AUTHENTICATED
U.S. GOVERNMENT
INFORMATION
GPO

ADDRESSING THE HOUSING NEEDS OF NATIVE AMERICAN VETERANS WITH DISABILITIES

FIELD HEARING

BEFORE THE

SUBCOMMITTEE ON
HOUSING AND COMMUNITY OPPORTUNITY

OF THE

COMMITTEE ON FINANCIAL SERVICES

U.S. HOUSE OF REPRESENTATIVES

ONE HUNDRED ELEVENTH CONGRESS

SECOND SESSION

APRIL 10, 2010

Printed for the use of the Committee on Financial Services

Serial No. 111–119

U.S. GOVERNMENT PRINTING OFFICE

57–737 PDF WASHINGTON : 2010

For sale by the Superintendent of Documents, U.S. Government Printing Office
Internet: bookstore.gpo.gov Phone: toll free (866) 512–1800; DC area (202) 512–1800
Fax: (202) 512–2104 Mail: Stop IDCC, Washington, DC 20402–0001

HOUSE COMMITTEE ON FINANCIAL SERVICES

BARNEY FRANK, Massachusetts, *Chairman*

PAUL E. KANJORSKI, Pennsylvania
MAXINE WATERS, California
CAROLYN B. MALONEY, New York
LUIS V. GUTIERREZ, Illinois
NYDIA M. VELÁZQUEZ, New York
MELVIN L. WATT, North Carolina
GARY L. ACKERMAN, New York
BRAD SHERMAN, California
GREGORY W. MEEKS, New York
DENNIS MOORE, Kansas
MICHAEL E. CAPUANO, Massachusetts
RUBÉN HINOJOSA, Texas
WM. LACY CLAY, Missouri
CAROLYN McCARTHY, New York
JOE BACA, California
STEPHEN F. LYNCH, Massachusetts
BRAD MILLER, North Carolina
DAVID SCOTT, Georgia
AL GREEN, Texas
EMANUEL CLEAVER, Missouri
MELISSA L. BEAN, Illinois
GWEN MOORE, Wisconsin
PAUL W. HODES, New Hampshire
KEITH ELLISON, Minnesota
RON KLEIN, Florida
CHARLES A. WILSON, Ohio
ED PERLMUTTER, Colorado
JOE DONNELLY, Indiana
BILL FOSTER, Illinois
ANDRÉ CARSON, Indiana
JACKIE SPEIER, California
TRAVIS CHILDERS, Mississippi
WALT MINNICK, Idaho
JOHN ADLER, New Jersey
MARY JO KILROY, Ohio
STEVE DRIEHAUS, Ohio
SUZANNE KOSMAS, Florida
ALAN GRAYSON, Florida
JIM HIMES, Connecticut
GARY PETERS, Michigan
DAN MAFFEI, New York

SPENCER BACHUS, Alabama
MICHAEL N. CASTLE, Delaware
PETER T. KING, New York
EDWARD R. ROYCE, California
FRANK D. LUCAS, Oklahoma
RON PAUL, Texas
DONALD A. MANZULLO, Illinois
WALTER B. JONES, JR., North Carolina
JUDY BIGGERT, Illinois
GARY G. MILLER, California
SHELLEY MOORE CAPITO, West Virginia
JEB HENSARLING, Texas
SCOTT GARRETT, New Jersey
J. GRESHAM BARRETT, South Carolina
JIM GERLACH, Pennsylvania
RANDY NEUGEBAUER, Texas
TOM PRICE, Georgia
PATRICK T. McHENRY, North Carolina
JOHN CAMPBELL, California
ADAM PUTNAM, Florida
MICHELE BACHMANN, Minnesota
KENNY MARCHANT, Texas
THADDEUS G. McCOTTER, Michigan
KEVIN McCARTHY, California
BILL POSEY, Florida
LYNN JENKINS, Kansas
CHRISTOPHER LEE, New York
ERIK PAULSEN, Minnesota
LEONARD LANCE, New Jersey

JEANNE M. ROSLANOWICK, *Staff Director and Chief Counsel*

SUBCOMMITTEE ON HOUSING AND COMMUNITY OPPORTUNITY

MAXINE WATERS, California, *Chairwoman*

NYDIA M. VELÁZQUEZ, New York
STEPHEN F. LYNCH, Massachusetts
EMANUEL CLEAVER, Missouri
AL GREEN, Texas
WM. LACY CLAY, Missouri
KEITH ELLISON, Minnesota
JOE DONNELLY, Indiana
MICHAEL E. CAPUANO, Massachusetts
PAUL E. KANJORSKI, Pennsylvania
LUIS V. GUTIERREZ, Illinois
STEVE DRIEHAUS, Ohio
MARY JO KILROY, Ohio
JIM HIMES, Connecticut
DAN MAFFEI, New York

SHELLEY MOORE CAPITO, West Virginia
THADDEUS G. McCOTTER, Michigan
JUDY BIGGERT, Illinois
GARY G. MILLER, California
RANDY NEUGEBAUER, Texas
WALTER B. JONES, JR., North Carolina
ADAM PUTNAM, Florida
KENNY MARCHANT, Texas
LYNN JENKINS, Kansas
CHRISTOPHER LEE, New York

CONTENTS

	Page
Hearing held on:	
April 10, 2010	1
Appendix:	
April 10, 2010	31

WITNESSES

SATURDAY, APRIL 10, 2010

Baha-Walker, Margaret, Vice Chairwoman, White Mountain Apache Tribe	10
Begay, Jeff, Commander, Region 9, National American Indian Veterans	19
Begay, Richard K., disabled American veteran	26
DiGirolamo, Robert, National Executive Committeeman, Disabled American Veterans	23
Karnas, Fred G., Senior Adviser to Secretary Shaun Donovan, U.S. Department of Housing and Urban Development	6
Nez, Angela Barney, Assistant to the President, the Navajo Nation	8
Nez, David P., Department Director, Navajo Department of Veterans Affairs	25
Shelly, Benjamin, Vice President, Navajo Nation	1
Teller, Leonard, Chairman, Navajo Housing Authority	27
Willie, Mellor C., Executive Director, National American Indian Housing Council	21
Yazzie, Aneva J., Chief Executive Officer, Navajo Housing Authority	12

APPENDIX

Prepared statements:	
Baha-Walker, Margaret	32
Begay, Richard K.	35
DiGirolamo, Robert	37
Karnas, Fred G.	41
Nez, Angela Barney	45
Nez, David P.	48
Willie, Mellor C.	49
Yazzie, Aneva J.	54

ADDITIONAL MATERIAL SUBMITTED FOR THE RECORD

Waters, Hon. Maxine:	
Written statement of Raymond P. Bell, Jr.	59

ADDRESSING THE HOUSING NEEDS OF NATIVE AMERICAN VETERANS WITH DISABILITIES

Saturday, April 10, 2010

U.S. HOUSE OF REPRESENTATIVES,
SUBCOMMITTEE ON HOUSING AND
COMMUNITY OPPORTUNITY,
COMMITTEE ON FINANCIAL SERVICES,
Washington, D.C.

The subcommittee met, pursuant to notice, at 11:30 a.m., at the Navajo Nation Museum, Highway 264 at Loop Road, Window Rock, Arizona, Hon. Maxine Waters [chairwoman of the subcommittee] presiding.

Members present: Representative Waters.

Also present: Representative Kirkpatrick.

Chairwoman WATERS. Good afternoon. We will have at this moment a presentation by the Vice President of the Navajo Nation, Mr. Ben Shelly. Would you please come forward?

STATEMENT OF BENJAMIN SHELLY, VICE PRESIDENT, NAVAJO NATION

Mr. SHELLY. Wow, it is always nice to be the first one to talk, because if you are always the last one, everybody else has already said what you want to say. So thank you very much, Chairwoman Waters, for allowing me to go first.

I would like to say good morning to all the veterans, a ni'shi'kay, my relatives, my mom and dad, my grandpa and grandma, and my leaders, all of you, and the visitors, all of you, welcome to the Navajo Nation. (Speaks in Navajo)—and my fathers are Sagebrush, grandpas are South People, and my cousins are Deer Water People.

I am here before you as the Vice President of the Navajo Nation, and I have a statement to make on behalf of the Office of the President and the Vice President. Ya'at'eeh. Good morning, Chairwoman Waters, Representative Kirkpatrick, and members of the House Subcommittee on Housing and Community Opportunity. Welcome to the Navajo Nation.

I am the Vice President of the Navajo Nation, Ben Shelly. First of all, thank you for holding this hearing to discuss housing issues facing our Native American and Navajo veterans. I applaud your interest and desire to learn firsthand about the real needs of our veterans, and that you are here to do that. I understand you're going to visit some homes. I welcome that.

Since the early 1900's, many young Navajo men and women have proudly served in the United States Armed Forces, including the Navajo Code Talkers. It is well known that Navajo men and women enlisted far in excess of other ethnic groups in this country.

Some of the needs of our veterans include health care, housing, veteran's cemeteries, and other basic benefits. Studies show that the Navajo veterans have underutilized their VA benefits, largely due to the vastness, the remoteness, and the isolation of the Navajo Nation. Many of our veterans today don't have homes, don't have running water, and don't have electricity. Our veterans deserve better.

It is also unfortunate that existing income eligibility requirements for housing can create real barriers for Native American veterans with disabilities. However, due to the hard work of Representative Kirkpatrick and the efficiency of organizations such as the Navajo Housing Authority and the National American Indian Housing Council, legislation has been introduced to help meet this challenge.

Recently, Representative Kirkpatrick introduced H.R. 3553, the Indian Veterans Housing Opportunity Act of 2010, to ensure that disabled Native American veterans, their families, and their survivors are not denied support through the Native American Housing Assistance and Self Determination Act because they are receiving veterans disability and survivor benefits.

I applaud Congresswoman Kirkpatrick for sponsoring this support bill. I also thank Congressmen Lujan, Heinrich, and Teague for co-sponsoring the bill. The Navajo Nation fully supports this bill.

Our Native American and Navajo veterans have served their country with pride, with honor, and with dignity, and I applaud efforts by this committee to explore issues facing our veterans.

With me today is Ms. Angela Barney Nez, a veteran, and a Tribal Leader of the Tohatchi Chapter. Ms. Barney Nez will be providing the committee with more in-depth testimony. I would also like to say that I met with the Congresswoman earlier: we talked about housing; we talked about apartments; and we talked about a lot of other things.

One thing I want to bring out and be on record is that the Federal veteran count of Navajo veterans is lower than the Navajo veteran count. I ask the committee and Chairwoman Waters to help us so that the Federal count is the same as what we have, the Navajo veteran count, because it is very important that those counts are consistent. It brings clinics and other help based on that.

We have a Census 2010 going on. Utilize some of those counts, and make it so—I know it is going to be more. A lot of our young kids are overseas right now and will be coming home, and I would like to have those houses available for them using the benefits, funding, a veterans benefits to house those veterans who come home.

I do not want to see a veteran come home from overseas and be homeless. I want them to have a place to come to. I know the Navajo Housing Authority will be ready to do that. We ask for more funding. We need help from HUD, from NAHASDA, to provide that funding. If we are serious from the heart, if we really want and are

talking from the heart to the veterans, that we love them, we want to help, let's do it by doing it. Let's not talk anymore; let's get our heads together and be together and do it and help them.

I would like to say that on behalf of our veterans, and I just would like to say, again, thank you for traveling to the Navajo Nation. It is a wonderful day today. Wonderful and nice and sunny out there. Thank you very much.

