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**Written Testimony of Cherokee Nation Deputy Principal Chief Bryan Warner
Senate Committee on Indian Affairs Hearing on the Native American Housing Assistance
and Self-Determination Act (NAHASDA) Modernization Act of 2026**

Chairman Murkowski, Vice Chairman Schatz, and members of the Senate Committee on Indian Affairs:

Osiyo, and thank you for holding this important hearing. As Deputy Principal Chief of the Cherokee Nation, it is my honor to testify today on behalf of the more than 477,000 citizens of the Cherokee Nation. I also testify on behalf of the National Congress of American Indians (NCAI).

This year marks the 30th anniversary of one of the most impactful federal laws ever enacted for Indian Country: the Native American Housing Assistance and Self-Determination Act (NAHASDA). NAHASDA is one of the clearest examples of Congress recognizing a simple truth: Tribal Nations are best positioned to determine how resources should be deployed in their own communities. Across Indian Country, Tribal Nations are united in their support for reauthorizing and modernizing NAHASDA. There is broad consensus that Congress should act this year to strengthen a law that has transformed Native housing for three decades.

We are grateful that appropriators have continued to fund NAHASDA programs every year despite the lapse in reauthorization, and we recognize that recent appropriations have brought Indian Housing Block Grant (IHBG) funding, in inflation-adjusted terms, to its highest level since 2000, a meaningful step that we urge Congress to build upon through full reauthorization and sustained funding. Despite this gain, NAHASDA's share of the U.S. Department of Housing and Urban Development's (HUD) overall budget has fallen from about 2.4% to approximately 1.4% over the past 25 years, underscoring how far Tribal housing investment still lags behind the growth in federal housing spending as a whole.

I. NAHASDA Has Transformed Housing in Indian Country

Tribal Nations have used NAHASDA to construct homes, rehabilitate aging housing stock, support homeownership, assist veterans and elders, and strengthen communities. Since enactment, Tribal Nations have developed approximately 40,000 homeownership units and 25,000 rental units. NAHASDA-assisted investments with HUD have supported an additional 19,000 homeownership units and 4,000 rental units nationwide.

Prior to NAHASDA, Tribal Nations added approximately 1,800 housing units annually.

Following enactment, Tribal Nations increased annual housing production to approximately 2,200 units while rehabilitating approximately 4,300 homes each year. Today, more than 500 Tribal Nations receive funding through the Indian Housing Block Grant, making it the principal federal housing program serving Indian Country. NAHASDA remains the cornerstone of federal housing policy for Tribal Nations.

That fact is especially important today.

II. The Housing Crisis in Indian Country Remains Severe

Congress should be commended for its passage of the 21st Century ROAD to Housing Act – the most comprehensive federal housing legislation enacted in decades. The Act includes Tribes and Tribally Designated Housing Entities as eligible participants in certain housing and community development programs and makes indirect Native homeownership references with Section 184 and 184A loans. Overall, the Act helps open up opportunities for would-be American homebuyers and encourages the development of more housing across the country.

This important step by Congress, though, of passing the 21st Century ROAD to Housing Act, will not uplift Indian Country unless Congress also reauthorizes and modernizes NAHASDA. Although NAHASDA has transformed Indian housing for thirty years, Congress has not enacted a comprehensive reauthorization in more than thirteen years. Tribal Nations should not have to wait any longer for Congress to reaffirm its commitment to this successful model.

The housing challenges for Tribes and Native communities are particularly formidable. Indian Country alone needs at least 68,000 additional homes to eliminate overcrowding and replace physically deficient housing. This estimate, based on HUD’s national needs assessment from 2017, is conservative because it predates recent inflation, population growth, and rising construction costs.¹ Moreover, homes on Tribal lands are approximately eight times more likely to be overcrowded than homes nationwide,² increasing the likelihood of infectious disease transmission, poorer health and educational outcomes.³

NAHASDA is the primary federal vehicle through which the federal government and Tribes address overcrowding, housing shortages, homeownership, rehabilitation, infrastructure, and community development. This hearing is therefore about more than reauthorization. It is about ensuring that Tribal Nations remain central to the national housing conversation, that the federal government continues to honor its trust and treaty responsibilities, and that Tribal self-determination continues to guide the development and implementation of federal Indian policy.

