

Homelessness in California Tribal Communities

POLICY BRIEF

September 2025



**California
Interagency Council
on Homelessness**

POLICY BRIEF: HOMELESSNESS IN CALIFORNIA TRIBAL COMMUNITIES

Acknowledgements

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Cal ICH honors the sovereignty of Tribal Nations and extends its gratitude to the leaders, elders, and community members who contributed to this work. Their guidance shaped the findings of this brief and reminds us that meaningful solutions must always begin with Tribal voices at the center.

Cal ICH also acknowledges that this brief represents only a part of a larger and ongoing dialogue.

Continued partnership, respectful consultation, and shared commitment are essential to ensuring that future efforts truly reflect the

needs, priorities, and strengths of California Tribal Communities.

**FOR PURPOSES OF THIS DOCUMENT,
CALIFORNIA TRIBES, TRIBAL COMMUNITIES,
AND TRIBES ARE USED INTERCHANGABLY
AND MEAN CALIFORNIA FEDERALLY
RECOGNIZED TRIBES AND THEIR
COMMUNITIES.**

Lastly, Cal ICH extends its gratitude to Monica Zavala for generously allowing the use of her artwork, which is also featured on the 2025 CA Native American Day poster, on the cover of this policy brief. The images of Native Americans, past and present, across our state bring to life the words of this brief, grounding policy in the people and communities Cal ICH seeks to serve.

Executive Summary

California Tribes experience the most severe disparities of homelessness in the state. Additionally, they experience more barriers to addressing homelessness than local jurisdictions, have fewer resources to overcome those barriers, and often face exclusion from the coordination of local homelessness solutions.

For members of the California Interagency Council on Homelessness (Cal ICH), state legislators, and local partners — including cities, counties, and Continuums of Care — understanding these realities is critical.

Too often, Tribal perspectives are neither requested nor included in the design of homelessness responses. This invisibility, coupled with a lack of accurate and accessible public information about Tribal experiences, challenges, and solutions, makes it harder for Tribal Governments to secure the support, resources, and partnerships needed to serve their communities¹.

This policy brief seeks to uplift what the Cal ICH has learned from Tribal Communities and other research, highlighting:

- **What homelessness looks like for California Tribal Communities—** Overcrowded homes, unsheltered homelessness, dilapidated housing, homes without kitchens or plumbing, and people living in vehicles.
- **Data challenges** – Mainstream homelessness data often excludes Federally Recognized Tribes but is inaccurately cited as representing Native American homelessness overall. In reality, Federally Recognized Tribes are experiencing homelessness rates of up to 40%. Equally important, limiting data collection to quantitative sources overlooks the cultural significance of storytelling in Tribal Communities. Stories are valid and necessary forms of data, and without them, the full realities of Tribal homelessness remain invisible.
- **Causes and contributors to homelessness** – Historic and ongoing actions of federal, state, and local governments have created conditions where Tribes experience the highest disparities of poverty, (Congressional Research, 2021; Hollingsworth, 2023). Contributing factors include isolated

¹ We capitalize **Tribal Communities** to affirm sovereignty, identity, and respect. Just as we capitalize the names of sovereign nations and governments, capitalizing “Tribal” acknowledges the political and cultural status of Tribes as distinct governments, not merely demographic groups. Using capitalization is a matter of both accuracy and respect, ensuring that Tribal Nations and their Communities are recognized as sovereign entities rather than generalized populations.

land with limited infrastructure, a shortage of affordable housing, inequities in education and employment, lack of culturally responsive resources, racism, and policies that fail to reflect the realities of Tribal Nations. Chronic underfunding and ineffective Tribal inclusion compound these inequities (RCAC & CCRH, 2019).

Solutions – Effective, respectful, and sustained relationship-building; government-to-government Tribal consultation and partnership; accessible programs intentionally designed with Tribal Communities; policy priorities that uphold sovereignty and self-determination; replacing misconceptions with lived realities; and investing in Tribal economic development.

We intend for this policy brief to serve as a tool for action. For **Cal ICH councilmember departments**, the brief highlights opportunities to strengthen interagency coordination and ensure programs are accessible and responsive to Tribal needs.

For **members of the Legislature**, it provides evidence and direction to inform policymaking, appropriations, and oversight that uphold Tribal sovereignty and address the disparities that California Tribes face.

For **local partners** — including cities, counties, and Continuums of Care — the brief offers guidance on how to build respectful government-to-government relationships, improve coordination, and design partnerships that meaningfully include Tribes in homelessness solutions.

