

SPIRIT MOUNTAIN CASINO



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Although important and not to be forgotten, the rich legacy left to us by our ancestors of the Grand Ronde Tribes is so much more than the stories of their everyday lives or the painful trials they went through. It is more than the skills of hunting, fishing, and basket weaving they passed down to us through the generations.

The true legacy was the peace, harmony, and respect they had for each other and the abundance around them. These were not just some abstract ideals, but truly a way of life for the Tribal generations before us. It is how our ancestors lived and survived for centuries, caring for one another, honoring both land and its creatures, working for the good of all.

Not only did they have a special knowledge and understanding of the natural world and their place within it, they had a deep spiritual connection to it. With a vast respect of what the Great Spirit gave to them, they saw themselves as stewards of the land and believed it provided everything they needed to not only survive but thrive. They knew that, if treated with reverence and care, it would not only sustain them well, but their children, their children's children, and all future generations to come.

Certainly theirs was a time of simpler means, a time lacking in material dominance and selfish pride. Our ancestors lived taking only what was needed, giving thanks, and sharing what they had with their family, friends, and their Tribe. They hunted the rolling hills, fished the sparkling waters, and made their way of life out of the land itself. And, while many built their plank houses along the banks of the Columbia and Willamette Rivers, there was no true ownership of the land by individuals. These houses offered simple and protective shelter that also provided for communal living, much of the time with Tribal members who were not blood relatives. Then, the Tribe would move to different areas of the Northwest as the seasons changed, following nature's path and abundance so they could continue to live and prosper.

That was the way our people had lived for hundreds of years in this area. They lived simply and peacefully, in community together, caring for one another. Certainly it is something we can look back on with pride and realize there are lessons that can be learned from how they lived; lessons that need to be passed on so we may reclaim a way of life that sustained our people for centuries.





Content in their ways, living a rich and full life, our ancestors didn't need or ask for the change that was to be thrust so harshly upon them.

Yet, change came and they adapted as best they could.



They worked hard to get along peacefully with the white European settlers and live in union with them, all the while not realizing the full extent of destruction and heartbreak they would endure from such a clash of different cultures.

Certainly one of the most infamous and insidious forms of destruction our Tribes faced during this change was that of the white settlers' numerous diseases and deaths they caused. Ninety-seven percent of our people in the Northwest Tribes perished in a single season from the settlers' movement. But, even worse than the diseases and loss of life was the deliberate robbing and attempted desecration of our history, customs, and way of life.

After living in harmony and peace for centuries, after living off what the land offered, taking only what was needed and always giving back to nature, our ancestors found themselves facing thousands of intruders who fought not just against them, but each other as well. Our people saw their beloved lands seized and sold off, animals killed and wasted simply for sport, and nature's substance polluted just because it was there. Hunting bountiful game, fishing the plentiful rivers, gathering other foods for their sustenance became jeopardized because of the new attitudes brought by the settlers. Bartering for other needed items - which had always been the traditional way became a pastime as a strange new government implemented a monetary system and forced our people to move from our homelands to small plots of barren ground. For those who refused to relocate where the government wanted them, they were seen as militants, a detriment to the settlers' agenda, and were killed.

While all these challenges certainly changed how our people lived, there where two things they did not do: crush our people's spirit or take away our deep sense of Tribal culture. And yet, while most of the members of the Confederated Tribes of Grand Ronde now live today as most other racial groups do across the United States, we still have a deep sense of our heritage, we still believe in our Native community, and still believe in bettering the lifestyles of all Tribal members for the good of the Tribe.

Buffeted by the events of our history after contact with white European and American settlers, the Confederated Tribes of Grand Ronde have long been mired in a cycle of poverty and related problems. But our own problems have not overshadowed our awareness of the needs of others. We see ourselves as part of the solution for our local communities who are facing challenges; and we believe in sharing and giving back.





