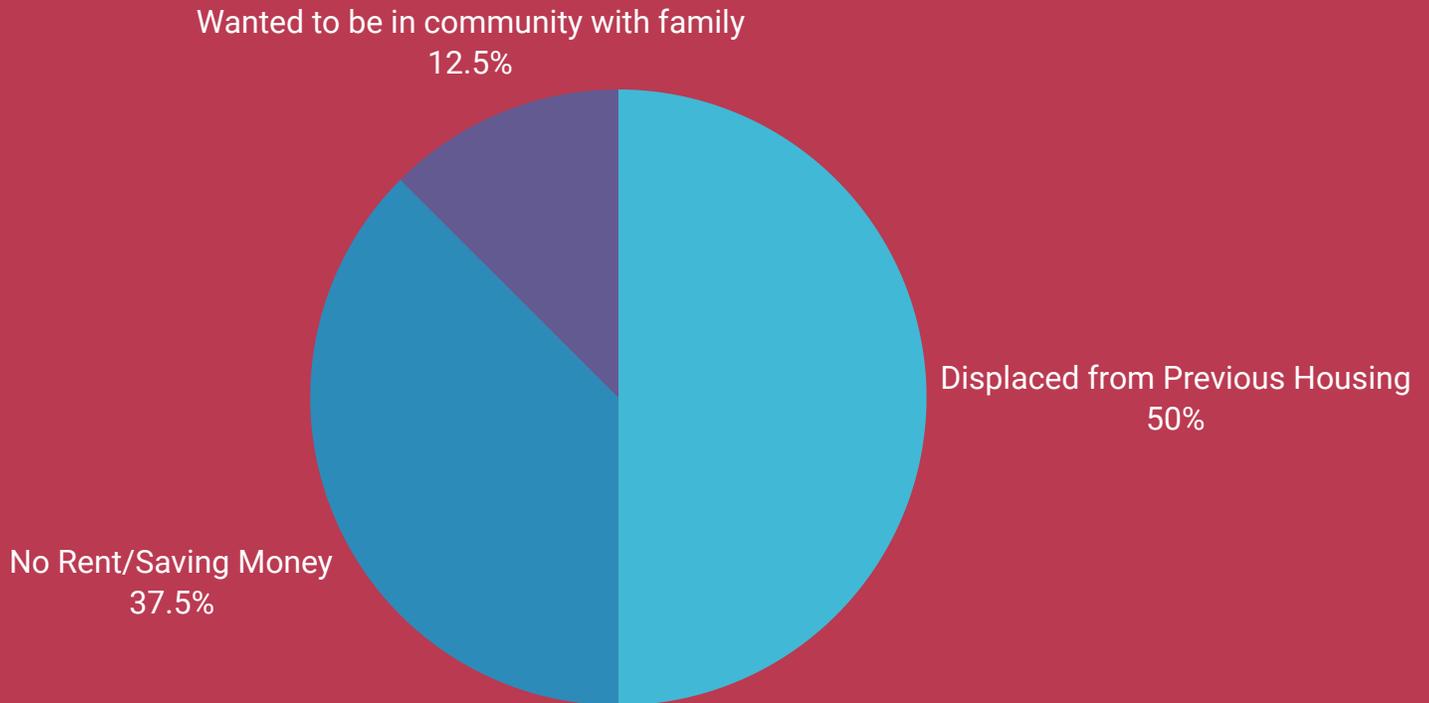
Online
51.7%



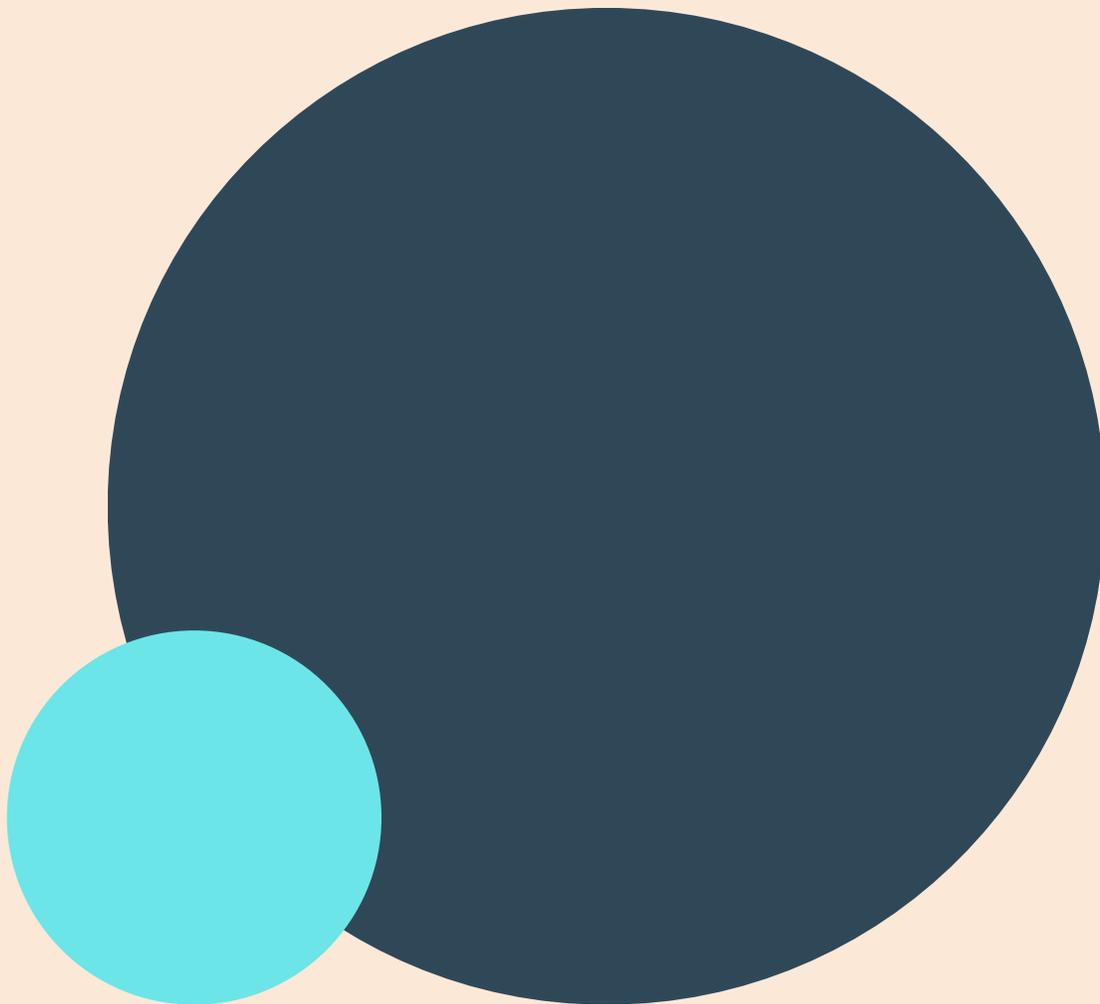
STAYING WITH FAMILY/FRIENDS

Those who were staying with family/friends did so for many reasons. Fifty percent of participants were staying with friends/family out of necessity to avoid houselessness – they had either been displaced or did not have housing prior to staying with loved ones. One of our participants stayed with her mom to escape unsafe housing conditions – her house was overrun with roaches. Another participant stayed with family while going through a divorce, unable to reside in the housing that she had lived in previously with her partner.

Others (about 38 percent) cited not having to pay rent as their reason for staying with family, allowing them to save up money for a future home or to alleviate pressure from their finances. One participant also expressed the importance of being close to family and community; living together provided an avenue for this.



