



**BERING STRAITS REGIONAL HOUSING AUTHORITY**

PO Box 995  
Nome, Alaska 99672  
Phone (907) 443-5256  
Fax (907) 443-2160  
Toll Free (800) 478-5255  
[www.bsrha.org](http://www.bsrha.org)

**PREPARED STATEMENT OF CHRIS KOLEROK**  
President/CEO of  
Bering Straits Regional Housing Authority

**TO THE UNITED STATES SENATE  
COMMITTEE ON INDIAN AFFAIRS**

**FIELD OVERSIGHT HEARING  
OVERCROWDED HOUSING AND THE IMPACTS ON AMERICAN INDIANS AND ALASKA  
NATIVES**

August 25, 2018

Good morning Chairman Hoeven, Vice-Chairman Udall, and distinguished members of the Senate Committee on Indian Affairs. Thank you for the opportunity to appear today as the Committee hears testimony on Overcrowded Housing and the Impacts on American Indians and Alaska Natives.

My name is Chris Kolerok, and I have the privilege to serve as the President and CEO of the Bering Straits Regional Housing Authority (BSRHA). I am also Cup'ik Eskimo, a tribal member of the Native Village of Mekoryuk. BSRHA is the regional housing authority in western Alaska and the Tribally Designated Housing Entity for 17 tribes. The Bering Straits region is approximately the size of Maryland, with 17 villages, accessible only by air year-round and by barge during the Summer months.

This field hearing is taking place in a prescient location, overcrowded housing, and severely overcrowded housing, are prevalent in Savoonga, and all of the villages in the Bering Straits. Overcrowded housing is not limited to the Bering Straits region, but is common across Alaska and throughout Indian Country.

### **Overcrowded Housing in the Bering Straits, Alaska and the United States**

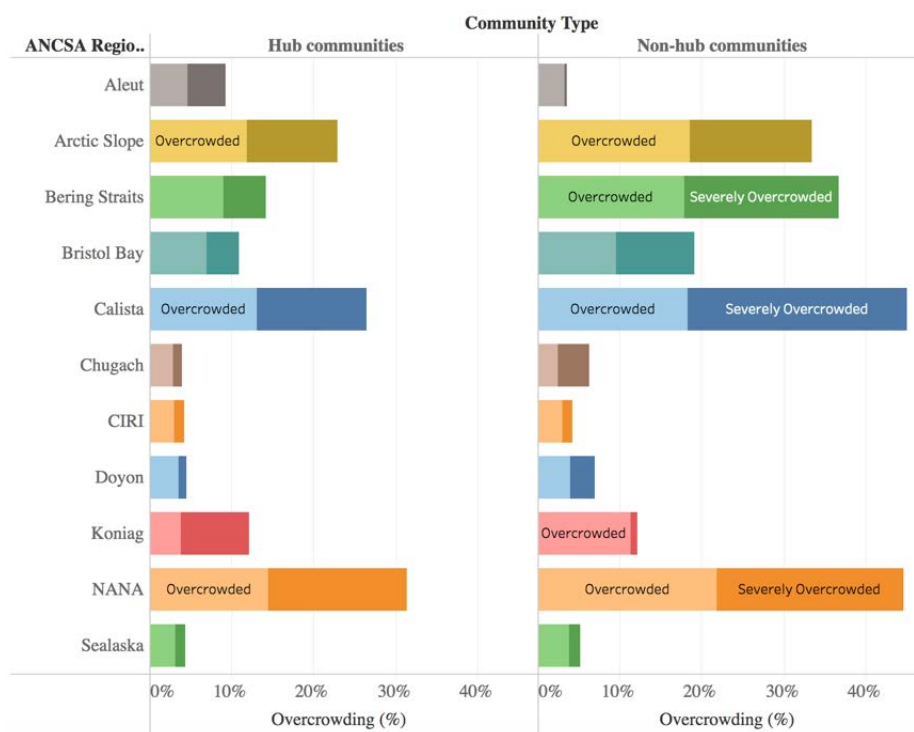
For American Indians and Alaska Natives, overcrowded housing is a manifestation of what would be unsheltered homelessness in other parts of the country. The Department of Housing and Urban Development's report "*Housing Needs of American Indians and Alaska Natives in Tribal Areas*" published in January 2017 estimated between 42,000 and 85,000 Native Americans were doubled up, a term to describe a person living with friends or family to avoid homelessness because they have no residence. To alleviate overcrowding and replace substandard units in Indian country, the report estimated 68,000 housing units were needed in tribal areas.