Chairwoman WATERS. Thank you very much. Thank you very much, Vice President Shelly, for that opening statement. Ladies and gentlemen, at this time, the Subcommittee on Housing and Community Opportunity will come to order. Good morning, instead of good afternoon. Ladies and gentlemen, welcome to the Subcommittee on Housing and Community Opportunity's Window Rock field hearing entitled, "Addressing the Housing Needs of Native American Veterans With Disabilities."

I would like to begin by thanking the Navajo Nation Museum for graciously allowing us to use this beautiful space for today's hearing, and the very helpful staff and members of the Navajo Nation for their assistance. A big round of a applause, please.

Ladies and gentlemen, I am here today because of the leadership of Congresswoman Ann Kirkpatrick. Congresswoman Kirkpatrick serves on the Veterans Affairs Committee, the Homeland Security Committee, the Small Business Committee, and she is a member of the Congressional Native American Caucus. She has been a champion for Native Americans and American Indians in both her district, as well as across the Nation.

As many of you know, she became the first new member of the 111th Congress to have her legislation signed into law. On May 8th, President Obama signed into law the Senate version of Mrs. Kirkpatrick's bill, H.R. 1762, the repeal of the "Bennett Freeze" which repealed a law that would have halted economic growth on Western Navajo Nation and on Hopi Lands.

Mrs. Kirkpatrick has also been successful in her efforts to advocate for the rights of disabled veterans and their families. In March of 2009, Mrs. Kirkpatrick's bill, H.R. 1513, passed out of the House of Representatives and is now in the Senate awaiting final passage.

This bill would adjust the cost of living standard to help service-disabled veterans and survivors keep pace with the cost of basic needs, such as food and housing. Today's hearing will focus on Mrs. Kirkpatrick's bill, H.R. 3553, the Indian Veterans Housing Opportunity Act of 2009, and we will also address the important and unique housing needs of Native American veterans with disabilities.

According to the most recent U.S. Census data from 2003, there are 561 federally-recognized Tribes, which include Native American Indian Tribes and Alaska Native villages. More than three-quarters of a million Native Americans live on reservations and/or other tribal areas, and another 1.68 million live outside tribal areas.

Furthermore, a total of 34 percent of the Native population resides in rural areas where many reservations are located. It has become clear that many of the tribal areas lack adequate housing, compared to the general U.S. population. According to the 2000 Census Bureau report, 14.7 percent of homes in tribal areas are

overcrowded, compared to 5.7 percent of homes of the general U.S. population.

On Native American lands, 11.7 percent of residents lack plumbing facilities, compared to 1.2 percent of the general U.S. population. Furthermore, according to a 2005 Government Accountability Office report, 11 percent of residents lack kitchen facilities, compared to merely 1 percent of the general U.S. population.

The situation is even more dire for those in need of housing on tribal lands. In total, approximately 90,000 Native American families are homeless or underhoused, and an estimated 200,000 housing units are needed immediately in Indian Country, according to a 2003 report from the U.S. Commission on Civil Rights.

However, Native Americans have the highest rate of serving in the military, making them more likely to serve than any ethnic group. According to the U.S. Department of Veterans Affairs, 22 percent of Native Americans are currently serving in the military. It is appalling that, although Native Americans are the most likely to serve of any ethnic group, little has been provided to ensure adequate and sufficient housing for the brave veterans who have served our Nation.

Furthermore, with the total number of disabled veterans in the United States currently at 24 million, 3.1 million veterans receiving service-connected disability benefits, it is also evident that many Native American veterans are also struggling with disabilities.

The Native American Housing and Self Determination Act of 1996, or NAHASDA, was established through the Department of Housing and Urban Development, that is HUD, to provide housing services to Native Americans based on a needs-based formula.

Unfortunately, under the current calculation, Native American veterans and their families and survivors are often disqualified from qualifying for NAHASDA housing benefits. Under current NAHASDA regulations, disability payments and survivor benefits are calculated into the family's income, which will result in the family's income exceeding the 80-percent area median income, the retro that is required to qualify for housing benefits. As a result, these families are unable to qualify for NAHASDA housing services.

Mrs. Kirkpatrick's bill, H.R. 3553, will correct this provision in NAHASDA by amending the definition of income in NAHASDA to exclude payments for disability and service-related injuries. By doing so, disabled Native American veterans, their families, and their survivors will be able to qualify for NAHASDA housing benefits. This bill will do much to help ensure that all citizens are adequately served in government housing programs, especially those who have served our Nation bravely.

I look forward to hearing from our witnesses today about both the housing needs of Native American veterans with disabilities, and the ways in which we can better connect this population with NAHASDA benefits.

Again, I want to thank you for welcoming me to the Navajo Nation today.

I would now like to recognize the leader and the real advocate of the Navajo Nation, Congresswoman Kirkpatrick, to make an opening statement for as much time as she would desire.

Thank you very much, Congresswoman Kirkpatrick.

Mrs. KIRKPATRICK. I'm honored to be here today on the Navajo Nation with so many leaders of the Native American community, the veterans, and the Housing Authority. I want to wish a warm welcome to you, Madam Chairwoman, for being here today, and I thank you for bringing the Subcommittee on Housing and Community Opportunity of the Financial Services Committee out here to discuss Native American veterans housing opportunities.

This is an issue that is personally very important to me, and before we started the hearing, I was visiting with many of you who are here today, telling me your stories and how you can't qualify for housing. So the purpose of this hearing is really to address those needs.

Growing up in Indian Country, I learned at an early age of the long history of Native Americans sacrificing in service to our country. This history includes Indian scouts assisting U.S. units throughout the American West. It includes the best known example, the brave and honorable service of the Navajo Code Talkers who saved the lives of countless Americans in World War II and the Korean War by using Dine' to transmit sensitive military communications, and it continues to this very day as Native Americans proudly and honorably serve in Iraq, Afghanistan, and around the world.

Today, the Department of Veterans Affairs estimates that 22 percent of Native Americans are veterans or are currently serving. That is the most out of any ethnic group. I am a member of the House Committee on Veterans Affairs, where we have taken a number of steps to help keep our promise to all veterans.

I helped pass the largest budget ever for veterans' health care and benefits. I also helped to finally pass a law that veterans service organizations have been pushing for, for years, a law to require Congress to approve the VA health care budget one year in advance so that veterans will not have to pay the price when Washington cannot get its act together.

However, we can and must do more to ensure that our Native American veterans are not allowed to slip through the cracks, even as we make broad advances to better serve these veterans and Native Americans in general.

The Native American Housing Assistance and Self Determination Act of 1996 was a major step forward helping Tribes provide adequate housing for thousands of families across the country. Assistance is limited to families making less than 80 percent of the median income of their area, which exposes one important flaw; the Act treats compensation for veterans with service-related disabilities or for the families of those killed in service, as income. As a result, these benefits can push veterans and survivor families above the limit, making them ineligible and costing them assistance that they had badly needed.

This flaw has caused disabled veterans, their families, and their survivors to be denied help because that extra income has pushed them over the allowable limits. My bill would fix this flaw by

changing the definition of "income" to explicitly exclude veterans disability and survivor compensation, ending this unfair practice and lifting the burden on Native American veterans.

Native American veterans have sacrificed so much for this country, and they should not be punished for receiving the compensation they earned. It is long past time to right this wrong and ensure that this Nation keeps its sacred promise to its Native veterans.

Thank you again for coming, and I look forward to your testimony. I yield back.

Chairwoman WATERS. Thank you very much.

I am now pleased to welcome our distinguished first panel. Our first witness will be Mr. Fred Karnas, Senior Advisor to the Secretary, U.S. Department of Housing and Urban Development.

Our second witness will be Ms. Angela Barney Nez, assistant to the president, Navajo Nation. Our third witness will be Ms. Margaret Baha-Walker, vice chairwoman, White Mountain Apache Tribe. And our fourth witness will be Ms. Aneva Yazzie, chief executive officer, Navajo Housing Authority.

I thank you all for appearing before our subcommittee here today, and without objection, your written statements will be made a part of the record. You will now be recognized for a 5-minute summary of your testimony, and we will start with Mr. Karnas. Thank you.

STATEMENT OF FRED G. KARNAS, SENIOR ADVISER TO SECRETARY SHAUN DONOVAN, U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Mr. KARNAS. Good morning, Madam Chairwoman and Representative Kirkpatrick. I am honored to be here at the Navajo Nation. I am pleased to be back in Arizona, which is my home. Before joining the Obama Administration, I had the privilege of serving with Former Governor Janet Napolitano as a cabinet member as the housing director, and I see several familiar faces of colleagues and friends here today.

I have two goals this morning in the short time that we have. The first is to represent Secretary Donovan's strong commitment to improving housing conditions for Native Americans, both in the Navajo Nation and across the country, especially those who have given so much for this Nation.

Second, on behalf of HUD, I want to learn from the Native American veterans and leaders who will be providing testimony so that we jointly—Congress, HUD, and tribal leadership—can craft solutions to the housing challenges on tribal lands, particularly those confronting disabled Native American veterans.

Let me add that joining me from HUD is Carolyn O'Neil, the administrator of our Southwest Office of Native American Programs. I would like to take a few minutes to briefly summarize the department's written testimony. I don't need to go into great detail in terms of the need. Congresswoman Waters certainly provided the data that we know is true.

The 2000 Census data suggested over a half a million Native American and Native Alaskan households have severe housing needs, which are defined as living conditions that are overcrowded,

substandard, or cost-burdensome. A 2002 Harvard study suggested approximately 40 percent of on-reservation housing is inadequate. That is compared to 6 percent nationwide. It is generally accepted that there is a need for 200,000 new units of housing in Indian Country.

Despite the magnitude of this challenge, I have to say that my experience here in Arizona is that many Tribes have made significant efforts to take on this housing crisis and have made major inroads in building capacity and offering creative solutions for developing new housing stock. Certainly, Director Yazzie is someone who has been very creative and active in that area.

At HUD, we feel we have been a partner in supporting these efforts, but as I said at the outset, we can do better, and we look forward to learning more today about the ways we can build a stronger collaboration, especially as it relates to housing opportunities for veterans with disabilities.

The partnership begins by ensuring that existing Native American programs at HUD are working well. Since its inception, the Native American Housing Assistance and Self Determination Act, NAHASDA, has been embraced by tribal leaders and Indian housing entities because it provides flexibility to design and run housing programs according to local needs.

The congressional findings and the Act state that Federal assistance should be provided in a manner that recognizes the right of Indian self-determination and tribal self-governance.

The Indian Housing Block Grant program is the biggest of several NAHASDA programs. Each year, with average annual funding of about $632 million, the IHBG program has assisted approximately 7,500 families by providing the funds for a new home or substantially rehabilitating an existing home. Approximately 5,000 more families each year are provided emergency housing assistance, and about 6,000 are provided some type of rental voucher through IHBG.

IHBG funds are also used to maintain and manage existing housing stock, develop housing infrastructure, and protect residents of low-income housing with crime prevention and safety activities slips of safety activities.

More specifically related to the needs of Native American disabled veterans, HUD has been working closely with the Department of Veterans Affairs and their stated goal of ending veterans homelessness in 5 years. An element of that goal is to use tools like the HUD–VASH program to better target veterans with the greatest need, especially those who are disabled and have been living on the street for some time, or are doubled-up, or are at risk of homelessness.

In closing, let me talk briefly about H.R. 3553. First, let me say that HUD is currently reviewing the bill and we look forward to working with Congress to develop legislation that promotes housing opportunities for Native Americans.

As was stated, this bill would exclude VA disability compensation and dependency and indemnity compensation from the calculation of income for determining eligibility for the Indian Housing Block Grant program. It would amend the definition of "income" for purposes of program eligibility.