Participants Who Experienced Unsafe Housing

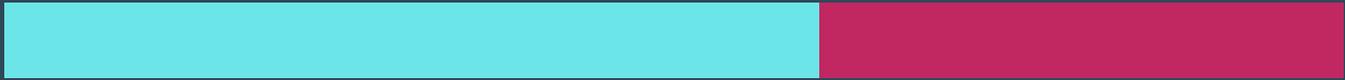


72%

of participants experienced at least one form of unsafe housing

UNSAFE HOUSING

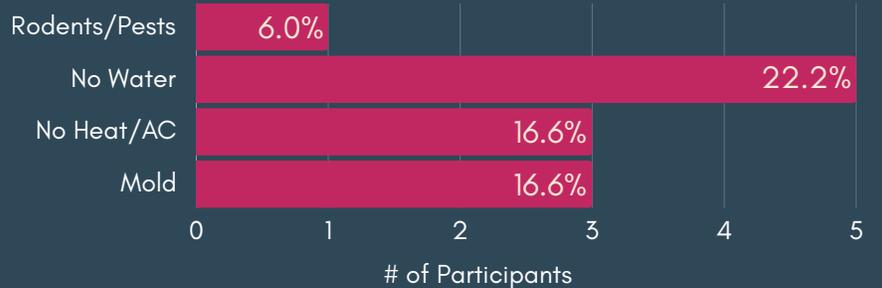
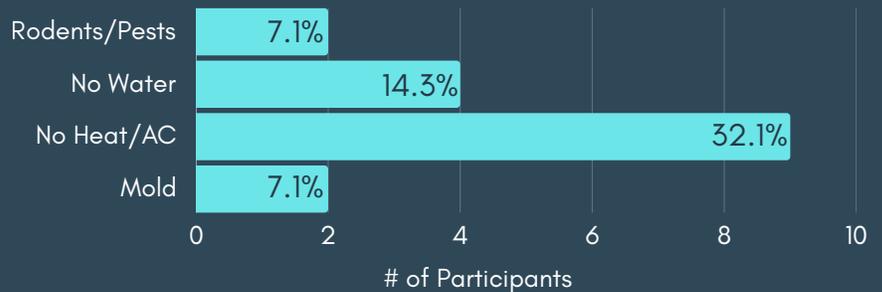
● Previous Housing ● Current Housing



We know that AIAN individuals experience significantly higher rates of unsafe housing conditions (regardless of type of housing) than their non-Hispanic White counterparts (Korver-Glenn et al. 2023).

Our participants confirmed this: Seventy-two percent of participants reported experiencing unsafe housing conditions at some point. Sixty percent reported unsafe housing in their previous housing. Thirty-eight percent reported unsafe housing in their current homes at the time of the interview. Some participants had experienced unsafe housing in their past and current housing.

Of those that spoke of previous experiences of unsafe housing (N=28), 32 percent had no heat/AC, lasting from 24 hours to multiple months. Fourteen percent of participants did not have access to water in their previous housing. Seven percent of participants experienced a mold infestation, a rodent infestation, or reported having difficulty accessing maintenance because of unresponsive landlords or property managers.

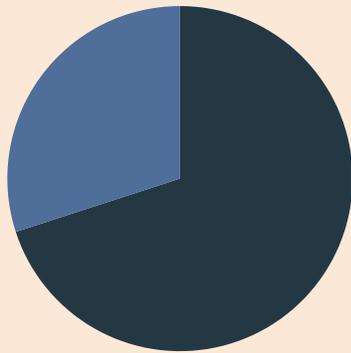


For those who were experiencing a lack of safety in their **current** homes (N=18), 27 percent had gotten sick (either themselves or their family members) because of mold or lead exposure. Twenty-two percent had experienced having no water and 16 percent having issues with AC/heating. When these issues were brought to the attention of landlords or property managers, many were ignored; 33 percent of these participants reported difficulties with accessing maintenance.



Neighbors

The most common unsafe housing condition participants reported was violent neighbors and/or roommates. Of our participants, 70 percent lived in a neighborhood that was more than 50% White. Participants reported neighbors calling Child Protective Services, the police, and even animal control on their families; neighbors persistently harassing them; and neighbors watching or spying on them. Most participants identified these neighbors as non-Hispanic White.



70%

of participants
experienced harassment
and/or surveillance from
neighbors

Seventy percent of participants experienced surveillance and/or had violent neighbors. When gathering this data, surveillance was defined as participants being watched excessively by neighbors (either outside of or in their homes). Violent neighbors were either physically or verbally violent to the participants themselves, or in a way which affected the participants' quality of life (e.g., perceived/confirmed intimate partner violence).

Participants discussed the harassment that they faced from neighbors - one participant emphasized how she had the cops called on her for unloading items from her car.

"I have had to pull my car into the alley a few times to unload stuff or to bring stuff up and down. And the White woman, the rich White woman will call the cops on me, for just having my car in the alley...she has been looking in our first-floor windows before though and a bunch of other weird stuff. Yeah very, very disrespectful; no boundaries, no nothing. But I've only ever really seen her do that when it's clearly me in the apartment." - Dolly, 32, Massachusetts, Renter

One of our participants, Nikki, had her family consistently monitored by White neighbors, resulted in her needing to minimize her family's presence outside their home to maintain safety.

