

PREPARED STATEMENT OF CHERYL A. CAUSLEY,  
CHAIRWOMAN OF THE NATIONAL AMERICAN INDIAN HOUSING COUNCIL  
TESTIMONY BEFORE THE UNITED STATES SENATE COMMITTEE ON INDIAN  
AFFAIRS

STATEMENT PREPARED FOR THE OVERSIGHT HEARING ON  
PROGRAMS AND SERVICES FOR NATIVE VETERANS

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Good afternoon Chairman Akaka, Vice Chairman Barrasso, and distinguished members of the United States Senate Committee on Indian Affairs. Thank you for inviting me to attend today's oversight hearing on Programs and Services for Native Veterans. My name is Cheryl Causley and I am the Executive Director of the Bay Mills Indian Housing Authority. I am an enrolled member of the Bay Mills Indian Community in Brimley, Michigan. Today, I appear before you in my capacity as Chairwoman of the National American Indian Housing Council (NAIHC). I wish to thank the Committee for this opportunity to appear before you today to discuss programs for Native Veterans.

Before I speak directly about the housing programs that affect our Native veterans, permit me to remind the Committee about the NAIHC. NAIHC is the only national, tribal non-profit organization dedicated solely to advancing housing, physical infrastructure, and economic and community development in Native American communities throughout the United States.

The NAIHC was founded in 1974 and has, for 38 years, served its members by providing invaluable training and technical assistance (T/TA); sharing information with Congress about the issues and challenges that tribes face in terms of housing, infrastructure, community and economic development; and working with key Federal agencies to help meet the challenges of improving the housing conditions in tribal communities.

The membership of NAIHC is comprised of 271 Indian Housing Block Grant (IHBG) recipients, representing 463 tribes and tribal housing organizations. The primary goal of NAIHC

is to support Native housing entities in their efforts to provide safe, decent, affordable, culturally appropriate housing for Native people, including our distinguished Native Veterans.

As the members of the Committee know, Native Americans represent a small percentage of the United States population. Throughout history, however, a high percentage of tribal members have volunteered to serve in all branches of the United States military. Many tribal nations are traditional, warrior societies, and this tradition has translated into an extraordinarily high level of patriotism in Native America—of dedication and commitment to service in the United States armed forces.

In fact, some Native Americans were serving in the American armed forces before they were even granted citizenship. In times of national need, Native Americans have been the first to answer the call and step forward to protect this great country that we all call home. Yet, sadly, Native Veterans often return to their homelands to face extraordinary challenges in finding a place to live.

Our first Americans face some of the worst housing and living conditions in the country, and the availability of affordable, adequate, and safe housing in Indian Country falls far below that of the general U.S. population. Veterans return home to find too few housing opportunities and are put on a wait list for tribal housing—a list that includes many families who have been waiting many, many years to access affordable housing.

There is an agreement among most members of Congress, HUD, tribal leaders, and tribal organizations that there is a severe housing shortage in tribal communities; that many homes are, as a result, overcrowded; that many of the existing homes are in need of repairs—some of them substantial; that many homes lack basic amenities that many of us take for granted, such as full kitchens and plumbing; and that at least 250,000 new housing units are needed in Indian Country.

These issues are further complicated by the status of Indian lands, which are held in trust or restricted-fee status. As a result, private financial institutions will generally not recognize

tribal homes as collateral to make improvements or for individuals to finance new homes. Private investment in the real estate market in Indian Country is virtually non-existent, with tribes almost entirely dependent on the Federal government for financial assistance to meet their growing housing needs. The provision of such assistance is consistent with the Federal government's well-established trust responsibility to American Indian tribes and Alaska Native villages.

The Native American Housing Assistance and Self-Determination Act (NAHASDA) was enacted to provide tribes with new and creative tools necessary to develop culturally appropriate, safe, decent, affordable housing. NAIHC and its membership appreciate the investment and continuing efforts that this Administration and the Congress have made since NAHASDA became law in 1996. However, despite the increase in overall spending within the Department of Housing and Urban Development, the Administration has proposed level funding for the Indian Housing Block Grant (IHBG) at \$650 million for FY2013.

Were the President's budget proposal to be accepted, it would mark the third consecutive year that the funding for Indian housing would be flat-lined. We will work with the Congress, including the leadership of this important Committee, to recognize the acute housing needs that continue to exist in tribal communities and how this impacts Native Veterans. Let me give just three examples.

A recent survey conducted of 11,500 households on the Navajo Nation Reservation revealed that 2,726 were households that included at least one veteran. Severe overcrowding, coupled with wounded veterans returning home to family caretakers, has resulted in a tremendous stress on housing needs. We also know that Native veterans have a great need for housing assistance in off-reservation and urban areas throughout the country.

American Indians are significantly overrepresented among the homeless population in Minnesota, according to studies conducted by the Amherst H. Wilder Foundation and the Corporation for Supportive Housing's American Indian Supportive Housing Initiative. American Indians make up 1 percent of the Minnesota population, but 11 percent of the off-reservation

homeless adult population. Furthermore, American Indians make up 20 percent of the homeless Veterans throughout Minnesota according to another Wilder Foundation study.

In Montana, Native Americans make up 6.3 percent of the population. According to the Montana Veterans' Foundation data, in 2009, Montana had 475 homeless veterans, 54 of whom were Native American. Also in 2009, Montana was home to 43 homeless females, 25 of whom were veterans. Nine of the 25 were Native American women.

Consider these needs against a backdrop that includes the following observation from the Government Accountability Office (GAO) in their Report 10-326, Native American Housing, issued in February 2010 to the Senate Banking Committee and the House Committee on Financial Services:

NAHASDA's first appropriation in fiscal year 1998 was \$592 million, and average funding was approximately \$633 million between 1998 and 2009. The highest level of funding was \$691 million in 2002, and the lowest was \$577 million in 1999. For fiscal year 2009, the program's appropriation was \$621 million. However, when accounting for inflation, constant dollars have generally decreased since the enactment of NAHASDA. The highest level of funding in constant dollars was \$779 million in 1998, and the lowest was \$621 million in 2009.

The needs in Indian Country have not lessened since this report was issued just over two years ago. In fact, the Department of Commerce's Bureau of the Census clearly shows that the needs continue to increase along with a growing and ever-younger population. In a report prepared in November 2011, the Census reported that:

- The nation's American Indian and Alaska Native population **increased by 1.1 million** between the 2000 Census and 2010 Census, or **26.7 percent**, while the overall population growth was **9.7 percent**;
- The median income of American Indian and Alaska Native households was **\$35,062** compared with **\$50,046** for the nation as a whole.
- The percentage of American Indians and Alaska Natives that were in poverty in 2010 was **28.4 percent** compared to the **15.3 percent** for the nation as a whole.

- The percentage of American Indian and Alaska Native householders who owned their own home in 2010 was **54 percent** compared with **65 percent** of the overall population.

I wish to conclude this testimony by thanking Chairman Akaka, Vice Chairman Barrasso, and all of the members of the Senate Committee on Indian Affairs. NAHASDA is not just about constructing houses, it is about building tribal communities—communities where health and safety are a top priority and where education can thrive. However, the path to a self-sustaining economy is not achievable without a robust housing sector, and tribal housing conditions cannot be improved without adequate funding. Veterans who have so courageously served should not be left behind because their communities—their homelands—lack safe and decent housing.

We often here people say, “thank you for your service.” Let’s make sure these words are not hollow. We can best say thank you to our veterans by making sure they have a home to return to after serving our Nation. I know we can count on you to support our efforts. Together, we can continue the important work of building vibrant communities in Indian Country.