

OPENING STATEMENT:

Thank you, Madame Chairwoman. And thank you to our witnesses for joining us today.

I want to start by welcoming Mr. Patrick Goggles. Mr. Goggles brings vast knowledge and experience working on tribal housing.

His resume is impressive, currently serving as the Executive Director of the Northern Arapaho Tribal Housing Authority. Mr. Goggles formerly served in the Wyoming State Legislature and on the Northern Arapaho Business Council.

Thank you to the rest of the witnesses. The expertise on this panel will certainly provide for a robust conversation on an issue that is so critical to tribal nations across the country.

In my state of Wyoming, we have two federally recognized tribes, the Northern Arapaho, and Eastern Shoshone. Both tribes share the Wind River Reservation. The Wind River Reservation is the seventh-largest American Indian reservation in size and fifth largest in population.

Lack of safe, affordable, and available housing impacts communities across Wyoming, but especially on the Wind River Reservation. The housing gap has widened, as the demand for housing is outpacing new construction.

In many cases, multi-generational families are overcrowded in homes. These homes often have serious plumbing and electrical problems and are in dire need of repair.

Congress has provided funding for Native American housing programs for several decades.

Tribes and tribally designated housing entities use the funding for a range of affordable housing activities to benefit low-income tribal households. This includes developing new housing for rental or homeownership, maintaining and operating existing housing units, building infrastructure, and offering housing-related services.

I look forward to hearing from the panel of witnesses about the challenges they have encountered when working with federal agencies and ways these programs can be improved to better serve their communities.

Additionally, I am concerned about the barriers to homeownership on Tribal lands. Homeownership is shown to benefit and stabilize communities, but there are many factors making this more difficult for Native people.

On trust lands, the Bureau of Indian Affairs must process and certify mortgages issued by federal agencies and lenders. In some cases, the BIA has taken months to process mortgages.

That is why I have cosponsored the *Tribal Trust Land Homeownership Act* with Chairwoman Smith, to create deadlines that BIA must meet for processing title documents.

This leads me to recognize the work of Native Community Development Financial Institutions, which serve as a vehicle for economic growth in communities that have often faced barriers to accessing capital and financial services.

I, along with several members of this Subcommittee, are members of the Senate Community Development Finance Caucus. The Caucus is a platform to address the needs of CDFIs so that they have the resources to serve their communities. I believe CDFIs are a wise investment to multiply our federal dollars for maximum impact.

In closing, our witnesses today provide unique perspectives on the state of Native American housing.

I look forward to hearing their testimony and discussing ways to ensure tribal housing needs are met.