“ULTIMATELY, THIS BRIEF IS DESIGNED TO INFORM DECISIONS, SHIFT PRACTICES, AND INSPIRE STRONGER COLLABORATION AT EVERY LEVEL OF GOVERNMENT SO THAT CALIFORNIA TRIBAL COMMUNITIES ARE NO LONGER LEFT OUT OF THE SYSTEMS AND SOLUTIONS DESIGNED TO PREVENT AND END HOMELESSNESS.”

Ultimately, this brief is designed to inform decisions, shift practices, and inspire stronger collaboration at every level of government so that California Tribal Communities are no longer left out of the systems and solutions designed to prevent and end homelessness.

Introduction

The lack of data and literature regarding the experience of homelessness among California Tribal Communities has been described as “data genocide” (Friedman, Hansen & Gone, 2023) and “institutional erasure” (CA Native Vote, 2024).

The absence of data and research perpetuates barriers for Tribes in their efforts to address homelessness, as the public and decision makers require accurate information to support legitimate and equitable partnership, program, and policy solutions.

This policy brief uplifts the experiences of California Federally Recognized Tribes and their communities, with consideration of what has been learned in Tribal consultation, information received about Tribal homelessness from 37 Tribal Homelessness Housing and Prevention Program (Tribal HHAP) applications, and other research. All identifying information has been redacted to preserve the privacy and data integrity of Tribal Communities.

While it is understood that homelessness impacts all Native American Communities, this brief focuses on the experiences of Federally Recognized Tribes in California. For purposes of this document, references to Tribal Communities, Tribes, and California Tribes are used interchangeably to mean California Federally Recognized Tribes and their communities.

California Tribes

The State of California is home to the largest number of Tribes in the United States. There are currently 109 Federally Recognized Tribes (Bureau of Indian Affairs, 2025), and at least 81 Tribes petitioning for federal recognition.

California's Tribal Communities are culturally and linguistically diverse peoples (CA Native Vote Project, 2024). Their survival and triumphs, despite centuries of state-sanctioned violence, racism, and harmful federal, state, and local policy approaches, are a testament to their resilience.

Homelessness in Tribal Communities

In partnership with California Federally Recognized Tribes, Cal ICH co-created the Tribal Homeless Housing, Assistance and Prevention (Tribal HHAP) Program in

2022. The program was authorized by Assembly Bill 140, signed into law by Governor Gavin Newsom on July 19, 2021.

The application, developed collaboratively with Tribal partners, asked open-ended questions such as, “What does homelessness look like in your community?” Responses were requested in narrative form, recognizing the cultural significance of storytelling in Tribal Communities, where stories are a

“HOMELESSNESS IN THE TRIBAL CONTEXT USUALLY MEANS LIVING WITH FAMILY OR FRIENDS IN OVERCROWDED CONDITIONS BY DOUBLING UP OR “COUCH SURFING.” IN SOME HOUSES, FAMILIES ARE TRIPLING UP, WITH THREE FAMILIES IN HOMES BUILT FOR ONE SINGLE FAMILY. THIS PRACTICE LEADS TO OVERCROWDING WHICH CAN SIGNIFICANTLY IMPACT THE HEALTH AND WELL-BEING OF INDIVIDUALS AND FAMILIES.”

respected way of sharing truth, history, and solutions. Responses were analyzed alongside insights from Tribal consultation and other research. This brief highlights key themes that emerged across those sources.

Overcrowding

Overcrowding, “doubling up” and “couch surfing” – which are forms of homelessness, were common.

Approximately 84% of Tribal Communities reported overcrowded housing conditions within their communities. One Tribal HHAP applicant noted, “Many households in our community are overcrowded, with multiple families sharing a single dwelling.” Another described up to four generations living in elder relatives’ homes, some

permanently, others intermittently, often relying on couch surfing.

These conditions were noted to increase the risk of the spread of contagious illnesses like COVID-19, increase household stress, strain relationships and mental health, and accelerate the deterioration of homes.

Substandard Housing

Substandard housing was consistently uplifted as a significant contributor to homelessness. One Tribe shared, “On the reservation we see trailers and structures that are absolutely not adequate for living being used by homeless individuals with no place to go.” Others described homes as “dilapidated,” and lacking essential maintenance to ensure habitability. Other communities described unsafe and unsanitary conditions, including homes or structures that were missing basic amenities (kitchen, plumbing, and adequate electrical systems), had water damage and mold, and had broken windows.