"The fact that I've worked really hard to fight for my children through ICWA [Indian Child Welfare Act], you know, dealing with all this mentally, and then having Child Protective Services (CPS) come to my house and feel like there's a possibility that my kids could get taken because of the lies that my neighbours are telling them because they feel some type of way about us...she's called Animal Control. She's called CPS. She's called the managers; I don't know how many times. She's had the other two take pictures of my yard. Like, literally, it's like everything we do, it's like, we have to whisper when we talk outside or, or whatever the issue is, like, because every time there's a complaint." Nikki, 35, Oregon, Renter

Another participant, Peter, also expressed conflict with neighbors outside of the home, mentioning how he was harassed for walking down the street.

"Just again another incident of someone being over privileged mouthing off about nothing, basically telling me to get on the sidewalk in an area where there is no sidewalk on either side of the street. You have no choice but to walk on the side of the street in that part. And he was yelling, liping off out the window and so I had to yell back." Peter, 47, North Dakota, Renter

When participants went to their landlords to report harassment, they were further discriminated against and dismissed.

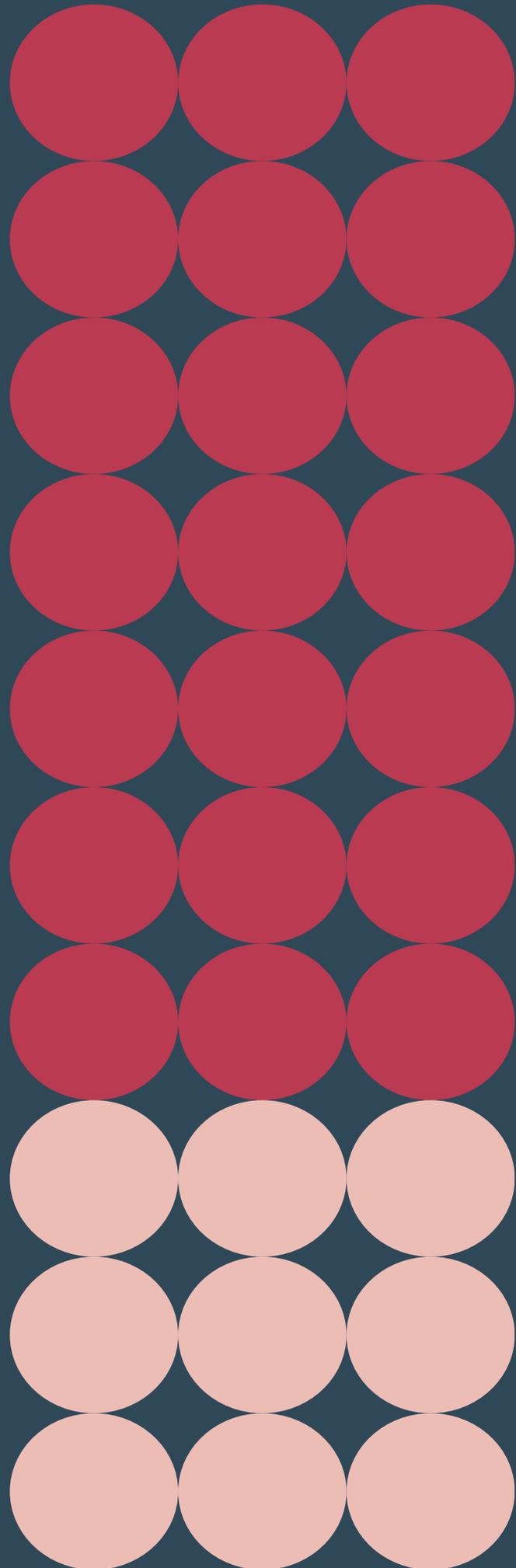
"[I was called]...A dirty, a native, a dirty native, a whore. They didn't do nothing about it. And they said, I deserve what I had coming. I told the landlord. And he didn't do nothing about it. He just ended up discriminating me about it. I said, I'm paying you this much money. And, this building is not of the code to the federal housing act. And if you look on this, the Federal Housing Act, this is dangerous." BraveWoman, 39, New Mexico, Housing Voucher

Participants were deeply affected by their neighbors' harassment and surveillance, impeding their quality of life, feelings of safety, and family well-being.