Over the years, when our people were without rights and identity according to the federal government, many of our members moved away to live and work where necessary, losing touch with their homelands and heritage.

Times had changed dramatically and, without the need to hunt, gather, or trade anymore, it was imperative that we find a way for our people to return to the lands of our ancestors and thrive in today's world while also maintaining our long-held beliefs and culture. It was a long struggle to regain and start rebuilding what was taken from the Grand Ronde Tribes by the white settlers and the U.S. Government. For over a decade many dedicated members fought for the Tribe's recognition and status.

In the end, our inherent strength persevered and we as united Tribes prevailed. With only a fraction of our homelands returned to us, our rights restored, and our

heritage re-recognized, our leaders set about designing a unified plan for developing and strengthening our Tribal community. Their vision led to the Confederated Tribes of

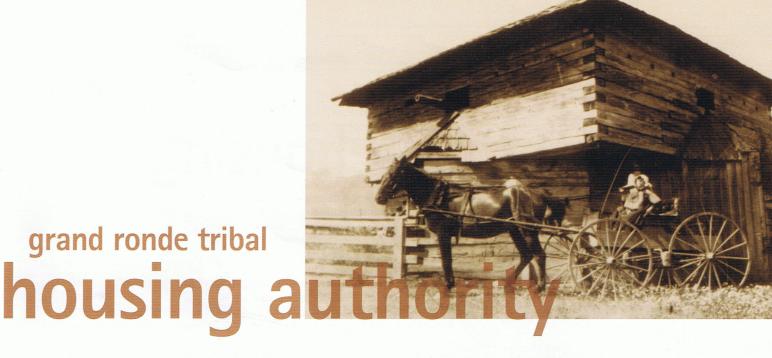
Grand Ronde starting several ventures that would ultimately help Tribal members. One of these projects is the cornerstone of the Tribe: Spirit Mountain Casino.

Spirit Mountain Casino was created to enhance economic self-sufficiency opportunities for the Confederated Tribes of Grand Ronde, its members and surrounding communities; to promote economic diversification by the Tribes: to support a variety of housing, educational and cultural programs under the direction of Tribal Council.

— Spirit Mountain Casino Mission Statement

With a commitment to honoring our tribal traditions

of sharing and giving back to the community, 6% of the annual profits from Spirit Mountain Casino are dedicated to organizations in Western Oregon through the Spirit Mountain Community Fund. Other profits from Spirit Mountain Casino go to help in the running of the Tribe and its numerous programs for Tribal members, as well as provide support for several grant programs through the Grand Ronde Tribal Housing Authority.



The members of the Confederated Tribes of Grand Ronde were too long without a place to call home. When the United States Government took away the lands our people lived on for generations through the termination bills of the 1950s, we were stripped not only of the land, but our culture, rights, and dignity.

Once our Tribe had regained status within the eyes of the Federal Government and a portion of our original lands were returned to us, Tribal Council Leaders continued to work hard to reestablish what was originally taken from the Tribes so that our members would never have to live without again.

grand ronde tribal

The Tribal Council knew how important decent, affordable housing was to their vision of strengthening our community and rebuilding the hope and self-respect of each our members. On March 27, 1996 the Council, through Tribal Ordinance, established the Grand Ronde Tribal Housing Authority. Governed by a seven-member Board of Commissioners, who are appointed by the Tribal Council for three-year terms, the Tribal Housing Authority (aka GRTHA) has the mission to ensure that each Tribal member has the opportunity to reside in housing that is affordable, provides a safe and healthy living environment, and promotes self-sufficiency, Tribal pride and spirit.