As in most government-assisted housing programs, income is used to determine eligibility for participation in the IHBG program. Most families who receive IHBG assistance must be low-income Indian families on a reservation or in an Indian area. When determining income for admission, the Tribe or Tribally Designated Housing Entity must include income from all sources for each family member, with certain limited exceptions. Currently, the payments referred to in H.R. 3553 are not excluded.

It should be noted, however, that a mechanism exists in the IHBG regulations whereby a Tribe or its housing entity may use up to 10 percent of its IHBG funds to serve Native American applicants whose incomes are between 80 and 100 percent of median income, and with HUD approval, the Tribe may serve families who earn more than 100 percent of median income. However, under HUD regulations, these non-low-income residents must be charged more than low-income families.

NAHASDA, however, was amended in 2008 to provide that a Tribe may serve over-income Indian families if such action is determined to be essential to the well-being of the community. These families can be served by the program if their need for housing cannot reasonably be met without such assistance. Tribal leaders are currently meeting to negotiate regulations to implement this revised provision.

This concludes my prepared statement. Thank you for the opportunity to be here today. Thank you for the opportunity to hear from the tribal leaders so we can craft solutions together in the future. I would be happy to answer any questions you may have. Thank you.

[The prepared statement of Mr. Karnas can be found on page 41 of the appendix.]

Chairwoman WATERS. Thank you very much.

Next, we will hear from Ms. Angela Barney Nez.

STATEMENT OF ANGELA BARNEY NEZ, ASSISTANT TO THE PRESIDENT, THE NAVAJO NATION

Ms. BARNEY NEZ. Good afternoon, Congresswoman Waters, and Representative Kirkpatrick. Thank you very much for being here. I would like to acknowledge the tribal leadership here also from Apache Nation, White Mountain Apache, and other Tribes that might be here. I have brief introductory that I would like to do.

We have members of the Navajo Nation Council who are in the building—in the room here. Leonard Teller is here, and also Mr. Ervin Keeswood, and other members of the Navajo Nation Council to be acknowledged here in this hearing. Thank you for being here, as well.

We would like to say thank you to the veterans who have traveled long distances from the vast Navajo remote areas, who are here from Chinle, from the different areas in Western Agency and Shiprock who are here today.

I would also like to invite any written testimony that could be joined from the tribal leadership at the local level from the Chapters, and some of them are here, Travis John and some of the district leadership from the local communities.

I would like to say thank you to all the veterans who are Vietnam veterans, the Korean War veterans, our World War II veterans, because I can see you from here, and I can see that we really want to address these needs properly and appropriately.

Thank you for holding this important field hearing in Window Rock to highlight the needs of the Navajo Nation veterans and to discuss H.R. 3553, the Indian Veterans Housing Opportunity Act of 2010.

My name is Angela Barney Nez, and I work with the Navajo Nation President, Dr. Joe Shirley, Jr., and I am here on his behalf. I am also a woman veteran who proudly served in the U.S. Army. As I am sure you saw during your travels to Window Rock through our beautiful homeland, the Navajo Nation is vast. Across our nearly 17 million acres live more than 205,000 Navajos, many of whom live in remote and isolated areas without water or electricity.

Amongst our population live more than 12,433 former service members. Our Navajo veterans represent the largest population of Native Americans to serve in the U.S. Armed Forces. Historically, a greater proportion of Native Americans serve in the Armed Forces of the United States than any other ethnic group across the United States.

As a people, Navajos have a high respect for our veterans. Traditionally, Navajo culture and society identifies veterans with the Navajo concept of "protector" and "defenders" of the Navajo homeland and the Navajo way of life.

Our Navajo warriors have voluntarily served in all of our Nation's major 20th and 21st Century conflicts. This includes serving in World War I even before Navajos were recognized as citizens and had the opportunity to vote.

The most visible group of Navajo veterans are the Navajo Code Talkers, who were able to create over 800 codes that were never deciphered by the Japanese during the Asian-Pacific campaigns in World War II. We are also exceedingly proud of the significant number of our female veterans serving in uniform.

The Navajo people have long sacrificed in service to our country. Unfortunately, these sacrifices have given rise to many unique challenges when our veterans return home. The Navajo Nation is rural and isolated with an unemployment rate exceeding 50 percent and a per capita income of $6,800.

We lack basic water, power, and transportation resources for economic development, and our health care system is insufficient to meet the needs of our people. For our veterans, too many of whom are disabled, this means they return from service without employment prospects and housing, and are unable to reach health care facilities.

The Navajo Nation supports H.R. 3553, the Indian Veterans Housing Opportunity Act of 2010, sponsored by Representative Ann Kirkpatrick, because it honors the sacrifice of our Navajo Nation veterans. By excluding the Navajo Nation veterans from the Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA) income reporting requirements, our veterans will no longer be punished for receiving compensation for the injuries and disabilities they suffered throughout their service.

Many of our veterans live in isolated areas, miles from the nearest paved roads and available utilities such as water and power. In many cases, these veterans live in substandard and unsafe housing conditions without running water, electricity, or sewer or septic systems.

When our Navajo veterans who receive compensation under Title 38 United States Code Chapter 11 for a service-related injury, then apply for shelter from NAHASDA-funded homes, they are denied eligibility because of this compensation. More than one-third of veterans who apply for NAHASDA housing funds are rejected because of these income requirements.

Our veterans have already served, face the trauma of their service-related injury, but then just take their own way in our isolated lands, plus limited infrastructure availability. The Navajo Nation supports H.R. 3553 and its official exemption from income eligibility determination for service-related injuries. Passing this legislation will immediately change the housing situation on the Navajo Nation for our veterans.

We thank Congresswoman Kirkpatrick and Congresswoman Waters for working to ease the burdens of Navajo veterans, and sincerely hope this legislation will pass the Congress and signed into law by the President. While this bill makes its way through the legislative process, we would also request assistance from the members of the committee in seeking an administrative solution to our housing problems.

Having Navajo veterans classified as essential to the community will allow HUD to set reasonable caps on income and assist these veterans to acquire safe, comfortable, affordable housing.

Congresswoman Waters, Honorable members of the subcommittee, and Congresswoman Kirkpatrick, on behalf of the Navajo Nation President, Dr. Joe Shirley, Jr., I express my complete appreciation for the opportunity to provide testimony to the Subcommittee on Housing and Community Opportunity.

Your commitment exhibits America's commitment to a grateful Nation for our veterans. The Navajo Nation looks forward to working with the subcommittee on the government-to-government relationship as we move forward with this important legislation concerning the future of H.R. 3553, the Indian Veterans Housing and Assistance Act of 2010, and I thank you for this opportunity.

As a final note, I would like to dedicate this testimony to my grandfather, the former Vice President of the Navajo Nation, a World War II veteran, Edward T. Begay. He's right here sitting in the second row. Thank you very much.

[The prepared statement of Ms. Barney Nez can be found on page 45 of the appendix.]

Chairwoman WATERS. Our next witness will be Ms. Margaret Baha-Walker.

STATEMENT OF MARGARET BAHA-WALKER, VICE CHAIRWOMAN, WHITE MOUNTAIN APACHE TRIBE

Ms. BAHA-WALKER. (Speaks in Apache).

Good morning, Honorable Congresswoman Ann Kirkpatrick, Honorable Chairwoman Maxine Waters, and other esteemed members of the panel. I bring greetings from the White Mountain

Apache Tribe. I am Margaret Baha-Walker from the Eagle Clan and born to the Bear Clan. I serve the White Mountain Apache Tribe as its first chairwoman and I am here today to present testimony on their behalf.

As always, I appreciate the support and leadership of Congresswoman Kirkpatrick and her willingness to work with our Tribe to address the important issues such as housing and veterans affairs.

Currently, there are over 300 members of the White Mountain Apache Tribe who are veterans. Of those 300, it is estimated that 200 to 250 of them have a disability. The type of disabilities vary in degree. Recently, we have begun to see an increase in the health complications in our veterans that could result in disability. Those who served in Desert Storm, Iraq, and Afghanistan are developing new health problems. Some of them are slower to heal from illness because of a possible new blood disorder. It is believed that somehow their immune system has been weakened and they are not able to fight off diseases as easily.

Disabled veterans living on the Fort Apache Indian Reservation have very few housing options. Because of our general housing shortages, many of these veterans live with their families or extended relatives in overcrowded or substandard housing. The older homes are in desperate need of rehabilitation. Many veterans do not have their own homes to fit their personal needs. Some of these veterans are homeless, a sad but true reality.

While we are grateful for the funding received under NAHASDA, it has not even begun to make a dent in our housing and community development needs. The White Mountain Apache Tribe receives two major sources of funding authorized by NAHASDA: the Indian Housing Block Grant; and the Indian Community Development Block Grant.

Currently, we have 1,000-plus housing stock, but also face a waiting list of over 1,000 families needing homes, including veterans. The average waiting period for a rental unit is approximately 2½ years.

The current membership of the White Mountain Apache Tribe is 15,000 with a 3 percent annual growth rate. With many new and young families on the way, the number of them needing homes is sure to increase.

The Indian Veterans Housing Opportunity Act of 2010 would ensure that our honored veterans receive much deserved housing assistance under NAHASDA. The disability and survivor benefits they receive should not be counted as income. I would like to emphasize how important the veterans are to, not only to my Tribe, but to the State of Arizona and to the United States.

They served to protect our freedom and security, and the least we can do for them is make sure they have reasonable housing opportunities without penalizing them for receiving other benefits, survivors disability. We need to focus our efforts more on providing assistance to those in need, rather than weighing arbitrary income variables to deny people who need it the most.

The White Mountain Apache Tribe, like the rest of the country, is enduring a severe economic recession. In the last decade, we have also had to deal with the Rodeo-Chediski Fire and its aftermath. More recently, we have experienced severe storms that have

devastated our lands. We suffer from unemployment rates that would be unthinkable anywhere else in the United States. The people have suffered greatly and our veterans need fewer hurdles to recover, not more.

I stand before you today filled with a genuine pride in our men and women in uniform who bravely defend our country today and also in those who proudly served in the past. We owe our veterans a debt of gratitude that can never be repaid. They sacrificed their lives and safety so that we may enjoy the freedoms that we do today.

On our behalf, they faced bullets and looked into the face of death so that we may call this land ours, so that we may speak our native tongue, so that we may practice our traditions, and so that we may keep the promise of a brighter tomorrow for our children and theirs.

On behalf of my people, the White Mountain Apache Tribe, Chairman Ronnie Lupe, and members of the Tribal Council, thank you for listening to the concerns of my Tribe.

[The prepared statement of Ms. Baha-Walker can be found on page 32 of the appendix.]

Chairwoman WATERS. Our next witness will be Ms. Aneva Yazzie.

STATEMENT OF ANEVA J. YAZZIE, CHIEF EXECUTIVE OFFICER, NAVAJO HOUSING AUTHORITY

Ms. YAZZIE. Good afternoon, Honorable Chairwoman Waters, and Honorable 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 today.

I also want to thank the veterans who are joining us today. For those who could not join us, I know that they're with us, as well. I also want to acknowledge my NHA Board of Commissioners that are here in full support of the bill and our testimony.

I am Aneva Yazzie, Chief Executive Officer of the Navajo Housing Authority. I am of the Black Street Wood People Clan, born of the Bitter Water Clan. My paternal grandparents are near the Water Clan and my maternal grandparents are the Meadow People Clan.

(Speaks in Navajo).

I am in charge of operating the largest tribal housing organization in the country. The Navajo Housing Authority manages approximately 8,552 housing units. Approximately 3,800 are rental units and 4,500 are homeownership units. We are the largest developer of housing in this vast area of our reservation.

