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**NCAI EXECUTIVE DIRECTOR LARRY WRIGHT TESTIMONY
BEFORE THE SENATE VETERAN AFFAIRS COMMITTEE AND
HOUSE VETERAN AFFAIRS COMMITTEE DURING A LEGISLATIVE
PRESENTATION OF DISABLED AMERICAN VETERANS & MULTI
VSOs: MILITARY OFFICERS ASSOCIATION OF AMERICA, BLUE
STAR FAMILIES, VIETNAM VETERANS OF AMERICA, NATIONAL
CONGRESS OF AMERICAN INDIANS, SERVICE WOMEN’S ACTION
NETWORK, GOLD STAR WIVES OF AMERICA, INC., BLACK
VETERANS PROJECT**

February 24, 2026

Chairmen, Ranking Members, and Members of the Senate and House Veterans Affairs Committees:

Thank you for the opportunity to testify on the needs of American Indian and Alaska Native (AI/AN) veterans who have proudly and have rightfully earned entitlements and benefits due to them by virtue of their service to this country. My name is Larry Wright, Jr., and I am a former Chairman of the Ponca Tribe of Nebraska and currently serve as the Executive Director for the National Congress of American Indians (NCAI). NCAI was founded in 1944 and is the oldest, largest and most representative American Indian and Alaska Native organization serving the broad interests of tribal governments and communities. On behalf of NCAI, thank you for this opportunity to provide testimony on issues affecting Native American veterans.

Today, I stand before you to honor the valor and service of AI/AN veterans to this country. As many of you may know, Native people serve in the Armed Forces at a higher rate than any other demographic group in the U.S. Beginning from the Revolutionary War, AI/AN veterans served in several wars even before they were recognized as U.S. citizens and had the right to vote. During World World War II, Navajo Code Talkers played a vital role in securing Allied communications in the Pacific. Pascal Cleatus Poolaw, Sr., a member of the Kiowa Tribe, is the most decorated Native American veteran in history, with 42 medals and citations during his tours in World War II, Korea, and Vietnam. Ira Hayes, a member of the Pima Indian Tribe, was one of the six U.S. Marines to raise the American flag at Iwo Jima during World War II. Minnie Spotted-Wolf, a member of the Blackfeet Tribe, was the first Native American woman to enlist in the U.S. Marine Corps in 1943. Lori Piestewa, a member of Hopi Tribe, was the first Native American woman killed in combat while serving in the U.S. military during the Iraq War. While these are only a few examples, it is undeniable that AI/AN veterans have demonstrated courage, commitment, sacrifice, and undeniable service to this country.



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NCAI is proud that in addition to these contributions, many of our veterans return home and continue to lead in public service, Tribal governance, and community development, carrying forward a long tradition of warrior societies rooted in responsibility, protection, and leadership. Despite this, too many AI/AN veterans face difficulties in accessing healthcare, housing, nutritious foods, and the support they need to be successful. This is why in 1995, NCAI members voted unanimously to establish a Veterans Committee to “support the common interest and welfare of Native American veterans”.¹ Below are concerns and recommendations supported by that Committee.

I. Healthcare - Continue Supporting Advanced Appropriations for IHS

Obtaining health care for Native veterans often means navigating both the Veterans Health Administration (VHA) and the Indian Health Service (IHS). The primary health care provider in most Native communities—and for many of our Native veterans—is IHS. Thus, one mechanism for improving the health of Native veterans is to fully fund and provide advanced appropriations for IHS. The last time I testified before your Committees in 2022, I spoke about NCAI Resolution #ECWS-19-001,² which called on Congress to pass legislation authorizing advance appropriations for IHS like it does for the VHA. In 2024, Congress included the first ever advanced appropriations for IHS in the Consolidated Appropriations Act enacted on December 23, 2022, which provided funding for FY 2024. The support for advanced appropriations has continued in FY 2025 and FY 2026. I want to commend your Committees and Congress as a whole for recognizing this dire need and. Advanced appropriations has significantly aided Tribal communities in providing critical, lifesaving services for our members and veterans alike in times of uncertainty stemming from continuing resolutions and government shutdowns, but we need your continued support. Our veterans deserve it.

