

**Written Testimony on Behalf of  
Aneva J. Yazzie, Chief Executive Officer, Navajo Housing Authority  
To the United States Senate Committee on Indian Affairs  
In Regards to Senate Bill 1352,  
The Native American Housing Assistance  
And Self-Determination Reauthorization Act of 2013  
July 31, 2013**

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On behalf of the Navajo Housing Authority (NHA), I am thankful for the opportunity to provide this written statement regarding the introduction and consideration of Senate Bill 1382, the Native American Housing Assistance and Self-Determination Reauthorization Act of 2013. We are grateful for the Committee's commitment to working with tribes in reauthorizing this important piece of legislation. The NHA supports a reauthorization bill that will streamline administrative processes, allow greater tribal self-governance, clarify compliance and regulatory issues, and provide technical amendments to ease program execution. We hope that we can work with the Committee to ensure that the NAHASDA Reauthorization bill meets these objectives.

**Background on NHA and the Navajo Nation**

The NHA is the Tribally Designated Housing Entity (TDHE) for the Navajo Nation. NHA is the largest Indian housing authority, and is nearly the eighth largest public housing authority in the United States. NHA is comparable in size to the public housing agency for the City of Atlanta. The Navajo Nation is the largest Indian tribe in the United States, with a total enrollment of approximately 300,048 tribal members, and the reservation has a land-base of 26,897 square miles that extends into the states of Arizona, New Mexico, and Utah.

Comprised of 375 employees, NHA manages 8,026 housing units that consist of approximately 3,882 public rental units and 4,144 homeownership units including 29 separate administrative facilities. There are fifteen separate field offices and one residential Management Corporation managed by NHA to deliver service to tribal members residing within 110 Chapters (local regional government units) and their surrounding communities. It is important to note that the NHA is an anomaly in the public housing sector – there is no large-scale public housing provider like NHA that operates in an expansive rural reservation area with unique land issues. It must be noted that the housing development challenges on the Navajo reservation are complex because of our sheer scale of operation, tribal land status and socio-economic conditions.

The mission of NHA is *Housing our Nation by Growing Sustainable Communities*. On May 1, 2013, the NHA moved into a new chapter in its history as it celebrated its 50th year in operation. The 50th anniversary of NHA was more than a celebration of its past success it was a commencement to inaugurate a new vision for the next 50 years to come. This year alone NHA is on track to build and modernize 537 homes across the Navajo Nation. After completing an

expansive scientifically based housing needs assessment in 2011, NHA forged ahead on an initiative to create a sustainable community master plan for the entire Navajo Nation – a master plan that will help NHA execute large-scale housing development projects in the coming years. Even more, the organization is expanding its veterans housing program and transforming its homeownership program to include individuals from low, moderate and high incomes, so that all Navajo families can partake in the dream of homeownership. It is the goal of NHA to help build a home for every Navajo family while strengthening the socio-economic fabric of the Navajo Nation.

### **Indian Housing Drives Community and Economic Development**

NHA understands that housing is a key component to community and economic development. It establishes a foundation for positive growth by increasing structure and security. As the availability of housing helps sustain a growing population, it increases the chances of establishing needs for better schools, better health care, more business start-up opportunities, in turn, creating more jobs. In brief, here are a few ways housing drives community and economic development.

- Grows Infrastructure: In many Navajo communities on the reservation there were no power-lines, telephone lines or even roads before houses were constructed. Housing created the infrastructure and helped further develop the communities.
- Better Schools: Indian educators say that the lack of housing impacts retention and recruitment of quality teachers, therefore impacting the value of an education received on the reservation.
- More Businesses: More development creates more business opportunities, such as gas stations, restaurants, fast food, and other small businesses.
- Creates Transportation: Housing eases transportation needs for the community bringing roads to access schools, businesses, and other developments. (i.e. roads need to be built which requires personnel to oversee and maintain roads.)
- Better Health Care: Indian health reports state that a major cause to poor health care in Navajo communities is the inability to attract and retain quality medical staff. This is primarily due to the lack of housing on the reservation.
- Grows the tax base: Housing facilitates business development and job creation. More businesses and jobs create a healthy tax base which in turn provides services to the Navajo people such as schools, hospitals, public safety and roads.

Since housing impacts the community development and economic growth, to fully build sustainable Navajo communities NHA is using NAHASDA to execute strategies to create large-scale housing development that integrates larger community and economic development goals.

### **NAHASDA: Building Homes, Building Communities, and Building Nations**

NHA strongly believes that the Native American Housing Assistance and Self Determination Act (NAHASDA) is an effective program, and overall tribes have spent nearly 90 percent of the federal funds allocated—NHA itself has a fairly good expenditure rate of approximately 68 percent overall. The beauty of NAHASDA is that it respects and honors the ideals of Indian self-determination and local tribal self-governance. Under NAHASDA, the NHA has made enormous strides in building the social and economic fabric of the Navajo Nation by moving its development towards a sustainable future. The NHA is not only building homes, it is building communities and helping to build a Nation.

Through NAHASDA, the NHA is making strategic investments in uplifting our youth; taking care of our elderly, veterans and persons with disabilities; and expanding homeownership opportunities for all Navajo tribal members, while also embarking on a large-scale sustainable community master plan for the entire Navajo Nation.