There are roughly a quarter million members of our Tribe who reside near or on the reservation. The Indian Veterans Housing Opportunity Act of 2010, 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 the 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, NAHASDA, 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 3 percent of a tenant's adjusted income.

This is different from other programs at HUD that typically set a hard percentage of 30 percent, 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 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 that states that a tenant must be at or below 80 percent of area median income.

As you will notice, there 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, because they are living in an overcrowded home, could put that family over 80 percent 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 at 107,000 on any given night. As many as 67 percent of these veterans, two-thirds, served 3 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 rules for those who have served our Nation for extended periods and in the line of fire, then for whom are we willing to adjust them?

I realize that many of you may not have had the opportunity to visit our beautiful country, so let me take a moment to give you a 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 or 17 million acres, 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 our 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 coverage. 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 to deserts and a range from 5,000 feet to over 10,500 feet.

As we have grown in size and population, we have struggled to ensure adequate housing is 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 homeownership.

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 and with the National ONAP Office.

We thank both Deputy Assistant Rodger Boyd and Assistant Secretary Sandra Henriquez for their support and guidance.

I have stated in previous testimonies that 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 who are targeted by H.R. 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.

I would like to close my testimony by remembering President Lincoln's beautiful words with which he closed his second inaugural address: "With malice toward none, with charity for all, with firmness in the right of God 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 that 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 that you and members of the committee may have.

[The prepared statement of Ms. Yazzie can be found on page 54 of the appendix.]

Chairwoman WATERS. Thank you very much. I will now recognize myself for a few minutes to raise a few questions before I turn over the questions to Representative Kirkpatrick.

My first question would be to Senior Advisor to Secretary Donovan Fred Karnas. I would like to thank you for being here. I work very closely with Secretary Donovan, and we're very appreciative for his leadership with HUD. We are looking forward to advancing the cause of housing in this Nation, and certainly we are pleased about your interest in Indian housing.

I would like to refer you to your comments about Indian Housing Block Grant funds where you mention that these funds could be used to make up for monies that are needed, particularly when the applicant does not qualify because of income that has been received from other sources.

I'm sure that the leadership here at the Navajo Nation are aware of that, but you heard the housing needs that were documented here today. They are extensive. So if money is taken from the Block Grant funds, that only diminishes the opportunity to provide housing assistance where you have great need.

So what we don't want to do is we don't want to rob Peter to pay Paul. We want to expand the amount of funds that are available

to accommodate those that we believe by way of this legislation should not be discounted because of a certain kind of income.

So while you have indicated that you are supportive, and we certainly need your support of this legislation, would you also conclude that perhaps it would not be the best way of dealing with this problem by taking money from the Block Grant funds?

Mr. KARNAS. I certainly understand, Madam Chairwoman, the comment. I think that all of my fellow panelists have made it very clear that there is a tremendous need, and my own experience in Arizona and elsewhere has shown that to be the case.

I think Ms. Barney Nez mentioned that this may be a short-term administrative effort while we're working on the bill to address this. I think at HUD we're trying to take a look at the best way to work with you all to find a solution that meets the needs that have been laid out here, and I think that we recognize that the dollars don't go as far as we need them to go in tribal lands, and we will work closely with you to see if we can solve that problem.

Chairwoman WATERS. Thank you, and, further, Mr. Karnas, let me just ask, if this hearing can be helpful in explaining to all of those who are concerned in HUD about the tremendous need, and while there are some opportunities to try and get some resources from other sources, that perhaps there is a need to expand the sources of revenue that could come for the housing needs here, perhaps, do you think this hearing could be helpful in helping to address that?

Mr. KARNAS. It has already been helpful with this panel, and I look forward to the second panel, certainly in terms of some of the questions that have been raised and some of the comments we have had. Secretary Donovan, as you know, has made it very clear he's not an individual who believes that individual programs should be in little boxes and serving only one population if you happen to be Native American, or you happen to be a person with disabilities, or you happen to be elderly, that you only get money from that program.

He's working very hard within the Department to make all of our programs serve across the country the folks who need them, and he has—at this very hour, he has a senior person looking across our programs to serve special populations, which can be persons who have disabilities, to say, how can our mainstream programs better serve folks?

So I think you're absolutely right. We have to find ways to expand the resources that we have beyond the small boxes that they sometimes tend to be in.

Chairwoman WATERS. Thank you very much. I will now yield to Congresswoman Kirkpatrick.

Mrs. KIRKPATRICK. Thank you. I want to thank all the panel. The first question is for Vice Chairwoman Baha-Walker and Angela Barney Nez.

I share the pride that you both speak of regarding the honorable service of members of your Tribe, serving throughout history and serving today in Iraq, Afghanistan, and all over the world.

Can you go into further detail about the homecoming they receive when they complete their service and return to tribal lands,

and what more can we do to ensure that we keep our promises to these young heroes? And I'll start first with the Vice Chairman.

Ms. BAHA-WALKER. Thank you. In the Apache way, we stand strong in our tradition and our culture, and when these veterans return home, they do not just become citizens, members of the White Mountain Apache Tribe, immediately. There are ceremonies that have to be done for them. You have to brush them off, spiritually, emotionally, and physically, because we do not know what they faced over there that might have affected them in these areas, and what they went through. Washington will never know the truth of what they experienced.

Once that is done, the holy people of the spirits of the air, the mountain, the animals—these holy beings, they take them back into their lands, reintroduce them from Mother Earth to Father Sky, that this is the child who left this land.

Not many of them do that. Not many of them believe in that way, and I see the suffering that is going on where they start dealing with alcohol and drugs, and what we need at White Mountain is a very strong support for our veterans, that one day we may able to see a veteran's office, and when they come home, they—the only housing opportunity that they have is with the housing authority, that the Tribal Council allowed and authorized our housing authority to be the entity for our programs. That is the only housing opportunity they have, and we have at Indian Health Service Hospital, which we have outgrown, and a little clinic in Cibecue, and with the diseases that keep coming to our lands, the increase for—to visit a doctor, has grown, and the veterans have to compete with that, also. It is a competition.

And from your office—from the government, not just my Tribe, but every Native American, if we are the first to be so obedient to the government and defend our country, their fundings and their requests that we make for our veterans should be made a high priority.

At White Mountain, we need any service that our veterans can benefit from, and I hope that answers your question, and if not, you can give me a more specific question.

Ms. BARNEY NEZ. Thank you for the question, Honorable Representative Kirkpatrick. Our homecoming for our Navajo veterans is very similar to that described by the Honorable Baha-Walker of White Mountain Apache. The Dine' way, the Dine' cultural ways have the holistic concept of wholeness quality, wholesomeness, and complete as a person in terms of health, wellness, emotions, all the different aspects of wellness in physical and mental health that pertains to the whole individual.

So when they leave to go to—even just to boot camp or to their next level of service of assignments, deployments, there is a series of traditional cultural treatments that go with them regarding their family, their motherland, their home base, their fire base, their water base.

There are many different kinds of holistic concepts in our traditional ways that go with our veterans, our warriors, because they're carrying a sacred name and they're carrying a sacred clan, and they're carrying the identity of the Dine' people.

So in that concept, we raise our children with a lot of the traditional strengths, and this traditional mainstay of the culture as they grow. So when they reach that level, whether they're a man or a woman who goes into a uniform, then that becomes a two-tier layer of warrior role that they would have.

They're already a warrior when they're young in our Navajo society. Most of the girls will have winter names. In fact, that's the tradition. And so will the men. So will the young boys.

So when they go, they carry these identities with them, and when they experience the trauma of war, we have to do the cleansing ceremony, and we have to do all of those reinvention laboratory types of rehabilitation to restore this wholesomeness for our culture and for them to enter back into their homes and back to the arms of their mothers and their families, and into their hogans, and into their prayer circles.

So thinking along that concept, we are grateful for some of the partnerships that we have with the health care aspect of treating the mental, and also the physical aspect of our veterans. In this sense we're—I'm talking about the agreement that the Navajo Nation has with the Carl Hayden VA Hospital, which serves as a supplement.

Not the only one, but it supplements the service or the resource that is available to our veterans to get a wholesome treatment with the western health care system, as well as the traditional Navajo concept with the medicine people and our ways.

In terms of looking at the whole person, I would introduce the idea here about having housing, having employment, having gainful employment, having training and education, and then having health care as a holistic readjustment program for our veterans.

One of those ways that you can look at, and it is my great hope that in the recent President Obama's declaration of the Executive Order where all cabinet level of services, Federal agencies, entities that serve Native people, that at that cabinet level, that you look at housing, employment, and health care, to meet the goals of tribal governments in servicing veterans.

Doing seamless transitions between the Department of Defense Services and to the VA, the U.S. VA Services, doing Helmets to Hard Hats, supporting education and employment and opportunities where veterans, while in service and uniform, they can be met dollar-for-dollar for education, and when they separate, they can use these monies to advance themselves in colleges and universities, and use that to build their career.

The same thing could be introduced for housing. Housing could be a matter of dollar-for-dollar, if you can make that kind of an arrangement. I know it is nonexistent at this time.

Mrs. KIRKPATRICK. Thank you. I think I have used up my time, Madam Chairwoman.

Chairwoman WATERS. Thank you very much. I would like to thank the witnesses who have come here today with valuable testimony. The Chair notes that we may have members with additional questions for you that they may wish to submit in writing. So without objection, the hearing record will remain open for 30 days for members to submit written questions to these witnesses and to place their responses in the record.

This panel is now dismissed, and I would like to welcome our second panel. Thank you very much.

Our first witness will be Mr. Jeff Begay, commander, Region 9, National American Indian Veterans. Our second witness will be Mr. Mellor Willie, executive director, National American Indian Housing Council. Our third witness will be Mr. John Adkins, commander, Disabled American Veterans Department of Arizona. Our fourth witness will be Mr. Robert DiGiro—I think that name is pronounced a little bit differently—let me try it again.

Mr. DIGIROLAMO. "DiGirolamo," but that's close enough.

Chairwoman WATERS. —DiGirolamo, policy advisor, Disabled American Veterans. Our fifth witness will be Mr. David Nez, director, Navajo Nation Division of Veterans Affairs. Our sixth witness will be Mr. Wayne Saltwater, Navajo Nation Native American Veteran, and we have a seventh witness for this panel—I think this is a second Begay—Mr. Richard Begay, constituent and Navajo Native American veteran.

Do we have seats for everyone? We're not going to hear from Mr. Adkins. Anyone else? Remove Mr. Adkins. Anyone else? We have five, and I have noted seven. Is there someone missing? Mr. Saltwater is not here. So we are going to take Mr. Saltwater off the list, and we will get started with our second panel.

And the first person on our second panel, Mr. Begay, would you please start? Thank you. That is the first Mr. Begay.

STATEMENT OF JEFF BEGAY, COMMANDER, REGION 9, NATIONAL AMERICAN INDIAN VETERANS

Mr. JEFF BEGAY. Thank you, Chairwoman Waters, and Representative Kirkpatrick. I appreciate the honor to be here today to speak on behalf of my comrades, and myself, as well, as a Vietnam veteran. I would like to introduce myself to my Native people by explaining my clan, which is customary.

(Speaks in Navajo).

I am a Vietnam veteran, as I said before. I am very proud to have served my country and my Navajo people, and I'm currently the Regional Commander for the National American Indian Veterans organization. Don Loudner is our Commander, and Coronal Joey Strickland is also our Chief of Staff, and I'm in charge of advocacy and also helping American Indians with their legislative issues in Arizona, Colorado, and Utah. I am also Vice Commander of American Legion Post 114, the Bushmasters out of Salt River Pima, Maricopa Indian community.