II. Housing - Assist Tribal Communities in Providing Stable and Affordable Housing

Many of our veterans have difficulty finding safe and affordable housing in their communities, whether on or near Tribal lands. This is why NCAI calls for your support for several housing programs and incentives - (A) the Native American Direct Loan Program (NADL), (B) Elizabeth Dole Act implementation, (C) continuation of NADL 2.5 percent interest rate, and (D) the Tribal HUD-VASH Program.

A. Native American Direct Loan Program Background

The NADL program is a home loan program authorized by 38 U.S.C. § 3761 to provide direct loans to Native veterans living on trust lands. The loans are available to purchase, construct, or improve homes to be occupied as veteran residences, or to refinance a loan previously made under this program to lower the interest rate. The program began as a pilot program in 1993 and was made permanent by P.L. 109-233, the Veterans Housing Opportunity and Benefits Act of 2006. However, the VA lacks adequate staff and resources to provide the required level of technical assistance to help qualified Native veterans to fully access this VA benefit. According to the Government Accounting Office (GAO) report entitled, “Native American Veterans: Improvements to VA Management Could Help Increase Mortgage Loan

¹ NCAI Resolution #SD-95-054, Establishment of a Permanent Full Veterans Committee at NCAI, available at <https://ncai.assetbank-server.com/assetbank-ncai/action/viewAsset?id=3864>.

² NCAI Resolution #ECWS-19-001, Support for Advanced Appropriations for the Bureau of Indian Affairs and Indian Health Service, available at <https://ncai.assetbank-server.com/assetbank-ncai/action/viewAsset?id=5376>.



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Program Participation” (GAO-22-104627) released in April 2022, the VA originated only 89 NADL loans to veterans in the contiguous United States, 91 loans in Hawaii, and none in Alaska. This represents loans to less than one percent of the estimated potentially eligible population of 64,000–70,000 veterans in these areas. In addition, a 2019 study conducted by the South Dakota Native Homeownership Coalition found that 75 percent of Native veterans interested in purchasing a home reported having no understanding or minimal understanding of the NADL program³.

B. Implementation of Elizabeth Dole Act

The Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act, signed into law on January 2, 2025 (Public Law 118-210), includes two landmark provisions that represent a significant step forward in expanding homeownership opportunities for Native American veterans. Section 231 strengthens the NADL program by expanding eligibility to allow Native American veterans to purchase, construct, improve, or refinance homes both on and off federal trust land — addressing a longstanding structural limitation that left many veterans without access to this critical benefit. Section 232 establishes a Native Community Development Financial Institution (CDFI) Relending Program, authorizing the VA to make loans at a one percent interest rate to Native CDFI’s, which in turn relend those funds to qualified Native American veterans. Together, these provisions represent the most meaningful legislative advancement for the NADL program in years, and NCAI strongly supports its full and timely implementation.

The importance of Sections 231 and 232 cannot be overstated. Native American veterans have historically faced compounding barriers to homeownership, including the complex legal landscape of trust land lending, geographic isolation, and a chronic lack of culturally competent financial intermediaries. The Native CDFI relending model addresses this directly by leveraging financial institutions with deep roots in tribal communities that are far better positioned than the federal government to deploy mortgage capital effectively. Research on comparable USDA relending efforts has demonstrated a 400 percent increase in direct loan volume on reservations where Native CDFIs were engaged as partners.⁴ However, this authority will only translate into real outcomes for Native veterans if the VA moves swiftly to implement both provisions — including securing the authorized \$10 million in appropriations for FY 2027 and FY 2028, developing the necessary regulations and guidance, and dedicating sufficient staff to carry out these programs. NCAI urges the Department to treat implementation of Sections 231 and 232 as an urgent priority in fulfilling its commitment to Native American veterans.

The current hiring freeze at the Department has hindered the delivery of the current NADL program and has negatively impacted the ability of the VA to stand up the new programs and to implement the recommendations put forward in the GAO’s 2022 report. We urge the Secretary to fully staff the NADL

³ South Dakota Native Homeownership Coalition, Veterans Housing Needs and Homeownership Study, Pg. 37, 2019, available at https://sdnativehomeownershipcoalition.org/site/wp-content/uploads/2014/12/SDNHC_vets_report_061319.pdf.

