



**Prepared Testimony of Adrian Stevens, Acting Chairman of the Board of Directors
National American Indian Housing Council
to the
U.S. House Natural Resources Committee, Subcommittee for Indigenous Peoples of the
United States
Oversight Hearing on
COVID-19 Impacts in Indian Country**

March 23, 2021

Good Afternoon. My name is Adrian Stevens, and I am the Acting Chairman of the Board of Directors of the National American Indian Housing Council. I am a member of the Seneca Nation, and I currently serve as the Executive Director of the Seneca Nation Housing Authority in Salamanca, New York. I would like to thank Chairwoman Leger Fernandez, Ranking Member Young and all committee members for having this hearing today and for working to ensure the United States is fulfilling its trust and treaty obligations towards Indian Country with respect to addressing the impacts of the coronavirus pandemic in tribal communities.

Background on the National American Indian Housing Council

The NAIHC was created by tribal housing programs in 1974 and for nearly five decades has provided invaluable Training and Technical Assistance (T&TA) to all tribes and tribal housing entities; provided information to Congress regarding the issues and challenges that tribes face in their housing, infrastructure, and community development efforts; and worked with key federal agencies to ensure their programs' effectiveness in native communities. Overall, NAIHC's primary mission is to promote and support American Indians, Alaska Natives and Native Hawaiians in their self-determined goal to provide culturally relevant and quality affordable housing for Native people.

The membership of NAIHC is comprised of 280 members representing 469¹ tribes and tribal housing organizations. NAIHC's membership includes tribes and tribally-designated

¹ There are 574 federally recognized Indian tribes and Alaska Native villages in the United States, all of which are eligible for membership in NAIHC. Other NAIHC members include state-recognized tribes eligible for housing assistance under the 1937 Housing Act and that were subsequently provided funding pursuant to the Native

housing entities throughout the United States, including Alaska and Hawaii. Every member of this Committee serves constituents that are members of NAIHC, either directly through tribes located in your Districts, or generally through the United States government-to-government relationship with all tribes within the United States. NAIHC's members are deeply appreciative of your work to improve the lives of Indigenous Peoples throughout the Country.

Profile of Indian Country

There are 574 federally-recognized Indian tribes in the United States. Despite progress over the last few decades, many tribal communities continue to suffer from some of the highest unemployment and poverty rates in the United States. Historically, Native Americans in the United States have also experienced higher rates of substandard housing and overcrowded homes than other demographics.

The U.S. Census Bureau reported in the 2017 American Community Survey that American Indians and Alaska Natives were almost twice as likely to live in poverty as the rest of the population—25.4 percent compared with 13.4 percent. The median income for an American Indian Alaska Native household is 30% less than the national average (\$40,315 versus \$57,652).

In addition, overcrowding, substandard housing, and homelessness are far more common in Native American communities. In January 2017, the Department of Housing and Urban Development (HUD) published an updated housing needs assessment for tribal communities. According to the assessment, 5.6 percent of homes on Native American lands lacked complete plumbing and 6.6 percent lacked complete kitchens. These are nearly four times than the national average, which saw rates of 1.3 percent and 1.7 percent, respectively. The assessment found that 12 percent of tribal homes lacked sufficient heating.

The assessment also highlighted the issue of overcrowded homes in Indian Country, finding that 15.9 percent of tribal homes were overcrowded, compared to only 2.2 percent of homes nationally. The assessment concluded that to alleviate the substandard and overcrowded homes in Indian Country, 68,000 new units need to be built.

Since the Native American Housing Assistance and Self-Determination Act (NAHASDA) was enacted in 1996, tribes have built over 37,000 new units according to HUD. However, as the IHBG appropriations have remained level for a number of years, inflation has diminished the purchasing power of those dollars, and new unit construction has diminished as tribes focus their efforts on unit rehabilitation. While averaging over 2,400 new unit construction between FY2007 and 2010, new unit construction has dropped in recent years with only 2,000 new units between 2011 and 2014, and HUD estimating less than 1,000 new units in future years as tribes maintain existing housing stock over new development.

Impacts of COVID on Tribal Housing

With respect to housing in tribal communities, the primary impact of COVID-19 has been to highlight how far behind we are in meeting the housing needs of Indigenous Peoples of the United States. There is a substantial housing shortage in tribal communities. According to the 2017 HUD Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs, 68,000 new housing units are needed across all tribal communities to alleviate the effects of overcrowded and/or substandard housing. Many tribal housing professionals believe this to be a low estimate. Despite this substantial need, federal funding of tribal housing programs provides for the development or acquisition of only 1,000 new units per year.

The housing shortage in tribal communities causes high levels of overcrowded homes. The 2017 HUD Assessment estimates that 1 in 6 homes in Native communities suffers from overcrowding, which is eight times the national average. It is not uncommon for three or more generations to live under the same roof. These overcrowded conditions completely prevent families from practicing safe social distancing that is necessary to prevent or reduce the spread of a virus like COVID-19.