On a statewide level, the Alaska Housing Finance Corporation, the State's housing finance agency, published a housing assessment of statewide and regional housing needs in January 2018 titled "*2018 Alaska Housing Assessment*." The assessment found that some Alaskans regions experience overcrowding at 12 times that of the national average. AHFC estimated that 16,107 housing units would need to be constructed to accommodate the existing population in overcrowded housing.

In Savoonga, unsheltered homelessness would lead to death during the fierce winter weather. Rooted in a close-knit culture and deep familial links, many families prefer to house people in need, and live in severe overcrowding, rather than let individuals risk certain death if they are unsheltered.

The terms overcrowded and severely overcrowded are inadequate to address the situation in rural Alaska. HUD defines overcrowded as 1.5 people per room in a housing unit. During informational meeting, I have heard anecdotes in more than one of our communities of 3-bedroom homes that were housing 21 people. These 3-bedroom homes are often in the range of 1,100 to 1,300 square feet. These conditions are extremely overcrowded, and represent a detriment to health and economic well-being of those who are forced to live in such conditions.

The scale of overcrowded housing is largest in the areas that are in the most need, the non-hub communities, which are villages that do not serve as transportation and commercial centers supporting smaller or surrounding villages. In the Bering Straits, overcrowded and severely overcrowded housing rates are approximately 37%, well above the approximately 3% overcrowded rate of the national average.



\*Alaska Housing Finance Corporation 2018 Alaska Housing Assessment. Graphic available at <https://www.ahfc.us/efficiency/research-information-center/alaska-housing-assessment/2018-housing-assessment/ancsa-overcrowding/>

## **Impacts of Overcrowded and Substandard Housing on American Indians and Alaska Natives**

The Institute of Social and Economic Research prepared a report for the Association of Alaska Housing Authorities titled "Developing Social Outcomes of Inadequate Housing in Alaska" identified many impacts to overcrowded housing. The report identified several areas where overcrowding negatively impacted occupants. What is particularly troubling is how much of the available research was able to show negative effects on the most vulnerable of our population: children. By way of summary, the areas are outlined below:

- Health impacts: multiple studies confirmed that overcrowding and poor quality of housing in the Canadian arctic is related to increased respiratory and skin infections in children.
- Educational impacts: children in overcrowded homes display more behavioral problems in school and have more conflict with their parents. One study found that children in overcrowded homes achieve lower educational attainment. Another study found that even controlling for family size, the overcrowding of a home led to higher rates of being held back in school. In subject specific studies, overcrowding decreased reading and math scores.

These studies conducted in the Canadian arctic and across the globe present serious challenges we must confront if we are to provide children in rural villages a chance at a healthy and productive life.

Overcrowded housing and the lack of housing are interchangeable conditions in rural Alaska. The lack of safe, sanitary and affordable housing threatens the survival of Native cultures and the villages and towns many Alaska Natives call home. Tribal communities that lack decent housing often have difficulty or an outright inability to attract essential professionals to live in their communities. Health care providers, law enforcement officer and educators need safe, sanitary and affordable housing to assume their jobs, and without that housing those professionals will not move to a community. A community without adequate health care, law enforcement and education cannot survive, much less thrive.

The Alaska Native Tribal Health Consortium conducted a study on home ventilation improvements. Though overcrowding was not a data set collected in the study, we know that having a more people living in a home contributes to increased moisture and can reduce the indoor air quality, which is what the study measured. There were 63 homes with 214 children in eight villages, located in Southwest Alaska that had home modifications. One year after the modifications were completed, the results were astounding: a decrease in hospitalization went from 10 cases to 0; clinic visits decreased from 36 to 12; and, school absences decreased from 18 to 3. These numbers are a testament to how the quality of housing directly affects the educational attainment and health quality of our children, elders and community members.

