

Opening Statement
HTCD Hearing: State of Native American Housing
Chair Tina Smith

Good afternoon. The Subcommittee on Housing, Transportation, and Community Development will come to order.

Thank you to our witnesses for participating today, and thank you to Senator Lummis and her team for working with us on this bipartisan hearing.

When Senator Lummis and I first met to discuss our goals for this Subcommittee this Congress, Native housing emerged as a top priority for both of us.

Finding affordable housing is a challenge for every community right now, but in Native and Tribal communities, barriers to housing and homeownership are particularly challenging.

And we know, without safe, decent place to call home, nothing in your life works – not your work, your family, your health, not anything.

Native people experience this reality in very tangible and specific ways – as Tribal leaders in Minnesota and around the country tell me all the time.

Minnesota is home to eleven sovereign Tribal Nations, and large Indigenous populations in the Twin Cities, Duluth and Bemidji.

Housing challenges in Native communities stretch across the entire housing continuum, from the lack of emergency shelter to a shortage of home ownership opportunities on Tribal lands. People struggle to get mortgages, appraisals, and title insurance. If you own a home, keeping it in good repair can be difficult because of a shortage of contractors and skilled trades-people. Tribal communities are often rural and remote, which adds to the costs of infrastructure like water and sewer.

These issues are common in all rural communities, but they are exacerbated on Tribal land.

Lease land and trust land each come with their own challenges. Mortgage lending on trust land can mean months or years administrative delays working through the BIA, and many lenders won't do business on trust lands at all. Mortgages on lease land can also face lengthy administrative delays. Sen. Rounds and I partnered on a bill to take the first step on fixing these problems three years ago, and earlier this year, Sen. Rounds, Sen. Thune, Sen. Tester, and I introduced a bill to take the next step to addressing these delays.

In addition, much of the housing stock on Tribal land is substandard and needs significant repair. Homes lack full plumbing, complete kitchens and sufficient heating. According to a HUD study, housing in Tribal areas is about six times more likely to have heating or plumbing deficiencies in comparison to the rest of the country. Repairs and maintenance are expensive, and so many Tribes end up spending scarce federal housing dollars maintaining existing housing up, rather

than building more units to meet the demand for more housing. The result is unsafe homes that sit vacant and boarded up, even as the demand for housing is increasing.

Even with recent increases, inflation-adjusted funding for the Indian Housing Block Grant is well below where it was 25 years ago – and well below what I believe is needed to meet the trust and treaty obligations of the federal government for housing in Native communities.

Housing shortages and homelessness are experienced on Tribal land when families crowd into homes not nearly big enough for all the people. This is sometimes called “doubling up,” which suggests a relative sleeping on a couch or sharing a bedroom. In practice, overcrowding is much more intense, with reports of fifteen or even twenty people sharing a two-bedroom home. Native communities have strong cultural traditions of not letting relatives go without a place to stay when you have a house to share. In cold winter climates like Minnesota, and Wyoming, sleeping outside can be deadly.

In May 2021, in my first hearing as chair, this Subcommittee held a hearing on Native housing issues, and we heard about the need for more supportive housing that combines shelter with culturally specific programming to support Native people experiencing homelessness. In my home state of Minnesota, Native Americans account for 13 percent of people experiencing homeless despite being only about one percent of the state’s overall population. Without culturally specific programming and trauma-informed systems, Native people experiencing homelessness struggle to access services and find stable housing.

We also heard about the importance of reauthorizing of the Native American Housing Assistance and Self-Determination Act, or NAHASDA. That was last updated in 2014, and it’s far past time to pass that important, bipartisan legislation that will cut red tape for housing development in Native communities, better uphold our promises to Native veterans, and put a stop to drug use and violent crime. I’m grateful to Senator Schatz and Senator Murkowski for leading this effort in the last Congress, and I look forward to working with them to finally get this done.

I look forward to hearing from our witnesses today about what we are doing that is working, what’s not working, what needs reform, and what needs more support. These are issues of bipartisan interest, and places where we’ve demonstrated the capacity to work together. I look forward to building on that shared sense of purpose to make progress on these important issues for Native communities.

I’ll now turn to Senator Lummis for her opening statement.