Unsheltered and Vehicle Homelessness

Approximately 38% of Tribal Communities reported that they had members in unsheltered situations, such as on the streets, in encampments, tents, wooded areas, or other makeshift shelters. One Tribe noted, “There are small encampments within our Tribal lands where individuals and families have created temporary living arrangements. These encampments often lack basic amenities and pose significant challenges in terms of sanitation, safety, and access to services.”

“MANY OF OUR TRIBAL MEMBERS ARE HOUSELESS AND SLEEPING IN TENTS, AND OUR WINTERS CAN BE VERY COLD, WINDY AND WET. WE HAVE SEEN LOCAL DEATHS DUE TO FREEZING CONDITIONS AT NIGHT.”

Living in Cars

Fourteen percent of Tribes reported their members were sleeping in their vehicles, in abandoned or in vehicles that were “broken down.”

Data Challenges

There is currently no accurate statewide data on Tribal homelessness across the state. This gap stems from a historic lack of state and federal investment in Tribal data. (Tribal Consultation, 2022-2024).

“OFTEN, DATA CITED AS INCLUDING NATIVE AMERICANS DOES NOT INCLUDE CALIFORNIA FEDERALLY RECOGNIZED TRIBES.”

Often, data cited as including Native Americans does not actually include Federally Recognized Tribes.

In California, Continuums of Care (CoCs) collect data only on individuals who seek assistance through their systems. This data shows that Native Americans seek assistance at about double the rate of the general population (Cal ICH HDIS, 2025). However, it fails to reflect the experiences and data from Tribal members for several reasons:

- It is uncommon for Tribal members to seek assistance through a CoC.
- When they do, they may be turned away in error and told to seek assistance from their Tribe.

- Some individuals may choose not to disclose their Native American ancestry due to the history of oppression and poor relationships with government entities (Cal ICH Tribal Engagement, 2022–2024).
- Point-in-Time (PIT) Counts have rarely included Tribes, but when they have, data show that included Tribal Communities experienced homelessness at five times the rate of the general population (Cal ICH, 2025).
- PIT Counts also underestimate homelessness by excluding overcrowded households and “couch surfing,” which Tribes report as the most common forms of homelessness within their communities.

Causes & Contributors to Homelessness

The Impact of Federal, State and Local Policies

Homelessness did not exist in Native American Communities prior to Euro-American settler contact (CA Native Vote, 2024). The homelessness experienced by Tribal Communities today is the direct result of centuries of policies designed to dispossess and marginalize Native peoples. Land theft and termination, slavery, forced assimilation, state-sanctioned violence, and chronic underfunding (Cal ICH Tribal Engagement, 2024; U.S. Commission on Civil Rights, 2018) have created lasting harm.

These settler-colonial policies systematically stripped Tribal Nations of land, resources, and sovereignty. Their legacy endures in the form of structural inequities, including the highest disparities in homelessness, poverty, health, and other outcomes (Hollingsworth, 2023; U.S. Congressional Research, 2021). Addressing Tribal homelessness requires acknowledging this history, correcting the ongoing harms, and utilizing policy solutions that respect Tribal sovereignty and self-determination.

Lack of Effective Tribal Engagement

Tribal Communities report that outreach from state and local partners is often strained by a lack of cultural responsiveness and understanding of effective engagement. True cultural responsiveness requires more than initial contact — it must be grounded in a working knowledge of the history between the State of California and Tribes, recognition of Tribal sovereignty and self-determination, and consistent demonstration of cultural humility in communication and

strategy. In some instances, outreach begins but is not sustained, leaving Tribal partners without meaningful follow-through (Tribal Consultation, 2022–2024).

Lack of Understanding of Tribal Government

A widespread lack of understanding of Tribal governments and their status as sovereign nations in California remains a significant barrier to Tribal efforts to prevent and address homelessness. Too often, Tribes are treated as businesses or nonprofit organizations rather than as sovereign governments.

Through Tribal consultation, leaders have reported instances where their requests for partnership from local jurisdictions to house Tribal members were ignored, dismissed, or met with disrespect. In some cases, Tribes encountered racism and even deliberate campaigns to undermine their efforts. When local governments coordinate homelessness responses within their jurisdictions, Tribal governments and entities are frequently excluded. Even when included, outreach that lacks cultural responsiveness or consistent follow-through strains relationships and weakens trust.

Further, contracts and funding conditions that treat Tribes as if they were local jurisdictions or businesses are often not feasible for Tribal governments. As a result, some Tribes choose to forgo opportunities for state partnership or funding altogether. Some Tribes refuse to apply for opportunities with the state due to poor historical experiences (Tribal Consultation, 2022–2024).