⁴ Gregg, M., & Kell, H. (2025, October 7). Native CDFI relending program expands access to affordable homeownership in Indian Country. Federal Reserve Bank of Minneapolis, Center for Indian Country Development, available at <https://www.minneapolisfed.org/article/2025/native-cdfi-relending-program-expands-access-to-affordable-homeownership-in-indian-country>



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team which should include dedicated construction and valuation specialists to assist with issues unique to new construction and renovations on trust land, as required by Section 231.

In addition, we encourage Congress to include the reauthorization of Section 232, which is set to sunset on September 30, 2027.

C. Continuation of the NADL 2.5 Percent Interest Rate

NCAI also strongly supports the continuation of the 2.5 percent interest rate reduction for the NADL program. Given the high cost of housing across the United States and the unique financing challenges associated with trust land, below-market interest rates are critical to driving program utilization and expanding access to meaningful homeownership opportunities for Native American veterans. Furthermore, as Congress has now provided statutory authority for Native American veterans to refinance non-VA loans through the NADL program, maintaining the 2.5 percent rate reduction becomes even more urgent — without it, any expanded eligibility will fail to translate into tangible homeownership equity gains. Sustaining this rate reduction is a concrete and impactful step the Department can take to honor its commitments to Native American veterans and to meaningfully close the persistent homeownership gap in Indian Country.

D. Tribal HUD-VASH

NCAI strongly supports the continuation and expansion of the Tribal HUD-VASH program. We encourage Congress to remove any unnecessary restrictions on allowing the program to be utilized for Native American veterans who reside in current assisted stock (CAS) units because, in some tribal communities, CAS units managed by Tribally Designated Housing Entities may be the only vacant units available to Native veterans.

III. Food - Removing Barriers to Accessing Critical Feeding Programs

NCAI encourages Congress to support the Feed Our Veterans Act (H.R. 7383), which restores the work requirement Supplemental Nutrition Assistance Program (SNAP) exemption for veterans, Native and non-Native alike. The elimination of this exemption has the effect of creating unnecessary burdens for the bravest among us. For many in Indian Country, this work mandate serves as a barrier to accessing critical nutrition for our veterans rather than an incentive for employment. A significant portion of our veterans reside in remote Tribal areas where local unemployment rates are often three times or more the national average. In these regions, securing a job that satisfies specific hourly requirements is frequently a geographic impossibility rather than a lack of effort. Additionally, the “digital divide” places a heavy administrative weight on Native veterans, who often lack the high-speed internet access required to navigate the complex digital reporting systems of modern state agencies.

IV. VA Tribal Advisory Committee

NCAI stands in strong support of the VA Advisory Committee on Tribal and Indian Affairs and calls for its continued, uninterrupted operation. The Committee serves as a critical mechanism through which the VA fulfills its legal Trust and Treaty obligations to the more than 145,000 AI/AN veterans across the United States, providing the VA Secretary with essential tribal perspectives and expertise that cannot be



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replicated through any other advisory channel. Established under the Isakson and Roe Veterans Health Care and Benefits Improvement Act of 2020 (PL 116-315) and codified at 38 USC § 547, the Committee carries a clear statutory mandate — including a legally required minimum of two in-person meetings per year with the Secretary — reflecting Congress's recognition that meaningful, ongoing tribal consultation is not optional but foundational to the VA's mission. NCAI strongly believes that any disruption to the Committee's operations undermines the VA's ability to effectively serve AI/AN veterans and places the federal government out of compliance with its own legal framework. The Committee's advisory role is vital to ensuring that tribal voices remain at the table as the VA develops policies, programs, and services that directly impact AI/AN communities, and NCAI urges the VA to protect and preserve the Committee's ability to carry out its vital work.

V. Creating a National Veterans Strategy

As previously mentioned, NCAI is proud that many of our veterans return home and continue to lead in public service, Tribal governance, and community development. For this reason, we support the enactment of the National Veterans Strategy Act, which would establish metrics to determine the well-being of our veterans regarding their physical health, mental health, spiritual health, economic security and opportunity, education, family and social engagement, and civic engagement. We are appreciative that this bill recognizes Tribal governments and Tribal organizations as key stakeholders to determine these metrics. As noted by my testimony, we know first-hand the shortfalls in benefits provided to our veterans and we are eager to work with Congress to close these gaps.