

Statement of Ben Nighthorse Campbell
Vice Chairman, Senate Committee on Indian Affairs
Oversight Hearing on the Implementation of the Native American Housing and Self Determination Act
of 1996

February 13, 2002

Good afternoon, and thank you Mr. Chairman for holding this hearing on the implementation of the Native American Housing and Self Determination Act of 1996 (NAHASDA).

The NAHASDA has had a profound effect on the ability of Tribes to implement housing plans tailored to local needs, rather than having Federal officials make those decisions.

The Act is due for reauthorization this year and I was very happy to have introduced a bill to do just that last year — and was joined in introducing that bill by you Mr. Chairman.

In the years since the NAHASDA was enacted, the number of housing units built has increased substantially.

The “block grant” approach of the NAHASDA

1. respects Tribal sovereignty and decisionmaking;
2. provides Tribes with flexibility in housing plans; and
3. eliminates unnecessary “red tape” and obstacles to housing construction in Native communities.

Though the NAHASDA has worked well, it is just now getting off the ground and I believe its best days lie ahead.

I am hopeful Mr. Chairman that, with the support of the Tribes and the Administration, we can effect a “sea-change” in and view housing not just as an item of annual appropriations but as an “Engine of Economic Growth” in Indian communities.

As the recent “Native American Lending Study” released by the CDFI shows, there are great needs in Native communities for capital and liquidity. These unmet needs are holding back the growth of Indian economies.

The “National Mortgage News” has reported a quantifiable pent-up mortgage demand in Indian country of close to \$2.7 billion.

One of our goals ought to be to encourage home-ownership in Indian communities as a way to bring stability, equity, and economic growth to Indian communities.

I believe that we have that opportunity in reauthorizing the NAHASDA and I look forward to working with the Department and the Tribes in seeking innovative ways to finance housing and home-ownership and new and creative ways to encourage economic growth across Indian lands.

The Chickasaw Nation of Oklahoma, to use one example, has done just this in partnership with “Freddie Mac” and “Fannie Mae” and we ought to be looking at ways to replicate their success.

With that, I ask Unanimous Consent to insert into the Hearing Record the news articles I referenced as well as the Executive Summary of the Native American Lending Study prepared by the CDFI and released in November, 2001.

Thank you Mr. Chairman.

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