And I'll make that introduction, and go on with a story about a typical—probably a typical native family, which is where I come from, and I'll begin with a story about my grandfather, my grandparents, my great grandfather.

My grandfather's father and mother were in the mountains south of—west of here near—north of Steamboat around the Black Mesa area, and they were being chased by Kit Carsen and his calvary troops back in the mid 1800's, and they were running so they wouldn't be captured.

And the story is told by my grandparents that they had a shelter made out of tree branches which was cedar branches and they were cooking cedar berries because they had no food to eat, and as that

bowl of cedar berry was cooking, a U.S. Army soldier shot through the brush arbor and broke the pot, and steam and ash flew into the air, and my great grandfather reached for his bow and arrow, and was shot immediately by the U.S. soldier.

And my grandfather ran and my great grandmother ran, and my grandmother was captured and taken down to the bottom of the mesa where many of our people were tied and were hostages and were being taken to Fort Sumner to be prisoners of war for a 4-year period.

My grandfather was left in the mountains. They weren't able to capture him, but he had a serious choice, a critical choice to make, and that was should he remain in the hills and be free, or should he join his mother, and being that family is very strong in any human family relationship, as well as the Navajo and Native people, he chose to be with his mother and spent 4 years in captivity in New Mexico at the age of 10 years old.

He learned how to speak English, and he came back with a Navajo name of Ya'cri' yesser (phonetic), and something about his 4-year experience, although the U.S. Army shot and killed his father, he was fascinated with the military way of life.

And when he returned after 4 years—during the time he was in captivity, he spent a lot of times watching the soldiers and was their runner and helper, and when he returned, he joined the U.S. Army as a U.S. Army scout, and was in the campaign against the Hopis in 1891 when they took up arms against the U.S. Government when they refused to send their children to school.

So he became the very first U.S. military person in our family. My mother's uncles, two of them, were World War I veterans, and they suffered from chlorine gas inhalation, and one of them died in the Veterans Hospital in Denver, and this was probably 1920, or somewhere in that period of time.

The second uncle lived for until he was about 90 years old with one lung. The one lung was damaged by chlorine gas. So from that point on, World War II occurred, and my namesake or the person I'm named for, Jeffrey Bahe, served in Italy as a U.S. Army veteran. His cousins—we have many, many uncles who served in World War II, and one of them, a clan uncle, is Joe Vandever who is a renowned Code Talker, and my uncle served in the Korean War and served twice in Vietnam.

I am a Vietnam veteran. Afghanistan, we have relatives, cousins that serve there. Desert Storm, my sister retired from the U.S. Army in December of last year, and is a staff sergeant in the army and currently going to school.

So you can see that we are a very proud warrior family, as many of my comrades here who are present also are about to say that they are, too. I am proud to have served, and we bring back a lot of pain. We bring back a lot of memories.

And, fortunately, for some, we have taken on the healing processes early in life. When we returned, we were able to participate in Native healing ceremonies that our sister from the White Mountain Apache Nation described, and also my sister, Angela Barney Nez, described.

Myself, I did not. I thought I was invincible. I thought I was a warrior, and I suffered consequences as a result of it with alcohol,

which had me for many years until 15 years ago when I finally, through the grace of God, became a productive human being again.

And to this day, I work for a construction company as a business development manager, and I would like to advocate for our veterans who are disabled, and I appreciate your compassion and effort to sponsor a bill that will help my comrades when they return and are denied these services.

These are the veterans and soldiers that we shared foxholes with who were in the rain and the jungles of Vietnam and the hot deserts of Arabia and Iraq, and I hear stories from my uncle about how they suffered when they were in World War II, and shivering in a foxhole, shivering so hard that their teeth were clattering. Up against one another, and they were shaking so hard that they couldn't stop, and he said that the reason for that was because it was fear, it was not weather-related.

So these kind of sufferings have been endured by our veterans and our family members, and when they come back and are denied services, it is very heartbreaking. I asked them what he thought about when he was there—

Chairwoman WATERS. Mr. Begay, I hate to stop you because your testimony is just absolutely so riveting and important, but we're going to have to hear from the other witnesses, and then have our question period so we can meet our airplane reservations for today.

Mr. JEFF BEGAY. I apologize. Yes, ma'am. Thank you.

Chairwoman WATERS. Thank you. We're going to move to Mr. Mellor Willie. Thank you very much. Give him a big round of applause.

STATEMENT OF MELLOR C. WILLIE, EXECUTIVE DIRECTOR, NATIONAL AMERICAN INDIAN HOUSING COUNCIL

Mr. WILLIE. Good afternoon, Chairwoman Waters, Representative Kirkpatrick, and distinguished members of the House Subcommittee on Housing and Community Opportunity. My name is Mellor Willie. I am the executive director of the National American Indian Housing Council, the premier national tribal nonprofit organization dedicated to advancing housing, physical infrastructure, and economic development in tribal communities in the United States.

In addition to being the executive director of the NAIHC, I am an enrolled member of the Navajo Nation, born and raised here in Window Rock, Arizona, and appearing before you today is a special honor.

And I would like to introduce myself appropriately.

(Speaks in Navajo).

First, I want to thank Representative Kirkpatrick, and Chairwoman Waters for holding this critical hearing on the Navajo Reservation in order to listen firsthand to the unique concerns that American Indian veterans face regarding housing in their homelands after being discharged by the United States Armed Forces. These men and women, some of whom have made the ultimate sacrifice to protect this country, deserve our support when they return home after active duty.

Second, I would like to thank Representative Kirkpatrick for introducing the Indian Veterans Housing Opportunity Act of 2009, in

recognition of and to address such unique concerns. As members of the subcommittee know, Native Americans represent a small percentage of the United States population. Throughout history, however, a high percentage of tribal members have volunteered to serve in all branches of the United States military.

Many Tribal members are traditional warrior societies, and this tradition has translated into an extraordinarily high level of patriotism in Native America, of dedication to and willingness to serve in the Armed Forces.

In fact, some Native Americans were serving in the armed forces before they were even granted citizenship. In times of national need, Native Americans have been the first to answer the call to step up and protect this great country that we all call home. Yet, sadly, they all return to their homelands to face extraordinary challenges that other veterans do not face in obtaining safe, quality, and affordable housing.

The Native American Housing Assistance and Self Determination Act, NAHASDA, is the cornerstone for providing housing assistance to low-income Native American families in Indian Country. NAHASDA, which is administered by the United States Department of Housing and Urban Development, specifies which activities are eligible for funding, including downpayment assistance, property acquisition, new construction, and housing rehabilitation.

The provision of NAHASDA for the purpose of this hearing is that NAHASDA assistance is limited to low-income Native American families, defined as those with incomes of 80 percent or less of the median income for a given area.

The NAHASDA statute does not contain an income exception for service-disabled veterans or families of soldiers killed in action. Tribes have no flexibility in determining economic eligibility. Due to this lack of flexibility, the issues that present a challenge for housing in tribal communities are compounded when it comes to Indian veterans.

Under the current statutory language of NAHASDA, it is problematic that some veterans and their families face the possibility of being ineligible for housing assistance because of income earned as a result of service-related disabilities or death.

The Internal Revenue Service already excludes such amounts from definition of income, but HUD does consider the payments as income, as they are bound under the statutory language in NAHASDA.

The Indian Veterans Housing Opportunity Act of 2009 proposed by Representative Kirkpatrick will remedy this situation and level the playing field for all Indian veterans by revising the definition of "income" for NAHASDA for purposes to exclude payments for service-related disability, dependence, and indemnity.

I just want to be allowed to provide a real-life example. If a family of four living on the Indian reservation has an income of $50,000, this is less than the income limit and the family is eligible for NAHASDA services. However, if a brother, sister, son, daughter, father, or mother returns to the family from serving in the Armed Forces with a permanent disability and receives a monthly disability payment from the Department of Veterans Affairs of about a thousand dollars, that amount is added to the family in-

come, and as a result, the family would be ineligible for NAHASDA assistance.

There is already consensus among HUD, tribal leaders, and tribal organizations that there is a severe housing shortage in Indian communities, and that many homes are, as a result, overcrowded, and that many of the existing homes are in need of repairs, some of them substantial.

I think you will see a lot of that today when you go through your tour of the houses that you will see across the Navajo Nation. We know that a lot of them are missing a full kitchen and plumbing, and that there are almost 200,000 new houses needed just to meet the needs in Indian Country.

A survey conducted by HUD shows that of 11,500 households on the Navajo Reservation in Arizona, showed that those homes have 31,213 families. Of those, 2,726 households included at least one veteran. Of those, 86 received disability compensation. Severe overcrowding, coupled with veterans returning home to family caretakers, has resulted in the Indian families becoming ineligible for housing assistance.

NAHASDA was enacted to provide Indian Tribes and Native American communities with new and creative tools necessary to develop culturally relevant, safe, decent, affordable housing.

Native American soldiers who have put themselves in harms way protecting our Nation should not be penalized for their service to this great country. The amendment proposed by Representative Kirkpatrick's bill, H.R. 3553, will enable Tribes to more fully serve some of the neediest of families, those caring for disabled veterans returning from home or their survivors they have left behind.

I want to thank Representative Kirkpatrick, Chairwoman Waters, and the subcommittee for your time and consideration regarding this issue of critical importance to Indian communities throughout the United States.

I would be happy to answer any questions you might have, and I further would like to thank Chairwoman Waters. I know of your assistance on behalf of Indian housing and on behalf of the 360 members of the National American Indian Housing Council who provide housing services to 470 Tribes, approximately 90 percent of the population, we thank you for your support on behalf of the Tribes.

[The prepared statement of Mr. Willie can be found on page 49 of the appendix.]

Chairwoman WATERS. You're certainly welcome. You're welcome. Thank you.

Our next witness will be Mr. Robert DiGirolamo.

STATEMENT OF ROBERT DiGIROLAMO, NATIONAL EXECUTIVE COMMITTEEMAN, DISABLED AMERICAN VETERANS

Mr. DIGIROLAMO. Since my written testimony has already been entered into the record, at this time, I will attempt to offer a brief summary.

Madam Chairwoman, Mrs. Kirkpatrick, members of the subcommittee, members of the Navajo Nation, and fellow veterans, on behalf of the 1.2 million members of the Disabled American Veterans, I am honored to present testimony to the subcommittee

today and to its guest members, Mrs. Kirkpatrick from the Committee on Veterans Affairs, and express our views on legislation before the subcommittee.

DAV is dedicated to one single purpose, building better lives for all our Nation's disabled veterans in the communities. As national executive committeeman and a past Arizona State commander of DAV, I am proud to speak on behalf more than 24,000 State members, as well as our nationwide members. I am pleased to be here before this subcommittee, and grateful for the opportunity to do so.

While the Native American Housing Assistance and Self Determination Act of 1996 did much to address the need of low-income housing for Native Americans, I believe it is seriously devoid in that it often excludes a segment of the population that it is meant to serve: our Native American disabled veterans who so honorably served our country. Many of these veterans receiving compensation for injuries sustained during their services, are being denied low-income housing because their compensation puts them over the income criteria threshold of less than 80 percent of median income in their area.

This often places them between the rock and the hard place of more household income than qualifies, but not enough to actually purchase a home in the marketplace. I believe the intent of the 1996 NAHASDA Act should have been to include, not exclude, as many low-income tribal members as possible in gaining access to housing in rural areas.

The honorably deserved military injury compensation is quite difficult to acquire from the government and is intended to offset costs of the disabilities. Disability compensation should never be considered as normal household income criteria to create a barrier to affordable housing in a limited marketplace.