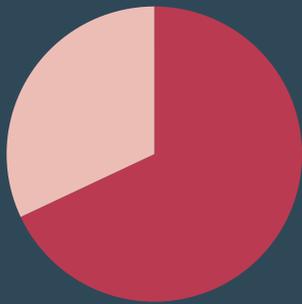
66%

**of our participants
faced gender-based
discrimination in at
least one part of the
housing process**



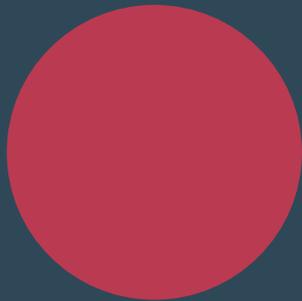


The Gendered Side of Housing



68%

of the women in our study reported gender-based discrimination



100%

of the Two-Spirit and non-binary people in our study reported gender-based discrimination

Previous housing research has shown that women of color are disproportionately more likely to face housing discrimination than their White counterparts (Desmond 2012; Thomas et al. 2019). Likewise, AIAN transgender people are more likely than their non-AIAN counterparts to face housing precarity due to transphobia (Angelino 2019).

An astonishing 66 percent of our participants reported facing gender-based discrimination in housing at some point in their lives. All of our participants who identified as gender-diverse (Two-Spirit or nonbinary) discussed facing discrimination due to their gender and/or sexual identity. One participant, Jade, discussed her difficulty with accessing maintenance due to her being a woman. This resulted in persistent health concerns for her and her family who kept getting sick due to untreated mold in their unit.

“Yeah. I feel like if I was a man that or if I had more money... I just feel like I didn't have the resources to like, have them take me seriously. Like, I'm just a woman, you know, she's just, she's a single mom. [...] I had to talk to so many different people before they even came and tested it and they only did it to prove that I was wrong. Like the guy said that he's like, well, we can come out there and show you and I was like, OK, do it. And then they were like don't go in the house it's a biohazard. And I'm like, you don't say, bro, I've been living in here for five months.” Jade, 36, Homeowner, Oregon



The women, Two-Spirit, and non-binary people in our study were belittled by landlords, property managers, and real estate agents; followed by men, sexually harassed and/or assaulted; and spoke about having to be rude, short, or standoffish just to avoid unwanted attention. Our queer participants were especially aware of how their identity impacted their housing:

“I have a same sex partner, we're queer. There's certain neighbourhoods that we wouldn't necessarily feel safe in. And if we've looked at a place and we felt, I don't know, weird about the person showing us a space or just - that's not going to work. So there are aspects of my identity beyond being Indigenous that really factor into where I live” Fiona, 51, Illinois, Renter

Participants were able to offset gender-based discrimination by bringing a man with them to meetings with landlords, property managers, or real estate agents.

One participant specifically commented on how she was treated significantly better after getting married, not just in housing, but in all financial purchases:

“And women too, I think that it's different if you're married. I've noticed that opportunities have arose for me, since I got married [...] But it's - I've noticed a difference since I have my husband with me, when it comes to being able to get things in general, cars, you know? Different appliances, credit - it's a lot different.” Riri, 45, New Mexico, Renter

Access to housing proved to be a difficult and oftentimes violent experience for most of our participants, but especially for women and Two-Spirit folks.



ANTI-INDIGENEITY

Fifty-five percent of our participants reported experiencing racism during the housing process. This included anti-Indigenous and anti-Black sentiment from landlords, property managers, and real estate agents. Another eleven percent reported witnessing specifically anti-Black discrimination against their loved ones or members of their community. Others who described themselves as 'White passing' or who did not feel they looked Indigenous reported having their Indigenous identity denied or questioned.

Some of our participants experienced anti-Indigenous discrimination almost immediately after disclosure - one participant Henry was assumed to be an alcoholic or a domestic violence instigator when a landlord found out he was Native American.