Since its inception over eleven years ago, the Grand Ronde Tribal Housing Authority has helped provide affordable and safe housing to hundreds of Confederated Tribal members across the United

States using funds from both the U.S. Department of Housing and Urban Development (HUD) and a portion of the Confederated Tribes of Grand Ronde's Spirit Mountain Casino funds. The Tribal Government's General Fund was able to finance a Housing Endowment in 2006, which now perpetually funds the Housing Authority's Tribal Programs. GRTHA also collaborated with Tribal departments to fund a Tribal Recreation Coordinator and supplement local Security Patrols within Tribal housing neighborhoods, as well as coordinated the first Oregon Native American Housing Fair at Chemawa Indian School in Salem, Oregon.

GRTHA's allocation from the Indian Housing Block Grants through HUD is approximately \$3 million per year for the purpose of operating existing projects and developing new affordable housing communities and programs. For these grants, GRTHA annually prepares a housing plan adopted by both the Housing Authority Board and approved Tribal Council based on information from a comprehensive Housing Needs Assessment performed every five years. This plan is submitted to HUD's Northwest Office of Native American Programs.

hope through housing

Building hope for new generations while respecting and caring for those who have come before us makes our Tribal community stronger. While housing today is a lot different than when previous generations roamed these lands, we believe that everyone is entitled to a safe, affordable place to live and to take pride in.

This is the vision we strive for with our different housing programs and we think it shows in the design and building of projects. Always conscious of our traditions as well as the health of the land and what the land provides to us, we construct our housing communities to be as environmentally friendly and efficient as possible while also incorporating culturally rich details to every project. Each housing unit we build has numerous features that help conserve energy and save costs to the resident, including allfloor heating, air-to-air heat exchanges, and top-quality insulation and windows. While the units themselves don't show too much detailing within the home, the common areas of the housing projects focus strongly on a collaborative living philosophy with distinct details that allow our culture to come alive outside. Every housing unit is

designed with the front facing into community space so it enhances a sense of connectedness and responsibility to each other, especially within the family projects where children are raised. Other features such as plenty of green space, parks, lighted personal and community pathways, native plants, resident gathering sites, and murals are very common to our housing communities.

The Grand Ronde Tribal Housing Authority Mission is to ensure that each CTGR Tribal member has the opportunity to reside in housing that is affordable, provides a safe and healthy living environment, and promotes self-sufficiency, tribal pride and spirit. The mission embodies the following guiding principles: self-sufficiency, community, efficient use of resources, fairness and involvement.



HOUSING FOR TRIBAL ELDERS

ILIP TILIXAM

With the objective of creating more affordable rental housing options that accommodate the special needs of Elder Tribal members currently living in the area or who wish to return to the home-



land of the Confederated Tribes of the Grand Ronde, the Housing Authority built a 38-unit rental complex which was completed in 2000. This development, named Ilip Tilixam, consists of duplexes, triplexes and fourplexes. All units are approximately 840 square feet, and have two bedrooms, one bathroom, a porch, a patio, and a carport with storage. The units are fully equipped with a range, refrigerator, dishwasher, washer, dryer, gas forced air heating, and air conditioning, and all units are fully accessible or can be made accessible for disabled persons confined to a wheelchair. There is a lighted walking path around the perimeter of the

complex which is attractively landscaped with native plants. All landscape maintenance is the responsibility of the Housing Authority. Preference is given to Elders over 62, and then to Elders between the ages of 55 and 61. Rental payments are based on 20% of the Tribal member's adjusted income with the resident paying their own utilities.

For Elder Tribal members who need more assistance and care, the Housing Authority completed the construction of three Elder Foster Care Homes in 2005. This facility serves 15 Elder and disabled Tribal members.

HOUSING FOR TRIBAL FAMILIES

GRAND MEADOWS

One of the very first housing projects completed by the Tribe was the Grand Meadows Manufactured Home Park. Grand Meadows is a unique development for homeownership on Tribal trust land for Tribal members who wish to relocate to their homeland.