¹ [Housing Needs of American Indians and Alaska Natives in Tribal Areas: A Report from the Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs](#), U.S. Department of Housing and Urban Development, January 2017.

² [Redlining the Reservation: The Brutal Cost of Financial Services Inaccessibility in Native Communities](#), National Community Reinvestment Coalition, December 2023.

³ [WHO Housing and Health Guidelines](#), World Health Organization, 2018

III. Cherokee Nation Demonstrates the Success of Tribal Self-Determination

Cherokee Nation is proud to be one of the nation's largest Tribal housing providers, and our experience demonstrates what Tribal self-determination can accomplish when Congress provides Tribes with the necessary tools and flexibility. Today, the Housing Authority of the Cherokee Nation operates more than 1,000 low-rent housing units and manages more than 1,600 homeownership units. Housing programs support approximately 1,500 households each month through direct assistance and serve nearly 5,000 households through rental assistance, rehabilitation, homeownership, and related housing programs. Cherokee Nation also maintains dedicated veteran housing and participates in Tribal HUD-VASH initiatives serving Native veterans.

Since adoption of Cherokee Nation's Housing, Jobs and Sustainable Communities Act in 2019, Cherokee Nation has significantly expanded its housing investments through a combination of federal resources, Tribal funding, ARPA investments, and innovative financing tools. During that period, Cherokee Nation has constructed more than 500 homes, completed more than 3,500 housing rehabilitations, expanded homeownership opportunities, and invested in housing solutions for veterans, elders, families, and workers.

Yet Cherokee Nation's experience also demonstrates why modernization is necessary.

The housing landscape facing Tribal Nations today is fundamentally different than the housing landscape Congress confronted in 1996 or even during the last comprehensive reauthorization in 2008.

IV. Housing is the Foundation of Strong Tribal Communities

Housing today is about far more than shelter. Housing affects workforce recruitment, healthcare access, economic development, public safety, educational opportunity, and overall community wellbeing.

One example is Cherokee Nation's Cherry Tree G.R.O.W. initiative in Adair County. G.R.O.W., which stands for Giving Rise to Opportunity and Wellness, is a community revitalization effort that combines housing rehabilitation, infrastructure improvements, public safety enhancements, economic development strategies, and community engagement. Through the initiative, participating homeowners may receive substantial rehabilitation assistance while the Nation invests in streets, sidewalks, community facilities, and public spaces. More than 105 households have enrolled in the project, exceeding original participation goals. Cherokee Nation views Cherry Tree as a model that can be replicated in other rural communities seeking long-term revitalization.

Another example is Cherokee Nation's participation in HUD's Section 184 Skilled Worker Demonstration Program. Cherokee Nation became the first Tribe in the nation approved to participate in the program. Through that initiative, Cherokee Nation is constructing housing for Cherokee Nation Marshals in Tahlequah, Sallisaw, Jay, and Muskogee. The project demonstrates

how housing policy can support public safety, workforce recruitment, and economic growth simultaneously.

Cherokee Nation also views housing as an important tool for preserving language and culture. Through its Cherokee Speaker Village initiative, the Nation is expanding housing opportunities that allow fluent Cherokee speakers to live in community with one another, creating environments where the Cherokee language can be spoken and passed to future generations. These efforts demonstrate that housing policy can advance not only economic and community development, but also the preservation of Tribal identity, language, and culture.

These examples reflect a broader reality across Indian Country.

As Tribes diversify their economies, expand healthcare systems, recruit law enforcement officers, and create new opportunities for their citizens, housing increasingly becomes a limiting factor. Communities cannot grow without homes. Employers cannot recruit workers without housing. Economic development cannot succeed if families cannot find safe and affordable places to live.

At the same time, housing demand continues to exceed available resources. Tribal housing programs faced relatively flat federal funding while construction costs, labor costs, and infrastructure expenses increased dramatically. Between FY 2001 and FY 2023, IHBG funding declined significantly in real purchasing power even as housing needs continued to grow.

The Cherokee Nation experience reflects those challenges. A recent Cherokee Nation housing study found that more than 6,000 households remain on waiting lists for housing services each month. The Nation estimates a need for more than 8,800 additional housing units over the next decade, representing approximately \$1.75 billion in housing investment needs. These figures demonstrate both the success of existing Tribal housing programs and the magnitude of the work that remains.