“THE HOUSING INVENTORY IN THE PRIVATE SECTOR IS MINIMAL, CREATING UNFAIR COMPETITION AND DRIVING THE COST OF HOMES WHERE AFFORDABILITY IS ALMOST VOID. RENT AND MORTGAGE PAYMENTS ARE AT AN ALL-TIME HIGH, LEAVING MANY FAMILIES AT RISK OF HOMELESSNESS, REGARDLESS OF INCOME LEVEL.”

Shortage of Affordable Housing

There is a statewide shortage of affordable housing across California (CA Executive Order N-06-19). For Tribal Communities, these shortages are among the most severe, rooted in harmful state and federal policies that systematically restricted Tribal access to land and resources.

Developing affordable housing in Tribal Communities is significantly more complex than in broader society. Tribal lands in California are often situated in isolated regions where housing development is limited or impossible — a

placement that was intentional. When Tribes sought to cultivate or settle on more usable lands, they faced violent displacement as settlers seized those areas. Adults were killed, children were kidnapped, and usable buildings and infrastructure on remaining lands were destroyed (California Tribal History, 2024; Tribal Consultation, 2022–2024). This left Tribes in regions ill-equipped for infrastructure, housing, and development, with many still lacking proper infrastructure today.

“MANY ARE TEETERING ON THE BRINK OF HOMELESSNESS DUE TO THE CRUSHING BURDEN OF RENT, BILLS, CHILDCARE EXPENSES, AND EXORBITANT GAS PRICES.”

Other Challenges

Tribes face numerous additional challenges in their efforts to address housing and homelessness, including:

- **Discrimination in business relationships** – Many businesses and banks will not work with Tribes (Tribal Consultation, 2022–2024).
- **Inflated costs** – Tribes report being subjected to “upcharging,” where service providers increase costs for housing and infrastructure projects.
- **Pushback and threats when building off Tribal lands** – Tribes often encounter resistance from local governments or community members when seeking to develop housing outside of Tribal lands. In some cases, this opposition has escalated to threats of violence against Tribal Community members, and even death threats directed at Tribal leaders and their families (Tribal Consultation, 2022–2024).

Poverty, Unemployment, and Structural Inequities

Native Americans experience the highest rates of poverty of any racial or ethnic group in the United States — at least four times the rate of white Americans (Congressional Research, 2021; Hollingsworth, 2023). A 2019 California Tribal Needs Assessment revealed similar findings, noting that many households in California Tribal Communities reported incomes at roughly half the federal poverty level.

On reservations, severe economic disparities have led some researchers to compare conditions to those in developing countries, citing high rates of unemployment, substandard housing, and lack of infrastructure (Hollingsworth, 2023). Persistent inequities in income, education, and employment create significant barriers to economic mobility for Tribal individuals and families.

Native Americans also face inequitable access to financing and hold far less wealth than the general public. This deprivation perpetuates intergenerational poverty, contributes to poor health outcomes and trauma, and reduces the likelihood of securing safe and affordable housing (Joint Economic Committee, 2021).

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These realities exist alongside harmful public misconceptions that all California Native Americans are wealthy due to casinos.

In reality, while a small number of Tribes have successfully advanced economic development, including gaming operations, the majority do not generate the levels of income or wealth commonly assumed by the public. Such misconceptions both obscure the depth of economic hardship in Tribal Communities and contribute to discriminatory practices, such as inflated costs for housing and infrastructure projects.

Chronic Underfunding

California Tribes experience “significant and unique barriers to economic development.” (U.S. Joint Economic Committee, 2021). However, they receive 50%-75% less financial resources than other governments (U.S. Commission on Civil Rights, 2018).

The impacts of COVID-19 further compromised Tribes’ abilities to support their communities, with at least 75% of Tribes nationally reporting that they had been forced to reduce economic development due to reduced revenue streams, (U.S. Joint Economic Committee, 2021). Further, the current federal funding landscape threatens to considerably jeopardize economic gains, resulting in less housing and supportive services to California Tribal Communities.

Solutions

Increase Access to State Funding Streams

A 2019 California Tribal Needs Assessment found that the conditions among surveyed Tribes were directly correlated with the chronic underfunding of Tribal

Communities. The study recommended expanding Tribal access to state funding sources (RCAC & CCRH, 2019). In response, the Legislature passed AB 1010, (Chapter 660, Statutes of 2019), which increased the amount of funding earmarked for Tribes to build housing and related activities.