This 36-lot manufactured home subdivision is located in the community of Grand Ronde. Tribal members purchase their own homes and are given a renewable 25-year term land lease. The Grand Ronde Tribal Housing Authority leases the land from the Tribe, and is responsible for the ongoing administration and maintenance of the common areas, the collection of lease fees, and the billing of utilities. Lot sizes range upwards of 5,500 square feet. Owners make a monthly lease pay-

ment of \$200.00 to the Housing Authority which covers the costs of water, sewer, garbage service, and the maintenance of the common areas. Homebuyers are responsible for the cost of their own site improvements, which can be financed through their mortgage.

This development is designed to be more affordable than conventional housing, yet is not specifically targeted to low-income households. Conditions, Rules & Regulations have been developed and adopted, and were updated in January of 2006. The Housing Authority and the homebuyers participate in HUD's Section 184 Loan Guarantee program, which is designed specifically for trust land projects. Land held in trust for a Tribe cannot be mortgaged because lenders cannot

encumber title to the property in the event of default. With the Section 184 program, a lender can make a loan, and in the case of default, HUD guarantees payment to the lender.



CHXI MUSAM ILLIHI

With the goal to create affordable rental housing options for families that is sensitive to their special needs, and accommodating a diverse mix of one, two, three, four and five bedroom apartments, Grand Ronde Tribal Housing Authority developed the Chxi Musam Illihi family rental complex located within the Grand Ronde community. This complex, which is available to Tribal members of all income levels, is near Tribal government and related services, and allows Tribal members currently living in the area, or wanting to return to their homeland, a quality place to live and call home.

This project, which is being done in phases, was funded through both Tribal government funds and the U.S. Department of Housing and Urban Development,

Office of Native American Programs, through two Indian Housing Block Grants funded through the Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA).

Tilixam Circle, the first phase, was completed in the summer of 2003. This portion of the planned rental community



offers 36 comfortable, clean, and holistically designed apartments for low-income Tribal families. The apartments are designed around various landscaped garden-like common areas including a central pavilion area. Tilixam Circle consists of six "pods" of six units each, with a separate, semi-private sitting area located near each pod. All of the apartments are spacious in size, from 729 square feet for a one bedroom, all the way up to 1,873 square feet for a five bedroom plan, and are in full compliance with disabled accessibility regulations. The homes are either stand alone or are a duplex-style design. All units have appliances including washer and dryers, fenced

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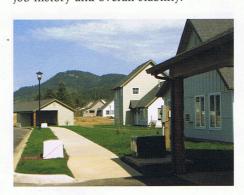
private yards, and assigned carports complete with an exterior storage.

Raven Loop is the second phase of the Chxi Musam Illihi planned rental community and was completed in the fall of 2006 with 72 rental units. 36 of those units are designated for low-income families and the other half are listed as market rate units which are available to Tribal members of any income level. The homes at Raven Loop are mostly duplex styles, although the five bedroom units are single-family dwellings. All of the apartments fully comply with disabled accessibility regulations and include all standard appliances and have assigned carports (garages for the premium market rentals), complete with exterior storage.

Tilixam Circle's outdoor area offers stunning views of Spirit Mountain along with interconnecting interior paths and an additional pedestrian walkway surrounding the community. The common areas are designed around a water feature with a park offering a covered court for sports and gatherings, as well as a play area for children. Raven Loop's outdoor areas surrounding the homes also offers views of Spirit Mountain plus the coastal range, with interconnecting interior paths and a pedestrian walkway throughout the community. The exterior maintenance of the common areas of both locations is provided by the Housing Authority.

The waiting list for apartments in Chxi Musam Illihi is on a first come first served basis, with a preference given to enrolled members of the Confederated Tribes of the Grand Ronde. The 36 units at Tilixam Circle are designated for families with incomes of 80% or less of the median income for the area. Income limits change

annually for the HUD funded portion of the project. Rental payments are based on 25% of the adjusted household income, and residents pay for their own utilities. The qualifications for the market rate units are based on the applicant's previous landlord references, credit references, job history and overall stability.



