

**ORAL STATEMENT OF
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Councilman, Fort Belknap Indian Community Council
BEFORE THE Senate Committee on Indian Affairs**

**HEARING
Lending Opportunities: Opening the Door to Homeownership in Indian Country
October 16, 2019**

Good afternoon, Mr. Chairman and members of the Committee. My name is Nate Mount. I am the River Assiniboine representative on the Fort Belknap Indian Community Council. I am pleased to be here today speaking for our Gros Ventre and Assiniboine Tribe, our Aaniiih and Nakoda people. I want to share the home ownership challenges we face on our rural isolated north central Montana reservation, and some of things we have been doing to try to solve this housing crisis.

My father, Harlan Mount, our Tribal Housing Director, is here with me today. My father served as President of our Tribal Council and has also come to DC in the past to testify. I grew up watching him serve our people and am honored to be here with him today.

Historically, our Reservation has suffered from 70% - 85% unemployment. The median income is less than \$12,000 per year. Tribal members typically live with two to three other generations in one home. It is common to have 13-18 people living altogether in one home. In fact, the last homes built with HUD funding were completed 25 years ago, in June of 1994. Our tribal housing list is more than 150 families-long, and the average wait-time is 3.4 years.

I myself am an example of this homeownership hopelessness. When I returned to the Reservation following law school, I added my name to the housing waitlist. But after years, I gave up and took my name off.

Even for those that want to buy their own home, there is no private housing market. The Fort Belknap BIA processes only a single-digit number of residential leases each year. Between the BIA's cumbersome Title Status Report (TSR) process and the lengthy HUD 184 process, it took one tribal member nearly two years to get a private mortgage. He is our tribal corporation CEO, and he has submitted written testimony of his personal experience. **The delays are so long that either the borrower or the bank usually just gives up.** Simply put, we have nowhere to live.

About ten years ago, the Council created an economic development arm, the Island Mountain Development Group, and we have finally started to see some growth in our economy. Through its successful e-commerce company, Island Mountain has diversified and now employs more than 200 tribal members locally. Through Island Mountain we have reduced the unemployment rate on our Reservation by more than 50% and created a steady stream of governmental revenue.

However, without a private housing market, our positive economic growth has hit a substantial barrier.

With improvements in our economy, we have created an emerging middle class. However, they are trapped in poor housing. We struggle with bringing in any more employees or bringing home Tribal members after their higher education. We literally have no place for them to live on the reservation. When we surveyed our Island Mountain employees about what they need to make their lives better, the number one answer was **access to housing.**

We have tried every form of partnership and tax incentives, and we will utilize those program – but we need many more housing opportunities. We are willing and able to do it ourselves. As a tribal nation we are doing all we can with the authorities we have. We need you to do what you can.

Through Island Mountain, we acquired a custom home-building business to build for-profit homes off-reservation in order to create cost efficiencies for on-Reservation housing construction. Island Mountain hired an experienced conventional mortgage specialist to create our own Tribal mortgage products.

In August, the Tribe passed our HEARTH Act residential regulations. We were told that the review would occur within the required 120-day timeframe. However, since then, our counsel has been redirected to at least 5 different DOI employees because the designated point person left DOI 3 years ago. **DOI needs a “HEARTH Act Residential Leasing Czar,” a one-stop streamlined process.** We are concerned because DOI has a backlog of 26 sets of HEARTH regulations and is averaging just two HEARTH approvals per year.

We also applaud HUD’s efforts to increase their staffing for 184 loan processing. We understand that they currently process between 3,000 to 4,000 loans per year with only four staff. Additional staff and automation should help the backlog of 184 loan guarantees. At our local BIA office, there is not a single residential leasing staffer, and the realty office is short four staff.

We are doing what we can, but we need help. Offices responsible for facilitating tribal housing markets must be fully staffed. In addition, the Senate Appropriations Committee recently passed language encouraging DOI to digitize our land records – Ft. Belknap specifically. We need Indian Affairs to provide oversight, and to promote appropriations. **Without accurate and digital records of their land, the private mortgage marketplace will remain unavailable to Native Americans** that live in their own homelands.

Tribes need access to TAAMS. We do not have access to BIA’s land records or the TAAMs systems. Our Tribal Land Department spent \$25,000 on mirror software so we could try to recreate for ourselves the information available in the TAAMs system. But because the systems don’t talk to each other, our information land records remain spotty at best. We need access and coordination among land records systems to provide updated and accurate property information to reliably develop residential housing.

We propose the creation of a “Priority Deployment Mechanism” to expedite home ownership and financing. It allows Tribes to designate priority housing areas, which would then become first-in-line for records digitization and additional staffing. We also propose to clarify, that which we already believe is the case, that **mortgage guarantees are categorically excluded from Federal environmental review (something already allowed under existing HUD regulations).** We provide this language and more in my written testimony.

We are working very hard to push this boulder up the mountain for ourselves, to pull ourselves up by our bootstraps. But most of our housing and land processes are wholly or significantly controlled by the federal government. If Congress is not going to address the real issue – **to fully recognize our governmental sovereignty and to restore full and complete tribal jurisdiction within our boundaries** – then Congress must provide the resources for the outdated and inefficient system that it leaves us to live and work within.

Thank you for listening to some of things we believe would help improve access to home ownership for Fort Belknap Tribal members. I look forward to the other panelists and to your questions.