

Ho-Chunk Village Winnebago Tribe of Nebraska

Like many other Native nations, the Winnebago Tribe of Nebraska grapples with a lack of housing for its people, especially for the tribe's rapidly growing middle class. In response, community leaders developed Ho-Chunk Village, a 40-acre master planned community that is transforming the Winnebago Tribe of Nebraska by purposefully providing home-ownership opportunities, integrated rentals for elders, and space for businesses in a walkable community. In developing Ho-Chunk Village, the Winnebago Tribe is showcasing how a tribal government, nonprofit, and tribal enterprise can work together in creative ways.

Moving Off-Reservation

By the late 1990s, the Winnebago Tribe of Nebraska had successfully leveraged the earnings from its small casino operation into a diverse and thriving tribal economy. Nonetheless, residential development lagged behind business and enterprise development. In the words of one community member, the reservation's main town, Winnebago, consisted of "substandard private housing and drab uniform tracts of identical government housing." Worse, much of the U.S. Department of Housing and Urban Development (HUD) funded housing had been developed absent land-use planning, resulting in a haphazard and disconnected physical layout at odds with the way in which close-knit Ho-Chunk villages were traditionally organized. The town also lacked appropriate street lighting and sidewalks, which discouraged residents from walking to visit family and friends.

Beyond the fact that many reservation dwellings were unappealing, Winnebago lacked a well-functioning housing market. For years, and in part due to community members' relative poverty, the reservation's housing stock consisted primarily of "tribal housing," the HUD funded rental units intended for low-income residents. The low inventory of private homes also was a result of local banks' reluctance to lend on trust land—or at least their limited familiarity with such lending. Yet as the Winnebago Tribe's economy grew, a growing number of tribal citizens earned incomes that made them ineligible for tribal housing. Without other housing options, individuals and families with higher incomes were effectively forced off tribal land, a situation that damaged the tribe's cohesiveness.

At the same time, Ho-Chunk Inc. (HCI), the Tribe's for-profit enterprise, was finding it difficult to expand its presence on the reservation. Over 1000 employees worked for HCI in more than 30 subsidiaries, with business interests as varied as construction, distribution, marketing, and retail. These economic development efforts were hampered by lack of available reservation land and poor infrastructure. Many HCI projects were delayed and several subsidiaries reluctantly located off-reservation.

In response, tribal government, business, and community leaders began to envision a planned development offering a mix of housing and commercial property that would entice more tribal citizens to live on the reservation and ease the constraints on business development.

Housing for All Income Levels

In 2003, the Tribe developed a master plan for 40 acres of land on the northern edge of the existing village of Winnebago. The development was intentionally located on a parcel of land not held in trust, so that banks, homeowners, and commercial operators could rely on usual and well-understood financing mechanisms. Design discussions engaged a range of community members, from the tribal council and leaders of HCI to community development specialists and Winnebago residents. The large scale of the proposed project offered an unparalleled opportunity to meet a broad set of objectives, including increased homeownership, access to jobs, and the promotion of healthy and active lifestyles.

Ho-Chunk Village closely follows the planning principles of “New Urbanism,” which emphasize thoughtful mixed development in a compact area. Its layout echoes that of a traditional Ho-Chunk village, in which the activities of community life occurred in specific but interconnected places. The focal point of the new development is a statue garden that features figures representing the twelve clans of the Winnebago Tribe. The picnic tables and children’s playground in the adjacent park create a spot for neighbors to gather. The village’s residential sector includes private single-family detached homes, market-rate and income-eligible rental apartments, and a senior housing complex. The commercial sector consists of seven retail, office, and light industrial buildings, totaling approximately 90,000 square feet.

The entire development is laid out in a pedestrian-friendly way, with sidewalks and well-lit streets. The village also is connected to a network of walking trails that give residents easy access to the local school, powwow grounds, and other residential areas in the town of Winnebago. The thoughtful design encourages physical activity and is intended to positively impact the health of its residents and reduce the effects of obesity and diabetes.

The Ho-Chunk Village development has met and exceeded expectations. Every rental property has a waiting list. Additional rental units are under construction, and Little Priest Tribal College is building a student dormitory within the village. Almost 30 private homes have been built, the majority of which are owned by tribal citizens who are first time homebuyers. Over 90% of the commercial space is leased to an array of tenants—including a law firm, restaurant, beauty salon, artists’ cooperative, warehouse, manufacturing facility, Native-themed stores, and several tribal company offices—that increase the vibrancy of the community. The development also has led to the hoped-for change in attitude about the desirability of living on the reservation. One community

member reflects, “We can have pride in our homes. Pride in our community. Pride in how far we have come in a difficult environment.”

Cooperation Builds a Community

Ho-Chunk Village resulted from close cooperation among several tribal entities. These partners worked together as a “three-legged stool,” each carrying out the portions of the master plan that best fit its comparative advantages. The Winnebago Tribe purchased the land and authorized tax revenue and corporate dividend spending on the project. Ho-Chunk Community Development Corporation, the tribe’s non-profit entity, used its 501(c)3 status to pursue grant funding for many programs that supported the village’s growth. HCI located several of its subsidiaries within the development’s commercial space, providing walking-distance job opportunities to village residents. It also took the lead on construction in the village. Ultimately, this role led to HCI’s purchase of a modular housing company, which improved both the quality and affordability of homes in the village. By coordinating their actions, the tribe, Ho-Chunk Community Development Corporation, and HCI accomplished more than they could have single-handedly.

The tribal partners spearheaded several creative solutions to expand the homeownership market on the reservation, a key component of the master plan’s vision to offer housing at various income levels. To get around the fact that many tribal citizens with good jobs could not afford homes due to their lack of savings, Ho-Chunk Community Development Corporation coordinates a down payment assistance program that is available to all citizens. HCI bought an interest in a local bank, which allows the tribe to promote increased access to banking services for tribal citizens and build understanding within the financial institution of the unique aspects of doing business on the reservation. HCI also started a used car company, “Rez Cars,” which offers car loans to tribal citizens who might otherwise be considered high-risk borrowers. Rez Cars loans help residents build credit so that they might eventually be able to secure a home mortgage. Together, these initiatives help lay the financial foundation for a tradition of reservation-based homeownership.

The Ho-Chunk Village master plan addresses many elements that make a desirable place to live: beautiful new homes and apartments, easy access to jobs, and a sense of community. Its successful implementation has helped strengthen the economic, political, and cultural revival of the Winnebago Tribe. Critically, the development has reversed the migration of the tribe’s most economically successful citizens off the reservation. Now families are choosing to stay and contribute their talents to the community. Furthermore, because the tribe’s constitution specifies that only residents are eligible to vote in tribal elections, citizens who move away from the reservation lose their ability to participate politically in the nation. By offering a mix of housing options to accommodate an increasing population, the Winnebago Tribe is ensuring that more of its citizens can choose to live on the reservation and have the opportunity to be politically active on behalf of the tribe’s future.

Bringing the Lessons Home

Many reservations lack the choice of housing that is available in neighboring towns, so tribal citizens with higher incomes often have to leave to find an acceptable living arrangement. Once they move away, they lose their daily connection to family, friends, and their tribal government. The Winnebago Tribe developed Ho-Chunk Village in order to offer housing options across a range of income levels in a planned community designed to have broad appeal. Ho-Chunk Village's mixed community of private homes, rental apartments, commercial space, and pedestrian areas has created an area on the reservation that tribal citizens proudly call home.