Housing instability also impacts the health of our communities. Housing instability can be defined as homelessness, overcrowding, transiency, and high cost burden that many families' bear such as the cost of energy. Housing instability has health consequences, including: reduced access to care, mental distress, difficulty sleeping, and depression. In children, housing instability puts them at a higher risk for: developmental delays, low weight, and poor health overall. For youth, the consequences result in: behavioral and emotional problems,

increased teenage pregnancy, increased drug use, increased rates of depression, and increased probability of using emergency rooms for routine care.

Children who live in affordable housing, when compared to children whose families are of comparable means but who do not have access to affordable housing: are 35% more likely to be classified as a “well” child; have a 28% lower risk of being seriously underweight; and are 19% less likely to be food insecure.

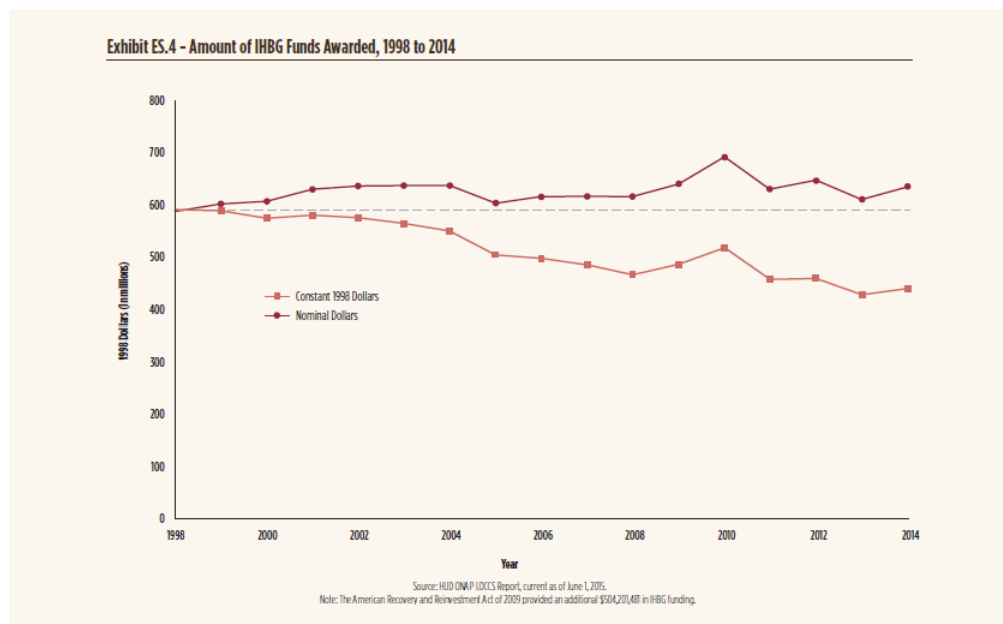
### **NAHASDA and the Indian Housing Block Grant**

In 1996 Congress enacted the Native American Housing and Self Determination Act (NAHASDA), and established the Indian Housing Block Grant (IHBG) as part of that act. This act acknowledged the Federal government’s trust obligation to American Indians and Alaska Natives. NAHASDA also recognized the distinct affordable housing needs of American Indians and Alaska Natives, authorizing tribes to address their specific housing needs in the most effective ways. Prior to this, housing strategies were mandated by Federal officials sitting in offices thousands of miles away from the lands on which the homes were built.

As an example, homes in Savoonga and Gambell are built to withstand 120 mph wind gusts. Our winter storms require a different building standard and may not be needed in all of Alaska or other areas of the United States. These wind gusts may cause evacuations in other areas of the United States, however, evacuation due to extreme weather is not an option for the residents of Savoonga and Gambell. They must shelter in place and endure, as they have done for millennia.

The IHBG has been a powerful and positive tool for housing construction in tribal areas. However, the potential positive impact has been eroded by inflation since NAHASDA’s enactment in 1996. HUD’s own study on native American housing needs states

“The tribes have demonstrated the capacity to construct and rehabilitate housing for low-income families at substantial levels under the NAHASDA framework.”



