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Congress of the United States
House of Representatives

November 9, 2023

TOM COLE
4TH DISTRICT, OKLAHOMA

DEPUTY WHIP

COMMITTEE ON RULES
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TRANSPORTATION, HOUSING AND URBAN
DEVELOPMENT, AND RELATED AGENCIES –
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Honorable Patrick McHenry
Chairman
House Financial Services Committee
2129 Rayburn HOB
Washington, DC 20515

Honorable Maxine Waters
Ranking Member
House Financial Services Committee
4340 O'Neill HOB
Washington, DC 20515

House Financial Services Committee Member Hearing Day
Statement to be Submitted to the Record— Native American Housing Assistance and Self-Determination Act Reauthorization

I submit the following statement in support of reauthorization for the Native American Housing Assistance and Self-Determination Act (NAHASDA). Originally passed in 1996, NAHASDA is a block grant program that provides annual, dedicated funding to tribal housing programs, and helps fulfill the United States' trust and treaty obligations to Indian tribes. It has succeeded in native communities throughout the United States since its enactment.

Native American communities often face extreme and unique housing and economic challenges and reauthorizing NAHASDA will help Indian tribes address these in an efficient manner. In 2019, the U.S. Census Bureau's American Community Survey reported that American Indians and Alaska Natives (AI/AN) were almost twice as likely to live in poverty as the rest of the population — 23.0% compared with 12.3%. The median income for AI/AN households is 30% less than the national average (\$45,476 versus \$65,712). In 2017, a Department of Housing and Urban Development (HUD) assessment found that 15.9 % of tribal homes were overcrowded, compared to only 2.2% nationally.

NAHASDA has been amended and reauthorized several times, but the most recent authority for the law expired in 2013—ten years ago. Like every authorized program, NAHASDA requires improvements and updates, so the programs function in a way that best benefits its grantees. This includes provisions to assist veterans with housing vouchers that are coupled with healthcare services; streamline the process for mortgages to receive approval of federal guarantees under the Section 184 Indian Home Loan Guarantee Program; and consolidate the number of environmental reviews for tribal housing projects. While Congress has provided funding for NAHASDA since 2013, reauthorization would provide more certainty for future appropriations and better assist tribal housing entities in successfully developing housing options.

There are over 570 federally recognized tribes in the U.S. that use and rely on NAHASDA programs. Tribes not only depend on these programs for immediate housing needs, but also to leverage these funds for infrastructure and economic development opportunities. For example, tribes often invest their Indian Housing Block Grant (IHBG) funding to participate in programs such as, the Low-Income Housing Tax Credit, to work with lenders and expand their housing infrastructure. The Pascua Yaqui Tribe leveraged \$25 million of their NAHASDA funds into another \$110 million of private investment to develop over 350 homes for families in their community. While the NAHASDA funding only made up 23% of the project costs, they were able to use these funds to open the doors to other economic investment opportunities that they otherwise would not have been able to.

As Co-Chair of the bipartisan Congressional Native American Caucus, I recently led a letter with majority Republican support urging for inclusion of Senate amendment #1078 to the Fiscal Year 2024 (FY24) National Defense Authorization Act (NDAA). This amendment includes language to reauthorize NAHASDA and passed by an overwhelming bipartisan vote of 86-11. I encourage my colleagues participating in NDAA conference negotiations and members on the House Financial Services Committee to consider keeping this amendment in the final bill. Should this amendment not be included in the final FY24 NDAA, I respectfully request the House Financial Services Committee to take up the issue of reauthorizing NAHASDA, so it can continue to move through the legislative process. It has been 10 years since its last reauthorization and it's time for Congress to step up to their commitment to Indian country.

Thank you for your time and consideration and I urge the House Financial Services Committee to take up NAHASDA reauthorization.

Sincerely,

A handwritten signature in blue ink that reads "Tom Cole". The signature is written in a cursive style with a large initial "T" and "C".

Tom Cole
Member of Congress
Co-Chair, Congressional Native American Caucus