“There’s been situations we’ve had where the property manager or a landlord has felt like based upon their own experience - and also, maybe, not just only their own experience but probably just from stereotypes that they’ve heard throughout their own lives. They felt like maybe I was going to be a wife beater or an alcoholic, somebody that was not going to take care of their family. And my wife had been the one that has been the greatest advocate for that, because she said, she’s told him that, “You don’t know my husband. You know, he is way different than what you think he is, and he’s a hard worker. He loves his family, he loves his culture. And he was raised good. He honors his mother and his grandmother.” And so she would take offense to what was happening. But we’ve seen that many - I’ve seen that many times in my life. And I think that there’s been times even with housing where I’ve been unfairly judged just due to being Native American.” Henry, 54, Utah, Renter

Eleven percent of our participants also reported witnessing anti-Blackness in the housing process against their loved ones. One participant in particular spoke about how her mom, who is Black, experienced realtors who would only offer to show housing in predominantly Black neighborhoods.

“There was a couple realtors who were White who were automatically assuming that my mom wanted to stay in [these predominantly Black areas]. In those places, there are Black people, so...because she wanted [name of area with fewer Black people]...then they were like, “Oh, we don't think you could be able to do that. Have you considered somewhere like [these predominantly Black areas]?” My mom was like, “Oh... No. I want to stay in a place where I want to stay in.” It [race] factors in a lot heavily.” Anne, 26, North Carolina, Renter

In addition to facing barriers to housing due to their Indigeneity, one participant also reported being threatened with surveillance. After making assumptions about Lynn’s Tribal status, the property owner threatened to surveil Lynn and her mother, should they move into the property.

“the property owner was renting it and she said, “You guys are Native American, right?” And we’re like, “Yeah” and she’s like, “Are you going to be receiving any help from your Tribe to pay for this house?” And it was just like everything, she was wanting to know lots of questions about our Tribe and how much is our Tribe going to be paying for the house [...] she did not want us to rent her home and she was very clear. Because it was a different story when we were talking to her on the phone and then when we met in person she said, “I just want to let you guys know that I live across the street and I will be driving by quite frequently and checking the home to make sure that there aren't more than who’s on the application staying in this house.”” Lynn, 34, Oregon, Renter

Lastly, participants also faced discrimination once residing in their rental properties. One of our participants, Destiny, reported difficulties with maintaining her spiritual practice due to complaints and reports from neighbors and landlords. She had to stop her practice completely to avoid eviction.

“I burn sage as a part of my spiritual practice and the one apartment complex that I lived in, threatened to evict me because the neighbors were complaining about it. And I said it's a part of my spiritual practice. I'm Indigenous, this is what we do. And they still said well, if it bothers your neighbors then you can't do it. [...] So I had to stop burning my sage and cleansing my home spiritually because I was afraid of getting kicked out.” Destiny, 43, Georgia, Renter

Resistances Against Discrimination

- 1.** Participants would sometimes turn to 'performing competency'. This would include using a 'White voice' to seem professional or overemphasizing their education.
- 2.** Some of our participants would change the way they dress before viewing a property or going into a financial meeting. This would include dressing in a way that they believed would come off as more 'professional', typically business casual clothing.
- 3.** For our participants who had names that were quickly recognized as being a "Native" name, they would sometimes apply for viewings, schedule meetings, or send emails under a different name to avoid stereotyping prior to meeting the person.

Some of the participants who described themselves as being visibly Native or non-White would only contact their building management, potential landlords, or real estate agents through online avenues. This allowed them to have access to housing as racist attitudes about their appearance had restricted their access before.
- 4.** About 11 percent of our participants were able to negotiate the rent on their housing either prior to signing the lease or during lease renewal. For those that experienced unsafe housing, they would leverage the inadequate housing to pay less for rent.
- 5.** Some of our participants reported working 2+ jobs in order to make their monthly rent payments. Others worked multiple jobs in order to quickly save for a downpayment and move from renting to homeownership.
- 6.** For those that had connections with civil organizations such as municipal governments or Tenant organizations within their building, they would use their relationships with these organizations to get faster maintenance, reduce rent, or vouch for better housing conditions.
- 7.** When participants needed to make monthly rent payments, some would sell their belongings in order to gather enough money on top of their employment.
- 8.** Thirty-six percent of participants were able to access some sort of financial assistance for housing. Participants accessed both Tribal and governmental financial support to pay for down payments, make rent, or find housing.
- 9.**

What do you wish you learned more about?

Some of our participants were asked what they wish they knew about the renting or buying process or housing in general. One common response was wishing they knew more about the home buying process, including where to look for loans, how to find a realtor, and the financial standing necessary to begin searching for a house. Tying into this, participants also wished they knew about financial literacy, specifically how to get and maintain a good credit score.