However, Tribal consultation feedback and an examination of state funding opportunities reveal that funding set-asides alone are not enough. Programs earmarked for Tribal Communities often lack the depth of Tribal consultation and co-creation needed to ensure that policies and programs truly meet Tribal needs. Too often, Tribes are invited to provide feedback only after a policy or program has already been designed, limiting the opportunity for meaningful partnership. When such misalignment results in Tribes being unable to access funding, it is sometimes misperceived by policymakers as a lack of need, further reducing access and perpetuating inequities.

“PROGRAMS EARMARKED FOR TRIBAL COMMUNITIES OFTEN LACK THE DEPTH OF TRIBAL CONSULTATION AND CO-CREATION NEEDED TO ENSURE THAT POLICIES AND PROGRAMS TRULY MEET TRIBAL NEEDS.”

Programs designed for counties or Continuums of Care rarely fit the realities of Tribal governance and community needs. When state funding is made available through “set-

asides” within broader programs, it is critical that distinct, culturally responsive programs be developed in genuine partnership with Tribal Communities.

Ongoing community feedback is also imperative in the evaluation of state Tribal programs. Utilizing a **Plan–Do–Study–Act** approach is recommended, as it builds a cycle of continuous improvement based on partnership, accountability, and outcomes that reflect the realities of Tribal Communities.

Improved Government-to-Government Partnerships with Tribes

Tribal Communities hold the expertise to identify their own needs and priorities. Effective partnerships recognize Tribes as sovereign governments and are most successful when they:

- Are centered in cultural responsiveness and cultural humility.
- Are transparent.
- Honor Tribal timelines, which may differ from state and local government processes.

- Include early consultation and true co-creation of policies and programs.
- Are consistent and include follow-through.
- Recognize the diversity of Tribes — while there may be similarities, each Tribe is unique.
- Honor the time and contributions of Tribal leaders and community members by offering stipends or travel reimbursement, when appropriate.

Similarly, communications with Tribal governments are more effective when they:

- Avoid paternalistic tones or language.
- Demonstrate shared power and meaningful collaboration.
- Use plain language and avoid unnecessary jargon.
- Honor and respect the roles of Tribal leaders, elders, and other community members.

Increase Partnerships and Coordination with Tribal Communities

California Tribes face more barriers to addressing homelessness in their communities and have access to fewer resources than local or state governments. Strengthening partnerships grounded in respect for Tribal sovereignty, self-determination, and meaningful collaboration is essential to improving coordination of efforts.

Partnership structures — such as contracts and Memoranda of Understanding — must be designed to meet the needs of Tribes. This requires reexamining and revising existing protocols that often limit or prevent Tribal participation. True partnership means building systems that enable, rather than constrain, Tribal contribution and leadership.

Support Tribal Economic Development

Supporting the economic success of California Tribes is a multifaceted issue that involves addressing historical injustices, fostering sustainable, community-driven development, and supporting Tribal sovereignty and self-determination. This includes, but is not limited to:

- Promoting economic equity by addressing historical injustices, providing funding, and partnership opportunities.

- Supporting Tribes' efforts to advance economic opportunities and development at the local and state level.
- Engaging Tribal leadership in government-to-government relationship building and consultation, to better understand the unique needs of Tribes and how to best support them.
- Ensuring local, state, and policy decision makers are centered in an accurate understanding of Tribes' economic landscape and needs, and that these are considered in the development of partnership, program, and policy opportunities.

Conclusion

The path forward begins with respectful government-to-government engagement and strong, enduring relationships. Solutions must be grounded in the realities of Tribal sovereignty and circumstances — dispelling harmful misconceptions, expanding partnerships and coordination, increasing access to funding sources, and supporting Tribal economic development and self-determination.

**“THE PATH FORWARD BEGINS WITH
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ENDURING RELATIONSHIPS.”**

Supporting Tribes in addressing homelessness requires intentional strategies developed in partnership with Tribes, sustained through consistent follow-through. Only by meeting Tribal Communities where they are — rather than forcing them into frameworks designed for local jurisdictions or businesses — can California create effective and lasting solutions.

California Tribal Communities are in crisis, but it is not a crisis of their making. It is the result of centuries of harmful policies with effects that remain with us today. By acknowledging this truth and committing to solutions rooted in sovereignty, respect, and partnership, California can begin to repair historic wrongs and support Tribal Communities in building a future where every community member is safely housed.

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