The report also points out a major impediment to that work: the decline in purchasing power of the IHBG by approximately 1/3 by the year 2014. Without consistent and inflation-proofed appropriations, the IHBG will not allow tribes and Tribally Designated Housing Entities to develop housing that will keep pace with existing housing stock. Due to increased development costs, the amount of housing developed will likely decrease in the future. Construction costs are one area that outpace the overall inflation rate. While inflation included items and services that have declined in cost over time, the cost of construction has only increased. Actual costs of construction have nearly trebled, using data pulled from Bering Straits Regional Housing Authority's own construction records of housing developed in Savoonga in 1997 and 2017.

### **Addressing Overcrowded Housing**

In order to address overcrowded housing, the largest single tool available to tribes and Tribally Designated Housing Entities is the Indian Housing Block Grant. Fully funding the IHBG with inflation proofed appropriations will allow more housing to be developed and help alleviate overcrowding in our communities. Though the IHBG and its flexibility is the most effective tool to allow tribes to design housing that meets their needs, there are other programs and public policy issues that can increase the amount of safe, sanitary and affordable housing for American Indians and Alaska Natives.

The Tribal HUD-VASH program is another tool that shows the great potential of agency collaboration to house Alaska Native veterans, which are among the largest per capita population that serve in America's armed forces. In Alaska, three (3) entities were selected to participate in the Tribal HUD-VASH pilot program in Alaska, AVCP Regional Housing Authority, serving the Yukon-Kuskokwim region of Southwest Alaska, Cool Inlet Housing Authority in Southcentral Alaska, and Tlingit Haida Regional Housing Authority in Southeast Alaska. The Tribal HUD-VASH pilot program allowed Alaska Native veterans who were homeless or at risk of being homeless to be served along with their families, rather than the stricter HUD VASH program requiring veterans be chronically homeless. This allowed veterans to receive housing assistance with their family members, increasing the population served and keeping family units together. The program is still a demonstration project which means it has some barriers that must be worked out with different entities involved in its implementation. Making this program permanent, and flexible for Alaska, will help the Federal government meet two of its most important obligations: taking care of its veterans after their service to our country, and its trust responsibility to Alaska Natives and American Indians.

Another issue that has the potential to impact housing Alaska is the accuracy of the decennial census count is of absolute importance for the Bering Straits, Alaska and all tribal areas in America. Tribal areas are often harder to count than urban, suburban or even the typical rural American census tract. Nowhere is this more true than Alaska. We have some of the most remote communities in the nation that have limited internet accessibility. If internet services are available, it is prohibitively expensive for most families and has very slow download speed to effectively complete an internet-based census count. Additionally, many villages in Alaska are accessible only by air while the census count is happening, in the Bering Straits there is only 1 village connected to the regional transportation hub by road. However, this road is not guaranteed to be open during the winter. These topics should on the radar of the Census Bureau and sample counts should continue to occur in Alaska and across Indian Country. With Federal funding tied to population, an accurate count is of utmost importance to ensure hard to count census areas receive the formula funding to which they have access.

Finally, Federal regulators and officials should be paying attention to the needs of tribal areas and incorporating feedback when formulating policy. HUD's decision to update regulations on the Section 184 home loan guarantee program provides a case study for improvement to tribal consultation. HUD began its update by holding listening sessions, which it billed as tribal consultation. However, the listening sessions were not consultative. These sessions did not include information on what features of the Section 184 program had driven the need for update, or on what potential updates were proposed. Tribes were told the regulations would be pushed out through the Federal Register with an open comment period. This does not suggest that comments will be taken into consideration and certainly does not suggest a consultative and collaborative approach.

### **Conclusion**

NAHASDA and the IHBG provide tribes a powerful tool to provide housing that is appropriate to their local conditions. It is the largest single tool tribal housing providers have to provide housing and alleviate overcrowded living conditions that hurt the education and health of American Indians and Alaska Natives. A fully funded IHBG is needed, now more than ever, to address the challenge of overcrowded housing in which too many American Indians and Alaska Natives are living.

Thank you to the Chairman, Vice-Chairman and the members of the Committee for the opportunity to appear before you today.