Madam Chairwoman, in your invitation—we'll leave that one. As to your specific question, as you know, Congress enacted Public Law 109–233, the Veterans Housing Opportunity and Benefits Improvement Act of 2006, to improve the benefits available to veterans and service members by addressing the specialized housing needs of the thousands of service members and veterans wounded in OEF/OIF.

The Act also provided a permanent authority in law for VA's direct home loan program to Native American Veterans. DAV supported these measures, but thus far they are aiding only a very small proportion of the disabled veteran population. Arranging appropriate housing from temporary transition to permanent for severely wounded OEF/OIF veterans remains a significant challenge.

Mrs. Kirkpatrick's bill, H.R. 3553, is intended to exclude from consideration as income in the Native American Housing Assistance and Self Determination Act of 1996, amounts received by a family from the Department of Veterans Affairs for service-connected disabilities of a member of the family, including dependency and indemnity compensation. VA members approved a national resolution number 222, a resolution that calls for legislation to exclude VA disability compensation from income counted in means-tested benefit programs offered by other government agencies.

This resolution is consistent with the purposes of Mrs. Kirkpatrick's legislation, a bill that would exempt Native American vet-

erans in receipt of VA compensation from income limitations associated with the Native American Housing Assistance and Self Determination Act of 1996.

Therefore, DAV strongly supports its enactment into law. To obtain affordable housing on Indian Trust Lands and for Native Americans, Alaska Natives, and Pacific Islander veterans in general, is highly problematic and challenging. Any measure that eases these requirements to promote permanent housing for Native American veterans, and in particular, service-disabled veterans, carries our strongest support.

Finally, Madam Chairwoman, we do want to highlight that the purposes of this bill are limited to benefit only Native American disabled veterans and their survivors. Consistent with our adopted national resolution, we ask the subcommittee also to consider advancing new legislation that would apply the intentions of this bill to all Federal housing programs that provide subsidies, so that disabled veterans in need might be able to take advantage of them, rather than be disadvantaged by their receipt of service-connected disability compensation.

[The prepared statement of Mr. DiGirolamo can be found on page 37 of the appendix.]

Chairwoman WATERS. Thank you very much, and we will consider that. Thank you.

Mr. David Nez.

STATEMENT OF DAVID P. NEZ, DEPARTMENT DIRECTOR, NAVAJO DEPARTMENT OF VETERANS AFFAIRS

Mr. NEZ. Good afternoon, Honorable Representative Kirkpatrick, and Chairwoman Waters, distinguished veterans, visitors, and relatives. I am born into the Coyote Pass Clan, born for Bitter Water. My paternal grandfathers are Kiyaa'aanii, and maternals are Tl'izi lani.

I served for 22 years in the military, both active duty and reserve duty combined. During this period of service, I did a tour of duty during the Persian Gulf War. I am also a Vietnam Era Veteran. Fortunately or unfortunately, I was too young to have served in country back in 1974.

Having served with a military occupational specialty of 11 Bravo Infantry and 13 Bravo Artillery, it has been determined that I have lost at least 5 percent of my hearing upon separation from active duty.

Therefore, I am 5 percent disabled. However, I am not receiving disability pension by personal choice. I am keenly aware of the problems my comrades, my fellow veterans, face in regards to housing.

I have worked with the Navajo Housing Authority for 9-plus years as a housing management director after February 2010. I am currently employed by the Navajo Nation as a department manager for the Navajo Department of Veterans Affairs, a position that is counterpart to the State Directors of Veterans Affairs.

My service and work experience has brought me into a unique position to advocate that, indeed, the Navajo veterans would greatly benefit from the exclusion of the disability pension in the

NAHASDA regulations and the qualifying criteria for veterans housing on the Navajo Nation.

Service-connected disability compensation should not be deemed as income earned. Your good work in the U.S. Congress to strike this requirement is notable and worthy. In collaboration with the Navajo Housing Authority, Navajo Veterans Affairs is in the initial phase of developing 11 housing units for veterans across the Navajo Nation.

This is based on various applications that have been determined eligible under NAHASDA regulations. As least 2 of these applicants will be 100-percent disabled veterans with the possibility of another. This is a very conservative estimate.

The Navajo Department of Veterans Affairs will be reviewing further into other avenues to increase the availability of affordable housing for veterans. The provisions under the VA Direct Home Loan Program is one stop-source that has limitation with regards to the Navajo lands being held in trust status.

On behalf of all veterans, I thank you and appreciate the opportunity to have spoken with you on these issues. Thank you very much.

[The prepared statement of Mr. Nez can be found on page 48 of the appendix.]

Chairwoman WATERS. Thank you. Thank you.

Next, we will hear from Mr. Richard Begay, constituent.

STATEMENT OF RICHARD K. BEGAY, DISABLED AMERICAN VETERAN

Mr. RICHARD BEGAY. Thank you. Good afternoon, and also welcome to the Navajo Nation. My name is Richard Begay. I am a disabled veteran from the Vietnam War where I served two tours of duty in Southeast Asia.

The assignment—the mission that we were assigned gave us permanent physical and mental disabilities. To this day, we continue to live with the pains that we brought home, and some of us are fortunate to be receiving compensation.

I wanted to bring up one other item. In 1970, when I was discharged from the military, I applied for the VA Home Loan Guarantee Program. When I submitted all my paperwork in the housing design, I was told that I was not qualified to get a home loan because the house that I was going to construct was going to be built on the reservation trust land, and the denial of that request was really a frustration after serving and coming home with a physical and mental disability.

Then, finally, in 1992, with the help of so many other veterans organizations, Congress finally changed the law, the VA Home Loan Guarantee, by passing Public Law 102–547, the Native American Veteran Direct Home Loan Program, which authorized VA to made make direct home loans to Native American veterans living on trust land.

And then the bill that we're discussing, H.R. 3553, in a way it is similar, because back in the 1970's, I was denied a home loan because I live on trust land, and with the NAHASDA rules and regulations that occur, disabled veterans are being penalized because they received compensation for their injuries or disability.

On behalf of disabled Navajo veterans, I support wholeheartedly the legislation, H.R. 3553, and we urge full support and passage of this bill so more disabled Navajo veterans and surviving spouses can be eligible for this housing assistance. Thank you very much.

[The prepared statement of Mr. Richard Begay can be found on page 35 of the appendix.]

Chairwoman WATERS. Thank you very much.

Without objection, we are adding to the panel Mr. Leonard Teller, chairman of the Navajo Housing Authority. Mr. Teller, thank you.

STATEMENT OF LEONARD TELLER, CHAIRMAN, NAVAJO HOUSING AUTHORITY

Mr. TELLER. Good afternoon, Congresswoman Waters, and Mrs. Kirkpatrick, as well. It is nice to see the two of you here again on Navajo land, Dine' land, and good afternoon, as well, to the previous panel, as well, distinguished individuals from HUD, White Mountain Apaches, and veterans office, as well, and the panel here. Good afternoon.

My name is Leonard Teller. I'm the current chairperson of the Board of Commissioners of the Navajo Housing Authority, and also am a member of the Navajo Nation Council, as well. It is good to see this bill, which was the effort of the Navajo Housing Authority Board of Commissioners a few years back, coming to fruition for some fruitful discussion, and so forth, and we hope this does become law, as well.

It makes all perfect sense to strike this language, because nowhere in any Federal regulation is there a recognition of income on any service-related disability payment. Only NAHASDA has that. The IRS doesn't even count this as income.

So I think it makes perfect sense to strike—make this amendment that has been so far vastly needed on Native American land. Not just Navajo, but as you can see, across all America that is being served by NAHASDA, as well. So with that effort, I think it will eventually happen.

As you have heard today, Congresswoman Waters and Mrs. Kirkpatrick, Native Americans hold their veterans in high esteem. They hold them in high esteem, and you heard them go through an elaborate process of re-indoctrinating them in society today.

And these are areas that were not addressed by veterans. However, because of the value we place on veterans and the esteem that we hold them to, we honor them and cherish them, and go through the elaborate process of cleansing them, as well.

So, to that end, the Veterans Affairs Administration, many of them benefits that they are being—that they are to be recipients of Veterans Affairs Programs, stop with the reservation lands. There is a whole host of effort that needs to be identified to move towards the area identifying additional barriers that are essential to loosening the restriction and amending the legislation to bring these benefits to Native American veterans.

But a year or two ago, we also put forth an effort in bringing a model program for specifically a Native Veteran Housing Program. It almost gained traction in the halls of Congress, but we're going to try again.

We believe this is vastly needed on under all Native American programs, on all Native lands. Many Native governments—or, I should say all Native governments is fulfilling the role that we believe Congress and Washington has enacted upon our veterans, and Native veterans.

They have guaranteed various benefits to veterans and they stop at the reservation lines. Native governments today try their best with the resources they have to step in and try to fill those shoes, which are really the Federal Government shoes, towards bringing benefits to veterans on Indian Country. So that has to be addressed.

NAHASDA has only a small fraction, a fraction of what could be possible to Native veterans, and this effort we speak to today brings that to bear. But there is also another issue we have been working on, which is the matter of prohibition of collaboration between Federal agencies, and what I speak to the prohibition of collaboration between the Indian Health Service and NAHASDA.

Today, within the annual appropriations budget process, there is language that specifically prohibits collaboration between IHS money and NAHASDA monies. That shouldn't be so. That does not make sense at all.

We serve the same clientele, the clientele being those at risk, those most underserved or not served, very low, low-income. We have the same agenda. Yet, we are prohibited from collaborating. This is another area that we will be bringing forth, as well.

That undermet area of NAHASDA, the new amendments, allow us to bring forth innovative programs, and I believe, as I agree with the previous panel, that there is an opportunity to instill some model Native veterans programs—housing programs within that realm, as well, but still subject to lot of interpretation under NAHASDA.

Today, we have an issue, the Navajo Housing Authority has an issue with the regional office and may be coming to Washington for some mediations or interpretation. If we have to go that far, we'll come to ask for your assistance, Ms. Waters and Mrs. Kirkpatrick.

I believe that we are all on the same song sheet here, and that an amendment is necessary. Thank you.

Chairwoman WATERS. Thank you very much. Thank you.

I will now go to Representative Kirkpatrick for questions.

Mrs. KIRKPATRICK. Thank you, Madam Chairwoman, and thank you to all of our panels for that excellent testimony. My question is for Mr. Nez, David Nez. The disability compensation that some veterans receive is used to treat and live with the service-connected injuries. However, I know that certain services of living on tribal lands, make caring for these veterans even more expensive than those living in less rural areas.

For example, veterans in Indian Country must often, at their own expense, travel great distances to receive care from the VA. Disabled veterans who use prosthetics and wheelchairs find that these tools don't last nearly as long when used in the often unimproved terrain of Indian Country.

In your experience working with veterans on tribal lands, what are some of the other unique factors that make this disability compensation disappear even quicker than it would in less rural areas?

Mr. NEZ. I see that in this Navajo Nation, on this Navajo Nation, that on the geographic—geographic area, it is—it is a barrier in itself. The economic conditions on the Nation are a barrier in itself, and that services that are available here on the Navajo—for instance, the Indian Health Service which serves the population at large, and versus the tenants and hostels for veterans in outpatient situations, these are very removed from where we are, and—and these are barriers that I see, that the veterans are continuing to struggle with.

And some of the service that—some of the tools or the services that we can bring forth to try to have them access these services, is sometimes very, very hard to realize, and it takes—it takes funding and it takes feasibility. Infrastructure, it is sometimes not there, and that—and as best as we could, we are looking at—looking at homeless shelters. We are looking at employment and training programs. We are looking at housing for indigent veterans and veterans who cannot afford to buy a home under the NAHASDA program, or those who can't qualify for Direct Home Loan Programs.