GRTHA'S OTHER HOUSING PROGRAMS

DOWNPAYMENT ASSISTANCE GRANT PROGRAM

For many, owning a home gives them roots and a connection to their community that they may not have felt before. It can be a true place to finally settle into and call home while instilling a special sense of pride and accomplishment in the homeowner. It is an achievement to be proud of and one that we hope more Tribal members will get to experience because of this program.

For Tribal members who wish to purchase a home, the Grand Ronde Tribal Housing Authority provides a one-time down payment assistance grant to enrolled members of the Confederated Tribes of Grand Ronde. Members must have an income of at least \$17,000 to qualify and use the home as their primary residence. Also, the applicant must not have received a GRTHA home repair grant within the previous five years. The down payment assistance grant cannot exceed 20% of the purchase price and closing costs, to a maximum of \$10,000 for the purchase of a single-family home in standard condition anywhere in the United States. Recipients are required to contribute a minimum of \$1,000 towards earnest money, closing costs, down payment, or other purchase costs such as appraisals or inspections. An additional \$2,500 at a dollar for dollar match is available for an additional cash contribution by the applicant over and above the required \$1,000.

If the applicant is a first time homebuyer, they are required to complete a homebuyer education program to learn about homeownership responsibilities prior to receiving the grant. Also, the member may not have any unpaid debts owed to either the Grand Ronde Tribal Housing Authority or the Confederated Tribes of the Grand Ronde.

So far, approximately 500 Tribal members have been able to purchase their own home with the help of this grant program.

HOME IMPROVEMENT GRANT PROGRAMS

The health and safety of all members of the Confederated Tribes of the Grand Ronde has always been a priority of Tribal Council and GRTHA. While they may already own their own home, many lower-income members still need assistance in keeping their house safe, warm, or accessible for their special needs. Using a Tribal-funded Housing Endowment, GRTHA is able to provide grant programs that assist with home repair and home medical adaptation to all Tribal members who need them.

The home repair grant provides up to \$10,000 in funds to Tribal members in Washington, Oregon, and California for health and safety repairs to their primary residence. These basic repairs are limited primarily to roofs, wood damage, heating, plumbing, electrical, and foundation

issues. The maximum income limit for all households is 120% of the median income for the Tribal service area.

To help low-income Tribal members save on energy costs for their homes, funds of up to \$3,500 are also available through the Low-Income Home Energy Grant Assistance Program (LIHEAP) for basic energy related repair or replacement of systems in their primary residence. These projects are generally limited to improvements of heating and cooling systems, caulking, weather stripping, insulation, doors, windows and ventilation systems. The applicant may either own the property or if a renter, have a longterm lease and the permission of their Landlord. For multiple units, enrolled members of a federally recognized tribe must occupy at least one-half of the rental units in the building. The property must be located in the following Oregon counties: Yamhill, Polk, Marion, Tillamook, Washington, Multnomah and Clackamas. Applicant's income must be at 60% or below the state's median income to qualify (which is subject to change annually). While this program is administered through GRTHA, it is funded by the U.S. Department of Health and Human Services.

For Tribal members that need medically required adaptations to their homes, the Housing Authority provides a standard grant up to \$3,000 for minor remodeling, improved ventilation, installing grab bars and other health and accessibility accommodations. A special project funding allowance, up to \$6,000, is available for

"I am truly grateful

for the services available from the Grand Ronde Tribal Housing Authority. There were several major repairs needed on my home to make it safer for me to live that I just couldn't do or afford myself. But, everyone at GRTHA, especially Don, was very helpful through the whole process and did an excellent job getting the repairs done. I feel very blessed for their assistance."

