

House Natural Resources
The Honorable Dusty Johnson
Indian and Insular Affairs Subcommittee Hearing
May 21, 2025

Chair Hurd, Ranking Member Leger Fernández, and Members of the Indian and Insular Affairs Subcommittee,

Thank you for the opportunity to testify before the subcommittee today. I am here to speak on my bill, the *Tribal Trust Land Homeownership Act*.

It is no secret there is a housing availability and affordability crisis across the country. However, this is especially true in Indian country where poverty rates and lacking housing infrastructure have presented unique challenges.

South Dakota, home to nine tribes, knows this all too well. As Eric Shepherd noted in his testimony, a lack of housing leads to overcrowding in the available units. It is not uncommon for three or more families to share a single three-bedroom house – sometimes as many as 15 individuals share one unit. Overcrowding then leads to higher wear-and-tear, which can then result in unsafe living conditions.

This challenge is echoed through reservations across South Dakota, and it is unacceptable. Congress should be working to address housing insecurity on reservations and uphold our commitment to Indian country. That is why I joined my colleague Senator Thune to introduce the *Tribal Trust Land Homeownership Act*.

Currently, mortgages involving property on tribal trust land must be reviewed and approved by the Bureau of Indian Affairs (BIA) in order for the mortgage to be finalized. This pertains to residential, commercial, and right-of-way mortgages, to name a few. The BIA Mortgage Handbook establishes timelines for BIA offices to process and approve these mortgages. However, these timelines are not always adhered to, causing significant delays, and leaving lenders in the dark.

Native people should not face reduced access to homeownership opportunities if they live on tribal trust land. Off reservation, county assessors' records allow title records to be seen within minutes and for title policies issued by title companies that timeline is usually within two to four weeks. The South Dakota Native Homeownership Coalition has experienced delays anywhere from 30 to 365 days to receive comparable documents from the BIA.

This is an important bill, and I want to thank my partners in this effort. I want to thank my friend Senator John Thune for leading this effort in the Senate. Further, Eric Shepherd is here today in his capacity as the Vice Chair of the Board of Directors of the South Dakota Native Homeownership Coalition. I am thankful for his advocacy for the Coalition, for the Sisseton Wahpeton Oyate and for native homeownership generally.

Thank you again for holding this hearing. I look forward to working with the committee on passing my bill to improve homeownership outcomes for natives.