



Written Testimony of W. Patrick Goggles  
Executive Director of Northern Arapaho Tribal Housing  
United States Senate Committee on Banking, Housing, and Urban Affairs  
Subcommittee on Housing, Transportation and Community Development  
June 13, 2023

For the record my name is W. Patrick Goggles, Executive Director of Northern Arapaho Tribal Housing. I reside on the Wind River Indian Reservation, Wyoming.

I am also a Region V board member to the National American Indian Housing Council, the national organization representing Federally recognized Tribes, Tribally Designated Housing Entities and Tribal Housing Authorities from Hawaii, Alaska and the lower forty-eight states.

First and foremost, I would recommend the committee to consider the re-authorization of Native American Housing Assistance and Self-Determination Act (NAHASDA) of 1996. The re-authorization of the NAHASDA would provide Tribes and their housing entities the opportunity to plan, develop, and construct affordable housing on tribal lands. NAHASDA has not been reauthorized since 2013, for at least ten years. NAHASDA has been funded by continuing resolutions that provide a yearly allocation to Tribal Housing entities and leaves little room to effectively plan for affordable housing development, either rental or homeownership. NAHASDA provides tribal recipients with an annual allocation; the Indian Housing block grant (IHBG). The block grant funds the operation of tribal housing operations that also provides meaningful employment to tribes. As a side note, the unemployment rate on the Wind River Indian Reservation is approximately 35%.

Three years ago, Congress first funded the Competitive Indian Housing Block Grant to allow tribes and their housing entities to apply for development funds that were not included in their regular block grant. The challenge for tribes to compete, especially tribes, without gaming revenue is to match or leverage requirement of the Competitive Indian Housing Block Grant. Leverage requirements become a significant barrier to tribes and THDEs of all sizes and capacities to access additional funds to satisfy the competitive leveraging requirements. I urge the committee to direct HUD ONAP to remove all competitive requirements related to the Competitive Indian Housing Block Grant as well as the Indian Community Development Block Grant. Removing the leveraging requirements will allow more tribes to compete for these important supplemental development funds.

The challenge of building affordable housing on tribal lands in the total of cost of development; Infrastructure is approximately one-third of the total development costs. Current federal assistance prioritizes "construction-ready" projects. In the regions I represent, Region V (Montana, Wyoming, Colorado & Utah & Region III (North Dakota, South Dakota & Nebraska), many of the tribes are large land-based tribes supporting rural native communities that are miles from the basic essential services, such as emergency services (fire, ambulance, law enforcement).

I would encourage the subcommittee to allow tribal housing programs to gain access to the Housing Choice Voucher (HVC) /Section 8 program that now comprises the vast majority of housing assistance funds provided in the United States. Access to Section 8/HCV would allow tribes to provide housing vouchers to their tax credit and other units in the same manner public housing authorities are doing today. Housing stock on Indian Reservation is virtually non-existent. Conditions of over-crowding and an acute shortage of safe & stable affordable housing units on tribal lands have existed during my twenty years as the Executive Director of Northern Arapaho Tribal Housing.

Tribes are also working to expand housing opportunities for tribal members with affordable rental units as well as homeownership. Under the HUD Section 184 loan guarantee, tribes and individual tribal members can seek assistance to access lending funds to purchase or build a home on tribal lands. It is my opinion that HUD ONAP should be consulting tribes when proposing a change to the Section 184 loan program. The current changes to the Section 184 program are making it increasingly difficult to use the program on tribal lands which was the original intent of the 184 program. HUD has announced that it is drafting a handbook to operate the new Section 184 program and tribes should be involved in the drafting as well.

In regards to Native American Veterans, the HUD VASH (Veterans Supportive Housing) voucher has been implemented for the last few years as a demonstration project. I would encourage the subcommittee to consider funding the tribal VASH on a regional basis to allow for all tribes to participate. Regional VASH voucher pools could be established for each ONAP region to allow all TDHEs access to vouchers to service native American veterans.

In my experience as an Executive Director, over the years, the one barrier has been the inability of the Bureau of Indian Affairs (BIA) to lease tribal lands to housing entities or tribal members in a timely manner. I have experience instances of three to four years to finalize a master lease for a tribal subdivision or two to three years for a tribal member to lease a homesite. I would encourage the subcommittee to visit with the Select Committee of Indian Affairs on a congressional level to fully understand the scope of their stewardship on Trust and allotted tribal lands.

In closing, Northern Arapaho Tribal Housing appreciates the Subcommittee on Housing, Transportation and Community Development for the invitation to myself as Executive Director to provide testimony. I would like to thank the Chair of the Subcommittee on Housing, Transportation, and Community Development Senator Tina Smith and Ranking Republican Member Cynthia Lummis, Wyoming for holding the hearing on housing for American Indians and Alaska Native Communities.

Respectfully,

W. Patrick Goggles  
Executive Director  
Northern Arapaho Tribal Housing