— PEACHIE
HOME REMODEL
GRANT RECIPIENT



bathroom remodeling adaptations, and up to \$4,000 is available for the installation of exterior access ramps. There is a preference for the funding of projects for Tribal Elders. While there are no income restrictions to qualify, the member applicant must provide a physician's referral for the adaptation requested. The property may be located anywhere in the United States and must be the applicant's primary residence. The applicant must be the owner of the property to be improved, or if renting, obtain written permission from their landlord to do the work. The property must be legally zoned for residential use. The applicant must not have any past due or unpaid debts owed to the Grand Ronde Tribal Housing Authority or the Confederated Tribes of the Grand Ronde.



EDUCATION SUPPORT

STUDENT RENTAL ASSISTANCE PROGRAM

Education is not only the key to understanding, but pivotal to bettering one's life and being able to improve the world around them. We applaud members of the Grand Ronde Tribes who choose to further their education and give back to our community using their new knowledge and understanding.

To help support low-income Tribal members who wish to attend college, the Grand Ronde Tribal Housing Authority administers a program, funded through HUD's Northwest Office of Native American Programs that assists students living on their own with their rental housing costs. This assistance offers a stipend, paid directly to the eligible Tribal member, of \$500 per month for full-time students or \$250 for half-time students. It is available for Tribal students attending college or vocational school throughout the United States. Students must maintain a minimum GPA of 2.0 and fall within the HUD income limits which are subject to change annually.

Currently 72 Tribal members are receiving assistance to attend college and another 15 have graduated from school through this program.

FINANCIAL SKILLS EDUCATION PROGRAM

Having the financial skills necessary to remain in stable housing, whether a Tribal member owns their own home or rents an apartment, is critical to the health of our Tribal community.

Striving to help Tribal members achieve financial success, the Grand Ronde Tribal Housing Authority implemented a new program offering financial skills education. During the class, students get the chance to review their credit report so they can see where they are starting out from in their financial life. They also learn subjects relating to maintaining a home, homeowner's insurance, and other housing issues. A computer is available for students to use for housing-related research. Other offerings are homebuyer training, credit counseling, and resource and referrals to other housing services. This program is open to all Tribal members of the Confederated Tribes of the Grand Ronde.



"The Student Rental Assistance Program

through the Grand Ronde Tribal Housing Authority has really helped me stretch my financial budget for college. I worry less about how to pay for both rent and schooling which allows me to better focus on my studies. This is great program that has made a big difference to me and my future."

— STEPHANIE WOOD STUDENT RENTAL ASSISTANCE GRANT RECIPIENT

NEW ELDER ACTIVITY CENTER

Unlike many other cultures, our Native traditions have always upheld our Elder members to the respect, care, and reverence they deserved and have earned. Even today, we still hold a firm belief that we should honor the experiences and knowledge of those who have come before us. It is our Elders who keep our culture alive

vaulted ceilings, as well as wood and stone features. A dining hall, living hall, lounge, and craft center will be available for individual or group use and events will be planned periodically for the Elders and their families. This facility is currently in the construction phase of development.

generations to come.

To show our honor for the Elders and give them a special place where they can

and thriving with their memories and understanding of times now gone, strengthening our Tribal community for future





The Tribe's vision is to...

give back to our neighbors and citizens and support our goal to be nurturing and supportive community citizens by improving the quality of life through community investments that provide a lasting benefit.

— TRIBAL VISION STATEMENT



a look toward future

Looking at our past, the challenges we faced, and at how far we have come in a short span of time, gives us a clear vision of where we choose to go in our future. And, we do see it as a choice, one that our ancestors did not have.

> continually strive to build a strong community that offers passionate leadership represent-

While all of us live with uncering all Tribal members. Through tainty and an unpredictable our housing projects, we confuture, we are no longer bound tinue to build a place where each to the agendas of others, to the member is cared and provided outward motions of fate as pre- for while also being a part of vious generations had been. We something larger than themunderstand this and embrace it selves. We hold a vision of a with the belief that we must do future where we are not only what is right and best for the giving back to our Native comland and all who inhabit. We munity through our successful business ventures, but giving back to the surrounding communities who share this local area with us as well; making it a place where members and their families are proud to call home.

