

United States Senate
Indian Affairs Committee
June 28, 2006

My name is A. E. Ellis and I am presently Principal Chief of the Muscogee (Creek) Nation of Oklahoma. I have fifteen years in elected office which included eight years on the National Council and four years as 2nd Chief.

Housing and Health issues in the Muscogee Nation are a top priority as it probably is for every Tribal Nation. With the increased funding in the last fifteen years, we have been able to keep up with the yearly demand but it seems to always have a waiting list of 500 to 700 people. The Muscogee (Creek) Nation is situated in the most depressed area in Oklahoma and has had this distinction for many years.

In 1997 with the introduction of the NAHASDA Program and the funding sent directly to the tribe instead of the Housing Authority, we were able to serve our peoples needs more efficiently. Unknown to most everyone in Oklahoma and especially state leaders such as Senators, Representatives and even the Governor, all Tribal Housing Authorities were controlled by state laws. This was a great opportunity for tribal citizens to balk against elected tribal leaders as they served on housing boards under state law and not tribal law. These housing boards were formed in the late 1960's before tribal government and constitutions were formed. Great amounts of money and other assets were controlled by housing authority boards that would not cooperate with tribal leaders. Even under these unfavorable circumstances, we have built approximately 50 new homes per year and probably another 50 homes purchased, called 'acquisition homes'.

Another program that came with NAHASDA is the 184 Program and Mortgage Assistance. Mortgage Assistance provides up to \$25,000 for down payment and closing costs for those that qualify for a loan from a lender that participates in the program. This is a no payback benefit if the homebuyer stays in the home for a period of years.

We have about 100 employees in our new housing division which is a new arm of my administration. My first year in office I terminated the entire

board of directors and top management and formed the new housing division controlled by the Tribal Government. This is the 3rd year of trying to exercise our tribal sovereignty and was successful.

A friendly State Senator carried a specially crafted piece of legislation to the Oklahoma Senate and House to unanimously pass the legislation to allow the Muscogee Nation to assume all programs and assets of the Creek Nation Housing Authority of Oklahoma. The State of Oklahoma ceased to exist with the Creek Nation Housing Authority.

Since assuming complete control we have made many policy changes to better serve our citizens. One is to lower the income requirements to own a HUD or NAHASDA home.

- Previously a person had to earn over \$15,000 to qualify. This left out the very people that needed help the most. By lowering the earning requirements to \$5,000 annually the most needy and lower income people could qualify.
- A policy giving the full blood citizen priority along with tribal elders has been implemented.
- Mortgage assistance was restricted to tribal boundaries and has been changed to state boundaries. Now any Creek Citizen living in the State of Oklahoma can receive assistance.

Progress is moving slowly forward and if we continue to receive funds at this level we plan to serve our present housing needs within seven years.

Our present funding needs are now being challenged by reservation tribes from other states. The funding is based on the 2000 census count which was based on Indian and Multi-race Indians as listed on the census card.

A change in the numbers by a different census count, "***Indian Only***", could reduce the funding for all Indians in Oklahoma and increase it for all Reservation Tribes. The Indian population in Oklahoma is near 600,000 with most belonging to the Five Tribes of Eastern Oklahoma being the Cherokee, Choctaw, Chickasaw, Seminole and Creek. If this formula has to be changed we hope it could wait until the 2010 census count.

Over all the NAHASDA program is working and the Native American population is being served by a professional and capable housing division dedicated to serve the Muscogee (Creek) people. Any support from the U. S. Congress and the U. S. Senate is always appreciated and we need the funding levels to remain as they are or more.

Respectfully,

A D Ellis - Principal Chief
Muscogee (Creek) Nation