So there is a group there who are underserved, and these are—these are where grant money is needed, and I would like to see that. I'm looking at housing as a priority for veterans, and I want to do a low-income to moderate-income to high-income.

The high-income is also a problem area where a veteran is very—they have high-paying jobs, but they cannot be served under NAHASDA. Therefore, they have to fend on their own, and in this case we would like to invite a loan program that would be beneficial to them, as best as I could in a nutshell. Thank you.

Mrs. KIRKPATRICK. Thank you again, to all of our panelists and all of the people in the audience for being here today, and I especially thank Chairwoman Waters for conducting this hearing. I know she has to go to Albuquerque to catch a plane, but before she does that, we would like to have all the veterans come up on the stage for a picture—and police officers. So all veterans and all police officers come up on the stage. We would like to get a picture of you with Chairwoman Waters before she leaves.

Chairwoman WATERS. Okay. Thank you very much. The Chair notes that some members may have additional questions for this panel which they may wish to submit in writing. Without objection, the hearing record will remain open for 30 days for members to submit written questions to these witnesses and to place their responses in the record.

This panel is now dismissed, and before we adjourn, the written statements of the following organizations and individuals will be made part of the record of this hearing: a statement from Mr. Raymond P. Bell, Jr.

[Whereupon, the hearing was adjourned.]

A P P E N D I X

April 10, 2010

White Mountain Apache Tribe

Addressing the Housing Needs of Native American Veterans with Disabilities Hearing

Subcommittee on Housing and Community Opportunity

Official Written Testimony
of the
White Mountain Apache Tribe

Submitted by

Margaret Baha-Walker
Vice Chairwoman, White Mountain Apache Tribe

Navajo Nation Museum
Window Rock, Arizona

April 10, 2010

INTRODUCTION

Good Morning Honorable Congresswoman Ann Kirkpatrick, Honorable Chairwoman Maxine Waters and other esteemed members of the panel. I bring greetings from the White Mountain Apache Tribe. I am Margaret Baha-Walker from the "eagle" clan and born for the "bear" clan. I serve the White Mountain Apache Tribe as it's Vice Chairwoman and am here today to present testimony on their behalf. As always, I appreciate the support and leadership of Congresswoman Kirkpatrick and her willingness to work with our Tribe to address important issues such as housing and Veteran affairs.

BACKGROUND

Currently there are over 300 members of the White Mountain Apache Tribe that are Veterans. Of those 300, it is estimated that 200-250 of them have a disability. The type of disabilities vary in degree. Recently we have begun to see an increase in health complications in our Veterans that could result in disability. Those who served in Desert Storm, Iraq and Afghanistan are developing new health problems. Some of them are slower to heal from illnesses because of a possible new blood disorder. It is believed that somehow their immune system has been weakened and not able to fight off diseases as easily.

Disabled Veterans living on the Fort Apache Indian Reservation have very little housing options. Because of our general housing shortages, many of these Veterans live with their families or extended relatives in overcrowded or substandard housing. The older homes are in desperate need of rehabilitation. Many Veterans do not have their own homes to fit their personal needs. Some of these Veterans are homeless, a sad but true reality.

IMPACTS & OBSTACLES OF NAHASDA ON WMAT

While we are grateful for the funding received under NAHASDA, it has not even begun to make a dent in our housing and community development needs. The White Mountain Apache Tribe receives two major sources of funding authorized by NAHASDA: the *Indian Housing Block Grant* and the *Indian Community Development Block Grant*. Currently we have 1109 of housing stock but also face a waiting list of over 1000 families needing homes. The average waiting period for a rental unit is approximately two and half to three years.

The current membership of the White Mountain Apache Tribe is 15,000 with a 3% annual growth rate. With many new and young families on the way, the number of them needing homes is sure to increase.

BENEFITS OF HR 3553

The Indian Veterans Housing Opportunity Act of 2009 would ensure that our honored Veterans receive much deserved housing assistance under NAHASDA. The disability and survivor benefits they receive should not be counted as income. I'd like to emphasize how important the Veterans are to not only my Tribe, but to the State of Arizona and the United States. They served to protect

our freedoms and security and the least we can do for them is make sure they have reasonable housing opportunities without penalizing them for receiving other benefits (survivor/disability). We need to focus our efforts more on providing assistance to those in need rather than weighing arbitrary "income" variables to deny people who need it most. The White Mountain Apache Tribe, like the rest of the country is enduring a severe economic recession. In the last decade, we've also had to deal with the Rodeo-Chediski Fires and it's aftermath. More recently, we experienced severe storms that have devastated our lands. We suffer from unemployment rates that would be unthinkable anywhere else in the United States. The people have suffered greatly and our Veterans need fewer hurdles to recover, not more

CLOSING

I stand before you today filled with a genuine pride in our men and women in uniform who bravely defend our country today and also in those who proudly served in the past.

We owe our Veterans a debt of gratitude that can never be repaid. They sacrificed their lives and safety so that we may enjoy the freedoms that we do today. On our behalf, they faced bullets and looked into the face of death so that we may call this land ours, so that we may speak our native tongue, so that we may practice our traditions and so that we may keep the promise of a brighter tomorrow for our children and theirs.

On behalf of my people, thank you for listening to the concerns of my Tribe. Ashoog.

For information contact:
WHITE MOUNTAIN APACHE TRIBE
Collette L. Altaha, Legislative Affairs Director
P.O. Box 1690 Whiteriver, Arizona 85941
Phone: (928) 338-2520

THE
NAVAJO
NATION

DEPARTMENT OF NAVAJO VETERANS AFFAIRS
P.O. BOX 430
WINDOW ROCK, ARIZONA 86515
Phone: (928)871-6413 Fax: (928)871-7288

Dr. JOE SHIRLEY, JR.
President

BEN SHELLY
Vice President

STATEMENT OF
RICHARD K. BEGAY
DISABLED AMERICAN VETERANS
BEFORE THE
SUBCOMMITTEE ON HOUSING & COMMUNITY OPPORTUNITY
UNITED STATES HOUSE OF REPRESENTATIVES

April 10, 2010

Members of the Subcommittee,
Welcome to the Navajo Nation:

My name is Richard K. Begay, a disabled veteran from the Vietnam War. I served two tours of duty in Southeast Asia, in the 1960s. Our Battalion and Team 1007 provided support services to the Marines and Army Special Forces from Chu Lai, Da Nang and Ke Sanh, South Vietnam. The missions that I participated and the things that I witnessed have caused me severe mental and physical injuries which disabled me for life. Every day I live with constant pains, mostly depended on VAMC medications and counseling. Since my discharged from the active military, we (my family) have been renting from the employers' housing. In 1970s, I applied to VA for Home Loan Guaranty which I qualified, but after I submitted all my paper work and house design to Phoenix VA Home Loan Department, I was informed that (VA) can't help me because the house I wanted built was going to be constructed on the reservation (trust land) and that VA advised me they do not guarantee home loan for Native American Indian Veterans living on their homeland (reservation). The denial was a slapped in the face, which really added more mental/physical pain to my body and mind (PTSD). That day at the VA Home Loan office I threw all the papers away and walked out. To this day, I have not reapplied. Then finally in 1992, with the help of many veterans organization, Congress amended the VA Home Loan Guaranty by passing Public Law 102-547, Native American Veterans Direct Home Loan Program, which authorized VA to make direct home loans to Native American veterans living on trust land. Currently, I am employed as a Senior Planner with the Department of Navajo Veterans Affairs (DNVA) in Window Rock, Arizona. As an employee and receiving disability compensation I know I will not qualify for NAHASDA housing unit so I don't bother to apply.

Based on my personal experience with VA Direct Home Loan in the 1970s, I know the frustration and pain these disabled veterans and their surviving spouses feel when they are denied or told they do not qualify for NAHASDA housing because of their high income which includes their disability compensation or DIC.

So, on behalf of the more than 12,000 Navajo Veterans, I wish to express my appreciation for this opportunity to present the Subcommittee my views for the record on the

pending legislation H.R. 3553, "To exclude from consideration as income under the Native American Housing Assistance and Self-Determination Act of 1996 amounts received by a family from the Department of Veterans Affairs for service-related disabilities of a family". This Act is cited as the "Indian Veterans Housing Opportunity Act of 2009".

H.R. 3553, a bill introduced by Representative Ann Kirkpatrick, will amend Paragraph (9) of section 4 of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4103(9) by adding at the end the following new subparagraph: *"(C) Any amounts received by any member of the family as disability compensation under chapter 11 of title 38, United State Code, or dependency and indemnity compensation under chapter 13 of such title."*

The Department of Navajo Veterans Affairs (DNVA) has work with Navajo Housing Authority (NHA) in regards to veterans housing utilizing NAHASDA funding allocations. The DNVA would identify and recommend Navajo veterans to Navajo Housing Authority for screening and qualifying veterans based on NAHASDA criteria and income guidelines. The DNVA has experienced that at least one-third of the recommended veterans or surviving spouses disqualify due to high income, which include their disability compensation or Dependency Indemnity Compensation. Some of the veterans are rated 100 percent disabled due to injuries or disabilities from their active military services and they received, if single, $2,673 per month (2009), and if married, veteran and spouse, $2,823 per month (2009). In addition, to VA compensation or DIC they might also receive Social Security benefits. Counting Disability Compensation or Dependency Indemnity Compensation (DIC) as income has disqualified many Navajo veterans and surviving spouses that are in dire need of a safe decent housing. Many veterans are still homeless; some you see in the streets of border towns and others that you might not notice continue to live with their families.

H.R. 3553 will certainly address the critical housing need for disabled Navajo veterans and their widow(s), who up to now have been disqualified. This remind me of my experience with VA home loan, I was penalized for living on trust land, and now these disabled veterans are being penalizes for receiving disability compensation or dependency indemnity compensation because they paid the price for being shot up or disabled while on active military duty. Passage of H.R. 3553 will open up more opportunity for disabled Navajo veterans to qualify for NAHASDA housing project. On behalf of all disabled Navajo Veterans, we urge full support and passage of this legislation.

Madam Chairwoman, this concludes my testimony. Again, welcome to the Navajo Nation and we thank the Subcommittee for its leadership and sponsoring this field hearing.

STATEMENT OF
ROBERT DiGIROLAMO
NATIONAL EXECUTIVE COMMITTEEMAN, DISTRICT 18
OF THE
DISABLED AMERICAN VETERANS
BEFORE THE
COMMITTEE ON FINANCIAL SERVICCES
SUBCOMMITTEE ON HOUSING AND COMMUNITY OPPORTUNITY
UNITED STATES HOUSE OF REPRESENTATIVES
APRIL 10, 2010

Madam Chairwoman and Mrs. Kirkpatrick, and Members of the Subcommittee—

On behalf of the 1.2 million members of the Disabled American Veterans (DAV), I am honored to present testimony to the Subcommittee today, and to its guest Member Mrs. Kirkpatrick from the Committee on Veterans' Affairs, and to express our views on legislation before the Subcommittee. DAV is dedicated to one, single purpose — building better lives for all of our nation's disabled veterans and their families. As National Executive Committeeman and a past Arizona State Commander of DAV, I am proud to speak on behalf of more than 24,000 State members and well as our nationwide members. I am pleased to appear before this Subcommittee and grateful for the opportunity to do so.