The 2017 HUD Housing Needs Assessment also found high rates of substandard plumbing in 5.6% of tribal homes, which is 4 times the national average. This lack of access to clean water in many homes means families can't practice the basic safety precaution of adequate hand-washing and other sanitation practices. With these issues affecting tribal homes, it is no wonder that rates of infection of COVID-19 are 1.7 times higher than non-native demographics.

To its credit, Congress has recognized the impacts of COVID-19 on tribal communities and passed a number of relief packages that include new resources for tribes and tribal housing programs. Unfortunately, new homes cannot be built at the snap of a finger, and years of inadequate funding for tribal housing and infrastructure have left tribal communities and families with few options to respond to the immediate impacts of COVID-19 or prevent its spread.

Through the CARES Act last spring, tribal housing programs were provided \$200 million of Indian Housing Block Grant funds, in addition to annual appropriations. Unfortunately, \$200 million for just under 600 grantees does not go far to address the immediate impacts of COVID-19 on tribal housing. Over half of those grantees received less than \$100,000 in additional funds to respond to their communities' housing needs under COVID-19. As development of new units and infrastructure often takes months or years of planning, tribes have been forced to acquire new housing units for short- or long-term use. However, many tribes are located in areas where the availability of new units is very low or of substandard quality and needing improvement. NAIHC understands that tribal approaches to address their local needs have varied across the country. Some tribes were able to utilize other tribal community buildings, in some cases including hotels or casinos, to alleviate overcrowded conditions or to use as makeshift quarantine facilities. Many tribes also provided increased rental assistance to families to allow families to separate into multiple homes. Where local units were unavailable, some tribes have had to help tribal members find housing in nearby towns away from tribal centers, sometimes 50-100 miles away.

The CARES Act also provided \$100 million for emergency grants under the Indian Community Development Block Grant. These funds were provided to 96 tribes. According to a HUD press release, these grants helped provide for the construction of new rental housing to address overcrowding and homelessness; the construction of water infrastructure, including water wells and water lines; the purchase and renovation of an old clinic facility to facilitate access to testing, diagnosis, and treatment of Tribal members; and the provision of emergency food supplies to geographically isolated communities.

With the passage of the American Rescue Plan, tribes will see another \$450 million in Indian Housing Block Grant funding and \$280 million emergency grants under the Indian Community Development Block Grant. NAIHC expects that this additional round of funding will provide for even greater development or acquisition of new units beyond what was provided by the CARES Act. One large concern we have heard from tribes, and the larger housing industry, is that COVID-19 had disrupted construction materials pipelines and building contractors in a way that has caused a sharp spike in costs of construction.

Congress has also provided substantial set-asides to tribal housing programs specifically for rental assistance, utilities, and now mortgage assistance in tribal communities. These funds will be able to help thousands of families and individuals in tribal communities across the country. Combined, the \$1.3 billion in rental and mortgage assistance funds provided to tribes is roughly twice the annual funding provided under NAHASDA. Tribes and the NAIHC are still working with the Treasury Department to ensure that these funds are flexible enough to be fully effective in tribal communities.

Many tribes have already been operating some form of rental assistance in their communities with their NAHASDA funds, however because the recent Emergency Rental Assistance Program is operated through the U.S. Treasury, tribes are having to update their policies and comply with more rigid eligibility requirements. The additional time provided in the American Rescue Plan for ERAP grantees will help alleviate some of these issues by giving tribes more time to find eligible families and individual households. One issue that NAIHC has heard consistently is the need to expand the level of eligibility beyond 80% local AMI. Many tribes existing rental assistance programs have already provided assistance to these community members, and tribes are seeing families above that eligibility threshold also struggling to pay rent but ineligible for assistance.

We believe the flexibility that Congress included in the mortgage assistance program in the American Rescue Plan of expanding eligibility to 100% of the greater of local or national AMI will allow more families and individuals to receive assistance through that program.

While tribes appreciate the additional resources provided by Congress over this past year, the lack of progress of new housing developing in Native communities over the last 20 years cannot be reversed overnight. COVID-19 has put a spotlight on the extreme housing shortage in Indian Country. NAIHC hopes the disparate impacts of the COVID-19 pandemic in tribal communities spurs Congress to work with Tribes and tribal housing programs to address these long-standing housing needs in a way that both prevents a future pandemic from running

rampant in our communities and more directly provides equitable housing opportunities for Native American, Alaska Native and Native Hawaiians.

NAIHC wants to thank the members of this Committee and the full Congress who have introduced and sponsored bills and supported efforts to improve housing opportunities in tribal communities. Tribes have consistently shown how far they can stretch their housing dollars to help the most members of their community as possible, and NAIHC and tribal housing programs look forward to working with our partners in Congress and Federal agencies to continue building safe, affordable housing in our communities.