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Subcommittee on Housing and Community Opportunity

Committee on Financial Services

of the

United States House of Representatives

**Addressing the Housing Needs of Native American Veterans
with Disabilities**

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[NOTE: This testimony is provided as prepared. Testimony delivered by Ms. Yazzie to the Committee may differ in some respects and cannot reflect responses to questions from Members of the Committee.]

Good morning Chairwoman Waters and Representative Kirkpatrick, thank you for this opportunity to address you on the pressing issues facing veterans in Indian Country. Your dedication to the cause of Indian sovereignty and your support for Native families across the country are an inspiration to me and it is an honor to testify before you.

The Indian Veterans Housing Opportunity Act of 2009, the bill that we are here to discuss today, would provide very specific and very real help to veterans across Indian Country. The leadership you have shown, Congresswoman Kirkpatrick, along with bill's co-sponsors – Representatives Lujan, Heinrich, Teague, Hare and Richardson – gives comfort to the thousands of veterans who have served so honorably and suffered hardships in the line of duty.

Native Americans respond to the call to serve their country at a higher rate than any other group in America. From the Revolutionary War to the Civil War to the Navajo Code Talkers in World War II, Native Americans have worked, defended and championed the ideals of freedom, independence, self-determination and liberty even when those very rights were denied to them at each and every turn. This bill would be a small step in repaying those veterans by removing one more barrier to their ability to gain housing.

Under the Native American Housing Assistance and Self-Determination Act of 1996, tribes were given greater leeway in designing and implementing programs to assist tribal members. One of the ways in which tribes can exercise that authority is by setting rents, so long as they do not pass the maximum allowable amount of 30% of a tenant's adjusted income. This is different than other programs at HUD that typically set a hard percentage of 30%, what we have come to refer to as the "Brooke Amendment" for the author of the concept, the distinguished and I would say far-sighted Senator Edward Brooke of Massachusetts. Tribes can charge less and in many cases will make exceptions to rent payments for veterans who, like those identified in the bill, are receiving service-related disability payments.

What we do not have the flexibility for, however, is in determining whether a disabled veteran is qualified for the housing program in the first place.

Imagine if you will, Congresswoman, that a veteran who has served his or her country is returning from their overseas service and during the course of that service he or she has suffered a wound. That soldier, sailor or airman receives payments from the VA, but while those payments are not counted for purposes of income tax, they do count for determining whether the individual can live in NAHASDA-assisted housing; the law states that a tenant must be at or below 80% of area median income.

As you will notice, there are few housing options available in Indian Country in general and here at Navajo in particular. Private housing stock for the most part simply does not exist for reasons that this subcommittee is quite familiar with and has likewise sought to alleviate. Many veterans return home to live with family, but in some instances the combined income of the veteran from service-related disability payments could put that family over 80% of area median income. Now you have left this veteran with a choice: try to find housing elsewhere in a scarce environment without the support of your family or lie to the government so you can stay with your family and get the support you need to readjust to life back home. What a horrible choice. No veteran

should ever have to make such a choice. They have served and suffered and they deserve our support.

This is why I am such a strong supporter of this bill. Not only would it prevent veterans from having to make such difficult choices, it would provide the same benefit to those whose loved ones have given, as Lincoln said, the last full measure of their devotion.

Reliable estimates place the number of homeless veterans in this country 107,000 on any given night. As many as 67% of these veterans – two-thirds – served three years or more and a third of them served in war zones. While some detractors have opposed providing exceptions to income rules for any group and seek to soften the proposal from this bill, I must take strong exception to their arguments. This is a small change with limited impact on total rental income and if we are not willing to make small changes to our rules for those who served our nation for extended periods and in the line of fire, then for whom are we willing to adjust them?

Background on Navajo Housing Authority:

As Chief Executive Officer of the Navajo Housing Authority, I am charged with operating the largest Tribal Housing organization in the country. The Navajo Housing Authority manages 8,352 (approximately 3300 rental and 4000 homeownership) units of housing and is the largest developer of housing in this vast area. There are roughly a quarter million members of our tribe, over 200,000 of whom reside on or near the reservation.

I realize that many of you have not had the opportunity to visit our beautiful country, so let me take a moment to give you perspective on Navajo and our challenges. The Navajo Nation spreads across three states: Arizona, New Mexico and Utah. The Nation covers nearly 27,000 square miles, making it larger than the state of West Virginia.