- *Investment in our Youth* - The NHA continues to support youth-related activities and projects. NHA has funded the Boys and Girls Club for the planning, development and construction of three youth centers across the Navajo Nation. Investments include a \$6.7 million investment for a youth center in Crownpoint, New Mexico, a \$6.7 million youth facility in Fort Defiance, Arizona, and a \$6.6 million youth facility in Shiprock, New Mexico. Not only does NHA invest in the building of facilities for our young children but NHA also invests in programs aimed at teaching and strengthening youth in Navajo culture and traditional awareness. Under NHA's crime prevention and safety program, NHA has spent \$140,000 coordinating youth conferences across the Navajo Nation. Conferences have been held in Albuquerque and Farmington, New Mexico, as well as Flagstaff, Arizona and has serviced the surrounding Navajo area home buyer tenants and renters.
- *Investment in our Elderly* - The NHA is continuing to bring about further investment to the Navajo elderly population. Some activities include a \$1.8 million, 12-bed, elderly group home in Ganado, Arizona and a planned \$1.7 million, 8-bed, elderly group home in Cornfields, Arizona. Each includes bedrooms, kitchen, laundry room, nurses' station, living area, and fitness amenities. NHA has also entered into construction agreements with the Tuba City Regional Health Care Corporation to build a 100-bed long term elderly care facility in Tuba City, Arizona at a cost of \$4.5 million with another elderly assisted facility for 25 two-bedroom home clusters in Kaibeto, Arizona at \$6.6 million.

Lastly, pre-development plans are being made for an elderly group home in Tsaile, Arizona at a cost of \$3.3 million.

- *Investment in our Veterans* – NHA is committed to the housing needs of Navajo veterans. Since 1998, NHA has served over 204 veterans in 149 home ownership units and 55 in public rental units. In September 2012 an open house was held in Shiprock, New Mexico for 15 veterans who were soon to receive the key to their new home. During the housing application process, preference points are awarded to qualified veterans. NHA also has an agreement with the Navajo Nation’s Department of Veterans Affairs to assist with the housing needs of Navajo veterans, and has made an investment of \$17.1 million towards the program to more effectively target the veterans’ housing needs.
- *Investment to Navajo citizens with disabilities* – NHA has ensured that at least 20 percent of the new homes in each development undertaking meet accessibility design standards which accommodate not only persons with disabilities but also our elderly that need special assistance. Constructing a house that is equipped with accessible features can cost an extra 15 percent more than a regular house. Accessible homes require wider doors, walk-in showers and bathrooms, grab bars, flashing lights, special smoke detectors, lower door bells, lower cabinets and lower light switches including retrofits for the hearing and visually impaired. Currently NHA is retrofitting existing homes to insure at least 20 percent of the homes are certified to meet the Uniform Federal Accessibility standards.
- *Investment in Assessing Housing Needs, Sustainable Planning, and Expanded Homeownership* – NHA discovered that the organization needed to launch several initiatives that would lay the groundwork for large-scale sustainable housing and community development for the entire Navajo Nation. First, the organization figured it would start by assessing and analyzing its current housing need on the Navajo Nation. From 2009 to 2011, the organization completed a comprehensive scientifically sound housing needs assessment study for the Navajo Nation. Simultaneously, the NHA built a technologically advanced land information management system that would provide a tool and resource for planning while meeting an unmet need for flood plain maps. With these resources in hand, NHA took the planning process a step further and began a monumental effort to complete a sustainable community master plan for the entire Navajo Nation that would aid in large scale housing development. And finally, the organization initiated the development of an expanded homeownership program that includes financing options for individuals and families from low, moderate and high income levels.

There are many challenges to providing housing on the Navajo Nation that include and are not limited to some of the following: absence of large-scale land-use planning, numerous federal and tribal regulations on land-use, lack of infrastructure development, and scarcity of investment and funding for housing and community development. While confronting these

challenges the NHA is strategically using NAHASDA to create a formidable path towards a sustainable and vibrant economy that is based on making long-term investments in the essential building blocks of large-scale housing and community development. Unlike other tribes, NHA understands that it must take a unique approach to meeting its housing need and the NAHASDA structure allows the NHA to execute strategies tailored to Navajo.

However, it must be noted that whenever one compares the NHA to any other public housing entity, whether an Indian or non-Indian Housing Program, they must consider the sheer differences in size, regions, and nature of the programs. It is known that NHA is an anomaly within HUD – it is the largest Indian housing authority and when compared to public housing it would be considered the eighth largest public housing authority in the nation. It also known that providing housing in any rural setting is grueling, and Navajo experiences unique, complex and large-scale challenges when providing housing over a 27,000 square mile area in which 90 percent of the land is under federal trust land status.

### **Conclusion**

NHA vehemently supports the reauthorization of NAHASDA in 2013. We have been directly involved in the development of the consensus based positions that were developed by tribal housing professionals through the facilitated process provided by the National American Indian Housing Council (NAIHC). We feel these positions will help to streamline administrative processes, allow greater tribal self-governance, clarify compliance and regulatory issues, and provide technical amendments for ease of program execution. While not all provisions of the NAIHC recommendations were included in Senate Bill 1382, we still feel it is of utmost importance for the bill to be reauthorized. However, we do want the Committee and the Senate to continue to have discussions on how we can overcome some of the pivotal recommendations that would streamline the regulations and assert local tribal decision making throughout the process. We feel that the success of NAHASDA is grounded in the ability for tribes to create their own vision for housing development and means to achieve their housing goals in the most efficient manner while maximizing the federal investment.

On behalf of the NHA, I appreciate the opportunity to provide you this written testimony for the record, and would be pleased to answer any questions that the Committee or Congress may have.