For our participants that were renters, they expressed a desire to have more resources for finding housing. Though they were able to access housing themselves, they reported wishing they knew where to find more affordable housing that would be in safe and accepting neighbourhoods. Information such as what type of personal information is appropriate to share on an application, how much a one-bedroom apartment should cost, and how to advocate for yourself in housing was not easily accessible for all our participants.

One participant in particular spoke about how she was able to have access to a housing resource guide and saw differences in her friends who did not have access to the same knowledge:

“some of my friends who didn't necessarily have the support that I had, or have easy access to getting information. I noticed like they always struggled with housing[...]So I feel like it could be very challenging, even today, for someone who's still trying to learn that process or is say, is moving on the reservation tomorrow and not really knowing the information?” Sara, 33, Arizona, Renter

Both renters and homeowners expressed that they wish they had known more about their rights as tenants and/or homeowners—specifically their rights around eviction, property, and maintenance. BraveWoman spoke about how the inaccessibility of this knowledge is not an accident – but rather a systemic hurdle to maintain social control.

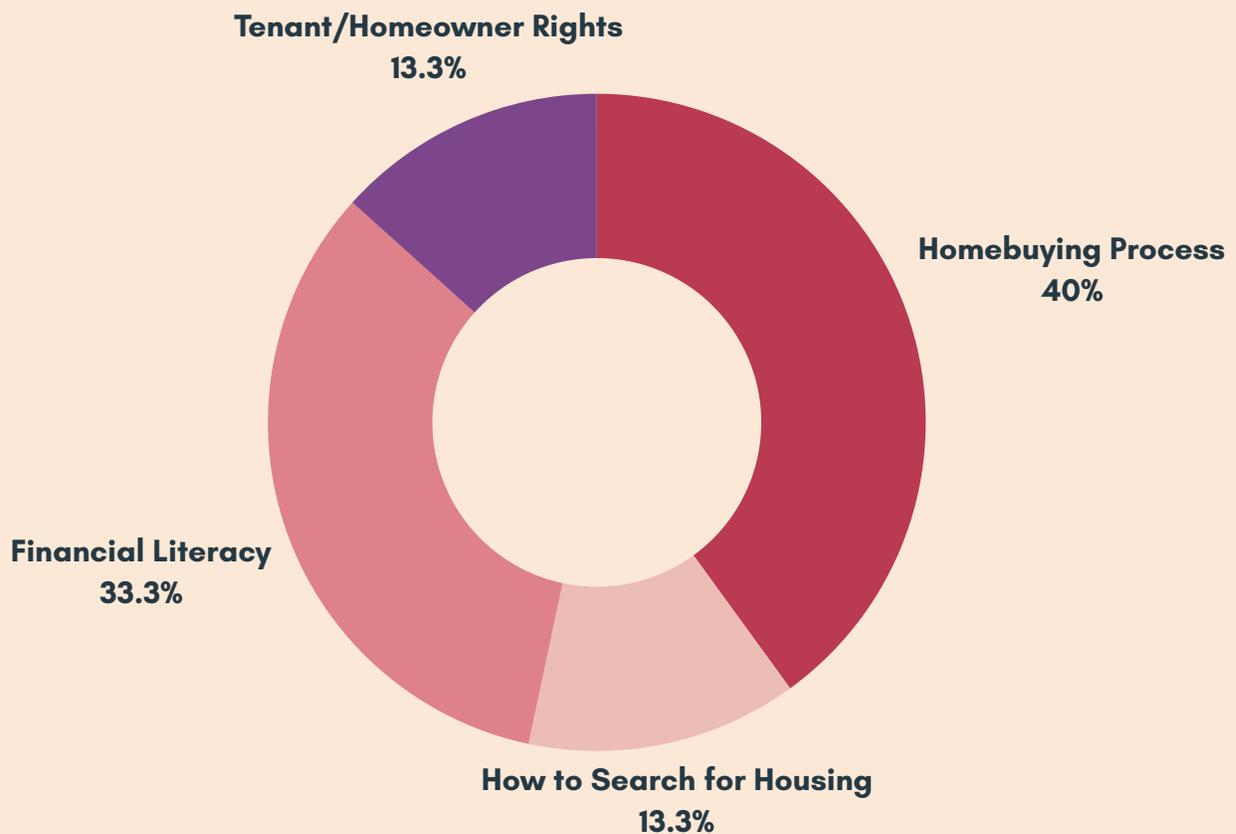
“I just want people to know that, to know their rights, to find out their truth within their life, because we're all told something differently. We're all told something that is not true and that we are – they're trying to keep us blinded” Bravewoman, 39, New Mexico, Housing Voucher