Working in concert with other agencies of the Navajo Nation, the Navajo Housing Authority has made great strides in improving the lives of tribal members. I am lucky to have the support of a tremendous staff, both in our headquarters in Window Rock, and throughout the Navajo Nation. I am also blessed by the support of a strong Board and tribal government, including President Shirley and his staff and the Navajo Nation Council.

The Navajo Nation is the largest reservation in the United States, both in terms of population and area covered. As you can imagine, this creates tremendous challenges in creating housing communities and offices and staff that are accessible to all those we serve. We also face the issues of building housing that is temperate to the many environments across the reservation, from forests to plateaus and deserts and a range from 5000 feet to over 10,500 feet.

As we have grown in size and population since we through the intervening years have struggled to insure adequate housing was available and accessible to all the people of the Navajo Nation. We have taken full advantage of NAHASDA funds and have seen a serious increase in the amount of homes that have gone up and the number of people who are housed in safe, secure and affordable housing.

As is all too often the case in Indian Country, we suffer from chronic unemployment, insufficient infrastructure, a lack of available housing and the associated challenges, including poor health and substance abuse, particularly among our youth. This only exacerbates the need for affordable housing as well as the need for technical jobs that the Navajo Housing Authority provides. Whether it is office jobs, construction or maintenance we keep people employed across the reservation

In the last decade the Native American Housing Assistance and Self-Determination Act (NAHASDA) has been a useful tool in our Nation's work. The hallmarks of the law -- self-determination and Tribal decision-making -- are what make it successful. Not only just for Navajo but for tribes across the nation it has provided a framework that allowed for successful advancement and pride of home ownership.

The law is not without its challenges and for the past decade tribes have worked with HUD to implement the law in the most effective and efficient manner possible. The Navajo Housing Authority enjoys a good working relationship both with our local HUD Office of Native American Program and with the National ONAP Office. We thank both Deputy Assistant Rodger Boyd and Assistant Secretary Sandra Henriquez for their support and guidance, especially in the last year.

Appropriations:

I have stated in previous testimonies, the major failing of NAHASDA has not been caused by the law itself, but by the lack of sufficient funding. This affects our ability to serve all families and that certainly includes those that are targeted by HR 3553 as well.

Unfortunately, the President's requested funding level for fiscal year 2011 is of serious concern. As costs increase without an increase in federal funding, a higher share of NAHASDA funds go to support the existing housing stock. This leaves little room for the innovation and new opportunities envisioned by the members of this Committee and Tribal leaders who crafted this program a decade ago. While Tribal Housing Authorities were already working hard to do the most with the funding that has been provided in the past we are now facing a proposal to cut 17% of the block grant.

The funding level request for Indian Community Development Block Grants has been requested at \$65 million. While we are glad that the ICDBG level has been discussed and requested by the President, the needs that these funds address across all of Indian Country are the basic fundamental infrastructure "building blocks" that we need to continue building to ensure that we provide top notch service to those in our homes. Anyone who has been to Indian Country understands the infrastructure challenges we face and the costs for transporting and installing the needed projects into parts of the country that are not always accessible or prepared for such projects.

We understand that in these tough economic times budgets are strained. We are adjusting and changing the way we operate to better and more effectively serve those who use our housing on a tighter budget. However, as the largest Native American tribally-designated housing entity we

need sufficient funds to be able to advance our cause and continue to serve and expand our programs for those who need the help the most.

Finally, we have been working hard to continue our work within the Navajo Housing Authority to create a database with targeted demographics data and metrics that will allow us to gauge our specific housing needs and get a broader view of the role we can play in the future of housing on tribal lands, we believe our work on this issue will help to advance our work and make us more effective providers of housing options. This is also an important issue to remember as the federal government sends out thousands of census takers across America that these cuts may be even deeper than we currently believe depending on the findings of our research and the news that comes out of the decennial census and the resulting population information.

Conclusion

I would like to close my testimony by remembering President Lincoln' beautiful words with which he closed his second inaugural address:

With malice toward none, with charity for all, with firmness in the right as God gives us to see the right, let us strive on to finish the work we are in, to bind up the nation's wounds, to care for him who shall have borne the battle and for his widow and his orphan, to do all which may achieve and cherish a just and lasting peace among ourselves and with all nations.

I thank you for the opportunity to discuss these vital needs and to share some of the work Navajo is doing to put people into homes and back to work. I look forward to working with you as this important legislation moves forward and I am happy to answer any questions you or other Members of the Committee may have.