

**Amendment to the Views and Estimates of the Committee on Financial  
Services on Matters to be Set Forth in the Concurrent Resolution on the  
Budget for Fiscal Year 2015**

**Offered by Mr. Kildee of Michigan, Ms. Moore of Wisconsin, and Mr. Heck  
of Washington**

Beginning on page 12 strike lines 4 - 25 and insert the following language:

“Native Americans living on reservations experience some of the poorest housing conditions in the United States. They also face unique barriers to home ownership because of the legal status of tribal lands and the resulting implications their status has for mortgage lending. NAHASDA is critical to helping Native Americans meet their need for affordable housing.

The Committee acknowledges that housing development, like other forms of capital development, can be a multi-year process and that recipients should be allowed a reasonable time in which to plan for and expend their funding.

Despite the balance of unexpended IHGB funds, most tribes spend their money quickly. In fact, HUD reports that, as of January 2013, nearly 94 percent of all IHGB funds allocated between the program’s inception in FY1998 and FY2011 have been disbursed. HUD is also working with tribes that have balances of unexpended funds to help them spend their funds in a more timely fashion by, among other things, providing additional technical assistance.

It is also important to note that smaller tribes, which typically receive smaller allocations of funding on a yearly basis, need the flexibility of being able to build up unexpended funds in order to allow them to save enough funds to finance major development projects.

In sum, there are a number of coinciding explanations for the unexpended balances that exist, but lack of serious need for these funds among Native American tribes is not one of them. We agree that we should be looking to implement reforms that will help these funds meet the affordable housing needs of tribes as efficiently as possible, but we caution against measures that will undermine the clear need for housing assistance among tribes. The Committee urges the timely and full reauthorization of NAHASDA.”