

**STATEMENT  
OF  
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UNITED STATES DEPARTMENT OF THE INTERIOR  
BEFORE THE  
UNITED STATES SENATE COMMITTEE FOR INDIAN AFFAIRS**

**October 16, 2019**

Good afternoon Chairman Hoeven, Vice-Chairman Udall, and Members of the Committee. My name is Darryl LaCounte and I am the Director of the Bureau of Indian Affairs (BIA) at the Department of the Interior (Department).

Thank you for the opportunity to provide testimony on behalf of the Department regarding homeownership in Indian Country. As a part of a joint effort with our federal partners, the BIA Division of Real Estate Services helps tribal members purchase homes. The Assistant Secretary-- Indian Affairs has made it a top priority to advance Indian Country economic development efforts and help individual Indians achieve the security and satisfaction that comes with homeownership.

**Resources Furthering Homeownership**

*Mortgage Handbook*

On July 15, 2019, the Department completed the Mortgage Handbook. This handbook documents the procedures required to implement the Indian Affairs policy, 52 IAM 4: Processing Mortgages of Trust Properties. It is a primary resource for BIA Division of Realty staff, and our effort to standardize and streamline the mortgage process.

*Contact Guide*

We have also created the Contact Guide for Mortgage Lending in Indian Country (Contact Guide). The Contact Guide was prepared for the specific purpose of supporting the lending process in Indian Country. Mortgage production proceeds in four phases: origination, processing, underwriting and closing. However, before the application process begins, lending officers taking applications from prospective borrowers should use this guide to ensure the appropriate office of the BIA is involved and the correct processing codes are included on all mortgage applications and in all phases of the process. Using this guide will expedite the lending process in Indian Country.

## External Portal

In February 2018, the BIA Office of Trust Services began a two-year initiative to develop a BIA Enterprise Land and Resource Data Warehouse to expand data sharing capabilities utilizing existing business data repositories and analytical tools. The BIA Enterprise Land and Resource Data Warehouse will serve as a critical component of a DOI-wide Enterprise Data Warehouse. The BIA initiative will consolidate all data from BIA's various business subsystems within the Trust Asset and Accounting Management System (TAAMS) and those that are standalone data tools (Geographic Information System, National Irrigation Information Management System, National Indian Oil and Gas Evaluation Management System, Tracking Accountability and Productivity System, Probate Case Management and Tracking System, Realty Tracker, and Cadastral Automated Reservation System). This initiative will allow BIA to integrate data from the TAAMS system and other data sources into operational data views that can be easily accessed as a single point for strategic and operational reporting and analytical needs.

The data warehouse will support land management processes to best manage and maintain thorough standardized core business processes and data while enabling line of business details to be captured. It will provide other advantages by decreasing operational costs, supporting the modernization initiative based on reusing and minimizing development activities, and providing management with the tools to effectively direct land and resource management activities.

Additionally, by integrating organizational data that is fragmented in offline systems, the data warehouse and the use of these dashboards will reduce the impacts on transactional systems like TAAMS, and its subsystems, that were not designed or conducive to handling large volumes of complex queries and unique reports. The data mining capabilities also allows access to large volumes of historical data that live in disparate systems and will assist in responding to compliance questions, legislation, and other data needs.

The major phases and related data that support land and natural resource management are:

- Ownership Management (managing ownership information to specific parcels of land);
- Inventory Management (inventory of land holdings and encumbrances);
- Use Authorization Management (managing permitting, leasing, rights of way activities);
- Planning (planning activities to maintain and conserve the natural resource);
- Compliance (lease compliance activities);
- Monitoring and Auditing (availability and accessibility of natural resources); and
- Custodial Management (maintenance of the land and natural resources).

The solution requires expanded database management, development, and software delivery services, as well as training, interfaces, and continued updates of security measures to remain secure and in compliance with government IT standards. BIA recognizes that the business processes and rules, information requirements, and supporting data, for each of the above major land and natural resource management phases, have significant similarities that are applicable to

natural resource management for both Indian and Federal land. That is, there are significant opportunities for process and data standardization with accompanying component re-use.

### **Conclusion**

Mr. Chairman, the BIA is committed to providing a state-of-the art data solution for managing the mortgages and home ownership on Indian trust lands and developing tools to enhance these opportunities. At the direction of the Secretary, BIA continues to coordinate with HUD to develop a HUD Dashboard to access pertinent information, such as Title Status Reports, to advance homeownership in Indian Country.

Thank you for the opportunity to testify today. I am glad to answer any questions from the Committee.