V. The NAHASDA Modernization Act Builds on a Proven Model

The NAHASDA Modernization Act of 2026 recognizes these realities. Importantly, the legislation does not create a new federal housing framework. Rather, it builds upon a self-determination model that has already proven successful for thirty years. The legislation reflects priorities Tribal Nations have consistently identified through years of consultation with Congress such as:

- **Reducing unnecessary administrative burdens** by streamlining environmental reviews, consolidating reporting requirements, and providing relief from federal requirements. Allowing a single HUD environmental review to satisfy multiple federal review requirements will eliminate duplicative reviews, shorten project timelines, and reduce administrative costs without compromising environmental protections.
- **Expanding access to financing and private capital** by strengthening Section 184 lending authorities, making this important homeownership tool available to more Tribal citizens regardless of where they live, while also modernizing the program through

additional lending partners and more efficient loan processing. Cherokee Nation has long championed broader access to Section 184 financing, including successfully advocating for expansion of the program into portions of Arkansas to better serve Cherokee citizens living there. The bill builds on that progress by recognizing that Tribal citizens increasingly live throughout the United States and should have meaningful access to homeownership opportunities regardless of where they live.

- **Reaffirming Tribal self-determination** by providing Tribes with greater flexibility to establish housing policies, make local decisions, and administer housing programs in ways that reflect the unique needs of their communities.
- **Strengthening housing opportunities for Native families and veterans** by expanding pathways to homeownership, permanently authorizing Tribal HUD-VASH, and supporting innovative approaches to addressing homelessness and workforce housing.
- **Providing long-term certainty** through a seven-year reauthorization that allows Tribal Nations to responsibly plan, finance, and deliver housing projects over the long term.

Among the provisions of the NAHASDA Modernization Act, permanent authorization of Tribal HUD-VASH deserves particular attention. Native Americans serve in the Armed Forces at higher rates than any other population, and Cherokee Nation has seen firsthand how pairing stable housing with supportive services helps Native veterans rebuild their lives and remain connected to their communities. Since joining the Tribal HUD-VASH demonstration program in 2016, Cherokee Nation has served approximately 60 Native veterans through only 20 vouchers, demonstrating how even a relatively small program can create lasting opportunities for veterans to regain stability, achieve self-sufficiency, and ultimately transition into permanent homeownership. Yet Tribal HUD-VASH has operated as a demonstration program rather than a permanent federal commitment. By permanently authorizing Tribal HUD-VASH, Congress can provide Tribal Nations with the certainty needed to expand housing opportunities for Native veterans and honor their service to our Nation.

These are practical reforms that will help Tribal Nations spend less time navigating federal bureaucracy and more time building homes, strengthening communities, and expanding opportunity for Native families.

The legislation before the Committee reflects years of engagement among Congress, Tribal Nations, Tribally Designated Housing Entities, and national Tribal organizations. Cherokee Nation looks forward to continuing to work with the Committee, HUD, fellow Tribal Nations, Tribally Designated Housing Entities, and our national Tribal organizations as S. 5354 advances through the legislative process and is ultimately implemented. Continued Tribal consultation will be essential to ensuring these reforms preserve the flexibility and self-determination that have made NAHASDA successful for the past thirty years.

VI. Closing

Five years ago, Cherokee Nation testified before Congress in support of NAHASDA reauthorization. At that time, Principal Chief Chuck Hoskin, Jr., urged Congress to make significant and consistent investments in Native housing programs and enact a bipartisan reauthorization. That message remains just as relevant today.

The lesson of the last thirty years is clear. When Congress provides Tribal Nations with resources, flexibility, and local decision-making authority, Tribal Nations deliver results. NAHASDA works because Tribal self-determination works.

The question before Congress is not whether NAHASDA has succeeded. The question is whether Congress will honor its trust and treaty responsibilities by modernizing a law that has supported Tribes in meeting the housing needs of their citizens for three decades.

On behalf of the National Congress of American Indians and Cherokee Nation, I respectfully urge Congress to enact the NAHASDA Modernization Act of 2026.

Thank you for the opportunity to testify.

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