Lastly, participants spoke about the need for a landing site for all of this information. They desired a place they could go where they could access information about housing that is catered to and specifically suits the needs of Indigenous peoples.

“Or put those resources together, that would have been amazing to be able not have to like, OK, this website does this, and this website kind of contradicts it, but also just saying this. It would just be so nice to have it in one central spot really explained very good. Because I feel like I have a good idea, but at the same time again I feel like it could have been – saved me so much time if it would have been more simplified in one place.” Brittany, 24, North Carolina, Renter

“But I wish that there was sort of a larger community as a renter, because then I would – I would feel like I could go to someone and say like. “Oh, well, how do you like living in this area of the city or that area?” And instead it’s sort of you’re shooting at the breeze and you’re going to check it out, but you don’t know what something might look like during the day versus the evening. So having that like network of knowledge – not having the network of knowledge is something I wish I did have. So there’s places in Phoenix where our family has grown up in certain parts of the city that we just know and feel comfortable with and here I don’t have that. So that’s kind of – I think that’s a downfall.” Melanie, 44, Georgia, Renter

Creating a community which shares knowledge with one another and allows for those moving to a new city to have access to safe housing resources and other Indigenous folks, would provide, as one of our participants framed it, a ‘network of knowledge’ that would help navigate housing access.



Conclusion

Indigenous folks living in urban areas have a diverse set of housing experiences. Yet, as these 47 interviews demonstrated, there were several commonalities among them, including repeated experiences of unsafe and unhealthy housing conditions, surveillance from White neighbors, gender discrimination, and anti-Indigenous racism. Crucially, Indigenous people in our study resisted these forms of housing discrimination through a variety of strategies such as performing competency, using online avenues to communicate with landlords/property managers, negotiating rent, and finding resources to ensure they could afford to stay in their homes. They also expressed a desire to have more accessible resources to learn more about housing processes for Indigenous people, such as tenant/homeowner rights, how and where to search for housing, financial literacy, and the homebuying process.

To this end, it is important that **adequate funds are allocated to support safe, affordable housing among urban Indigenous residents**. For example, our findings suggest that urban Native health organizations could use such funds for Indigenous housing-specific resources. Our findings also indicate the importance of **ensuring adequate funding to create and enhance awareness of legal pathways for Indigenous tenants facing unsafe housing conditions or discrimination** as well as to fund lawyers and legal advocates who can support tenants navigating these pathways. This recommendation goes hand in hand with **ensuring that all Native Nations across the country receive adequate housing resources and the full sovereignty to utilize these funds**.

Our final recommendation--extending from the observation that all housing entails access to land--**is for municipalities to partner with Native Nations and to return land in urban centers to the Native Nations who originally inhabited and stewarded these areas**. Across the United States, cities are on Indigenous land and they are Indigenous spaces--even though Indigenous people are often ignored or erased in these spaces--and always have been. Although Indigenous people in these cities often have tenuous access to land and housing, face unsafe housing conditions, surveillance from neighbors, and anti-Indigenous racism, those in this study remind us of their creativity, ingenuity, and resistance to ongoing colonialism in everyday urban life.

Housing Resources:

**Native American Programs: U.S. Department of Housing and
Urban Development**

<https://www.hud.gov/codetalk>

Kani Urban Indian Housing Initiative

<https://kanihousing.org/>

National American Indian Housing Council

<https://naihc.net/>

National Indigenous Women's Resource Center

<https://www.niwrc.org/>

National Low Income Housing Coalition

<https://nlihc.org/>

National Fair Housing Alliance

<https://nationalfairhousing.org/>

Local Tenant Unions Guide

[https://abolitionnotes.org/a-quick-guide-to-all-tenants-unions-
in-the-us](https://abolitionnotes.org/a-quick-guide-to-all-tenants-unions-in-the-us)

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