



**“NATIVE AMERICAN HOUSING ASSISTANCE AND SELF  
DETERMINATION ACT REAUTHORIZATION”**

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TESTIMONY BEFORE THE  
SENATE COMMITTEE ON INDIAN AFFAIRS**

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Good Morning, Chairman Dorgan, Vice Chairman Thomas and distinguished members of the Committee. Thank you for inviting me to testify.

My name is Paul Lumley and I am the Executive Director of the National American Indian Housing Council. I am also a citizen of the Yakama Nation. Since 1974, the NAIHC has assisted tribes with their self-determined goals of providing culturally relevant, decent, safe, sanitary, and affordable housing on Indian reservations, in Indian communities and Alaska Native Villages and on Native Hawaiian Home Lands. It is an honor to appear before you today to provide our views about the reauthorization of NAHASDA.

Built on the solid foundation of Indian self determination law and policy, NAHASDA was signed into law in 1996 and was enacted to recognize tribal authority to provide housing and related infrastructure to their members in a way that maximizes tribal decision-making and flexibility in meeting their housing goals. In launching NAHASDA, Congress made clear that it was acting pursuant to the trust responsibility owed by the United States to the Native people of this land.

NAHASDA encourages Tribes to administer their housing programs according to the unique and local circumstances of each Indian Tribe. It also enabled greater tribal participation in regulations through the negotiated rule-making process and spurred housing development through the leveraging of federal funds.

Congress also found that in meeting its trust responsibility, it should recognize the right of Indian self-determination and tribal self-governance by making assistance directly available to the Indian tribes. Without a doubt, Self-Determination was—and continues to be—the hallmark of NAHASDA.

Ten years into NAHASDA now, we have seen the key element of the law—the Indian Housing Block Grant, become the largest source of housing capital in Indian Country. Since Fiscal Year 1998, over \$5.7 billion in housing assistance has helped Indian families make down payments on homes, make monthly rents, helped with home rehabilitation, and new construction. Prior to NAHASDA implementation, an estimated 2000 units a year were being built. 6000 units were built in NAHASDA’s first year alone. By all accounts, it has been a tremendous improvement over the previous Federal housing statutes. Yet, despite these successes, Indian communities still have among the poorest housing conditions in the Nation.

NAIHC, the only national Indian organization representing Native housing interests, is composed of 450 members. On a consensus and grassroots basis, NAIHC is proposing amendments to the law. On behalf of our membership, we have been working with Committee staff on proposed amendments to the law. I would like to highlight four of them.

1. In this era of Indian Self-Determination, clarity in the law is needed on Housing and Urban Development’s oversight role. We need uniform application of the law across the six Regional Offices.

2. Similarly, the NAIHC membership proposes that Congress respect tribal authority when it comes to determining the minimum and maximum rents for NAHASDA funded rental units. They propose lifting the so-called “30 percent rule,” which prevents Tribal administrators from charging members more than 30 percent of their annual income per month.

3. Members also asked that homes built with NAHASDA funds be included as part of the current assisted stock. It is illogical to build homes with NAHASDA funds only to have HUD not allow them to be maintained with the same funds.

4. Finally, infrastructure development needs to be directly addressed in the implementation of NAHASDA. For example, Tribes need to be able to provide the desperately needed sewage systems before homes are built.

All in all, NAHASDA has been a major shift in Federal Indian Policy yet must further evolve to accommodate Indian Country's growing population. NAHASDA confirmed what we knew in our hearts and what has been repeatedly made clear through research such as that from the Harvard Project on American Indian Economic Development. "When tribes make their own decisions about what approaches to take and what resources to develop, they consistently out-perform non-tribal decision-makers."

Robust housing programs, economic development, and self-sufficiency are all great things to talk about—but to make all our efforts bear fruit, Tribes need adequate funding. We, therefore, encourage the Committee and Congress to seek additional funding for the Indian Housing Block Grant. The NAIHC estimates a need of \$750 million to meet current Indian housing needs.

In the future, as Indian Nations become more and more self-sufficient, the Federal Government's assistance will not be as crucial. But we are not there yet. We ask you to reauthorize NAHASDA and to give us the flexibility to achieve our hopes of adequately housing all of America's people.

I want to thank the Committee for its interest in pursuing the reauthorization of NAHASDA and its support for Indian, Alaska Native and Native Hawaiian people.

I would be happy to answer any questions you might have.

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