While the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA) did much to address the need for low income housing for Native Americans, I believe it is seriously flawed in that is often excludes a segment of the population it is meant to serve – our Native American disabled veterans who have so honorably served our country. Many of these veterans receiving compensation for injuries sustained during their service are being denied low income housing because their compensation puts them over the income criteria threshold of less than 80% of median income in their area. This often places them in the "between the rock and hard place" of more household income than qualifies, but not enough to actually purchase a home in the marketplace.

I believe the intent of the 1996 NAHASDA should have been to include, not exclude, as many low income tribal members as possible in gaining access to housing in rural areas. Their honorably deserved military injury compensation is quite difficult to acquire from the government, and is intended to be used to offset costs of their disabilities. Disability compensation should NEVER be considered as normal household income criteria to create a barrier to affordable housing in a very limited marketplace.

Madam Chairwoman, in your invitation to me to testify at this hearing, you posed the following questions:

- How many people and/or families are served by the DAV?
- What types of services and benefits are provided by the DAV?
- Has the DAV encountered any obstacles connecting disabled Native American veterans and their families with housing assistance under NAHASDA?

- How will H.R. 3553 help provide greater housing assistance to disabled Native American veterans?
- What additional federal resources are needed to provide greater access to veteran services and benefits for Native American veterans with disabilities?
- Please share any other insights and recommendations to help increase affordable housing options and supportive services for disabled Native American veterans and their families.

To remain faithful to the principles on which this organization was founded, and to fulfill our mandate of service to America's service-disabled veterans and their families, the DAV employs a corps of 242 National Service Officers (NSOs), all wartime service-connected disabled veterans themselves, located in Department of Veterans Affairs (VA) Regional Offices throughout the country. These men and women are professionally trained during a program that generally does not exceed 25 months, of which 16 months is on-the-job training. In addition to learning title 38 law and regulations pertaining to the application for and the evidence needed to obtain benefits and services from the VA for veterans and their dependents, our NSOs are also required to successfully complete academic courses in anatomy and physiology, medical terminology, English composition or legal writing, and public speaking, through an accredited college or university. These dedicated men and women, about two-thirds of whom are Gulf War veterans or veterans of Operations Enduring and Iraqi Freedom (OEF/OIF), continue the legacy to provide the best benefits counseling and claims assistance available anywhere.

During 2009, DAV NSOs interviewed over 167,144 veterans and their families in their claims for VA benefits; filed almost 214,716 new claims for benefits; and obtained $4.3 billion in new and retroactive benefits for our clients. Our NSOs also participated in 234,569 Rating Board appearances. All of our services are provided at no cost to these claimants.

As a result of the large number of severely disabled military members being treated at Walter Reed Army Medical Center (WRAMC) and Bethesda National Naval Medical Center (NNMC), DAV has staffed an office at WRAMC to provide assistance to the young men and women being treated at these facilities.

The number of severe wartime casualties with amputations being treated at WRAMC, NMMC and elsewhere continues to grow significantly. As of February 1, 2010, there were 960 amputees from Operations Enduring and Iraqi Freedom. These individuals have sustained the loss of an arm(s), leg(s), hand(s), and/or foot (feet). This number includes 730 soldiers, 172 of whom have multiple amputations; 195 Marines, 49 of whom have multiple amputations; 21 sailors, four of whom have multiple amputations; and 14 airmen, two of whom have multiple amputations. Of the 960 amputees, 193, or 20 percent, of these individuals have upper extremity amputations.

The DAV provided free representation at 183 Physical Evaluation Boards (PEBs) across the country in 2009. Also, DAV has worked closely with several large, local law firms, which have agreed to provide pro bono services to the men and women appearing before the PEBs, and they also have agreed to assist these individuals, free of charge, in pursuing claims before federal courts.

In addition to our work at VA Regional Offices, DAV employs 11 National Appeals Officers (NAOs) whose duty is to represent veterans in their appeals before the Board of Veterans' Appeals (BVA). During fiscal year (FY) 2009, DAV NAOs provided representation in 31 percent of decided appeals before the BVA or 15,110 appeals. Of the more than 15,000 appeals represented by DAV, more than a third, 5,432 appeals, had been remanded by the BVA previously. In 25 percent, or 3,853, of the appeals represented by DAV, the claimant's appeal was allowed. Thirty-seven percent, or 5,607, of appeals represented by DAV were remanded, of which almost 1,700 had been remanded previously. Almost 63 percent of the appeals represented by DAV resulted in the original decision being overturned or sent back to the Regional Office for additional development and re-adjudication. Sadly, and indicative of the systemic problem causing the VA's current backlog, almost one-third of the 48,804 appeals decided by BVA in FY 2009, 15,083 appeals, had previously been remanded by the BVA. Also indicative of the systemic problem facing VA is the fact that 61 percent of the almost 49,000 decisions rendered by BVA were either reversed or remanded.

Here in Arizona, our DAV Department professionals helped 1,046 disabled veterans establish their initial disabilities with VA, and 963 veterans to increase their existing disability ratings. We aided over 500 veterans in gaining various other VA benefits such as education, pension, special entitlements, and burial allowances. Altogether, we aided in VA's decisions to grant 4,770 awards to Arizona veterans. In terms of transfer payments, disabled veterans of Arizona received over $71 million in 2009 as a result of our advocacy for them with VA. In accomplishing this work, our NSO corps reviewed over 6,400 files, conducted 5,900 interviews and appeared before the VA on 6,000 occasions to support veterans claims. Also, DAV increased its membership in Arizona by 175 individuals in 2009.

As to your specific question on Native American housing, as you know, Congress enacted Public Law 109-233, the Veterans' Housing Opportunity and Benefits Improvement Act of 2006, to improve the benefits available to veterans and service members by addressing the specialized housing needs of the thousands of service members and veterans wounded in OEF/OIF. The Act also provided a permanent authority in law for VA's direct home loan program to Native American Veterans. DAV supported these measures, but thus far, they are aiding only a very small proportion of the disabled veteran population. Arranging appropriate housing (from temporary, to transitional, to permanent) for severely wounded OEF/OIF veterans remains a significant challenge.

Mrs. Kirkpatrick's bill, H.R. 3553, is intended to exclude from consideration as income under the Native American Housing Assistance and Self-Determination Act of 1996 amounts received by a family from the Department of Veterans Affairs for service-related disabilities of a member of the family, including dependency and indemnity compensation. DAV members approved a national resolution, No. 222, a resolution that calls for legislation to exclude VA disability compensation from income counted in means-tested benefit programs offered by other government agencies. This resolution is consistent with the puposes of Mrs. Kirkpatrick's legislation, a bill that would exempt Native American Veterans in receipt of VA compensation (and their survivors in receipt of DIC) from income limitations associated with the Native American Housing Assistance and Self-Determination Act of 1996; therefore, DAV strongly supports its enactment into law. Obtaining affordable housing on Indian trust lands, and for Native Americans, Alaska Natives and Pacific Islander veterans in general, is highly

problematic and challenging. Any measure that eases these eases these requirements to promote permanent housing for Native American veterans, and in particular, service-disabled veterans, carries our strongest support. The value of disability compensation is negated and its purposes are defeated when a veteran's receipt of compensation is used to reduce or deny entitlement to government benefits or services available to other citizens, and in this case the veteran actually receives nothing additional for his or her disability. Since our resolution seeks legislation to exclude veterans' disability compensation from countable income for purposes of entitlement to benefits or services under other government programs, we stand in support of this bill and urge its enactment into law. The DAV is dedicated to assisting disabled veterans to build better lives for themselves and their families. What could be more appropriate than for us to stand in support of H.R. 3553, a bill that proposes to exclude income derived from the Department of Veterans Affairs for service connected disabilities, to make disabled veterans eligible for supported housing?

Finally, Madam Chairwoman, we do want to highlight that the purposes of this bill are limited to benefit only Native American disabled veterans and their survivors. Consistent with our adopted national resolution, we ask the Subcommittee also to consider advancing new legislation that would apply the intentions of this bill to all federal housing programs that provide subsidies, so that disabled veterans in need might be able to take advantage of them, rather than be disadvantaged by their receipt of service-connected disability compensation. In our view, disability compensation from military service to the Nation should never be the cause of disqualifying a veteran from receipt of federal benefits enjoyed by other citizens.

Madam Chairwoman, this concludes my testimony on behalf of Disabled American Veterans. I will be pleased to respond to your questions or those from other Members of the Subcommittee.

STATEMENT OF FRED G. KARNAS
SENIOR ADVISER TO THE SECRETARY

U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT

FIELD HEARING BEFORE THE SUBCOMMITTEE ON HOUSING AND
COMMUNITY OPPORTUNITY

COMMITTEE ON FINANCIAL SERVICES
UNITED STATES HOUSE OF REPRESENTATIVES

ON

THE INDIAN VETERANS HOUSING OPPORTUNITY ACT OF 2009

APRIL 10, 2010

Good morning Madam Chairwoman and Members of the Subcommittee. I am pleased to be here today to testify before the Committee on H.R. 3553, the "Indian Veterans Housing Opportunity Act of 2009."

I am happy to be here to listen to, and learn from, the testimony of the Native American veterans and leaders who have also been invited here today. We at HUD are eager to learn from their experiences, and to work together to craft solutions that will benefit this distinguished group of citizens, American Indian veterans. On behalf of Secretary Donovan, I offer greetings to everyone here and thank you for coming today.

INTRODUCTION

Let me say early on that the Department is interested in doing all it can to provide decent, safe, and sanitary housing to Americans who have risked their lives to preserve our freedoms.

The 2008 Consolidated Appropriations Act provided $75 million to fund the HUD-Veterans Affairs Supportive Housing voucher program. The HUD-VASH program combines voucher rental assistance for homeless veterans with case management and clinical services provided by communities and by the VA at 132 of its medical centers.

In addition, the HUD Veteran Resource Center, HUDVET, was created as a result of a unique partnership between national veteran service organizations and HUD. This directory, which is available on HUD's website, and which is also accessible by a toll-free telephone number, increases knowledge of, and participation in, the wide variety of HUD homeless assistance programs and services for veterans and other individuals who are homeless or at risk of becoming homeless. HUDVET is also a source of information on other related Federal programs, such those to combat domestic violence, enhance community and economic development, aid runaway youth, and increase affordable housing for senior citizens and Americans with disabilities.

It is our hope that, equipped with this knowledge, armed forces personnel and veterans can become more involved in the community-based planning and decision-making process, as well as increasing their use of services and local resources.

Regarding the bill under discussion today, H.R. 3553, HUD is currently reviewing it, and we look forward to working with Congress to develop legislation that promotes housing opportunities for Native Americans.

HUD is aware of the distinguished role Native Americans have played in the defense of our country. They have the highest rate of enlistment in our armed services of any group of Americans. These veterans, who wish to live on their homelands among their extended families, certainly deserve our deference and our full consideration of their unique circumstances. While here on the Navajo Nation, I cannot fail to mention the outstanding contribution made by the Navajo Code Talkers during World War II.

Since its inception, the Native American Housing Assistance and Self-Determination Act (NAHASDA) has been embraced by tribal leaders and Indian housing entities because it gives them the flexibility to design and run housing programs according to local needs. The Congressional Findings in the Act state that federal assistance shall be provided in a manner that recognizes the right of Indian self-determination and tribal self-governance by making such assistance available directly to the Indian tribes or tribally designated housing entities (TDHE) under authorities similar to those accorded Indian tribes in Public Law 93-638 (25 U.S.C. 450 *et seq.*).

NATIVE AMERICAN HOUSING NEEDS

The 2000 U.S. Census reported that 4.3 million people self-identified as American Indians or Alaska Natives, and about 36 percent of that number lived in American Indian areas or Alaska Native village statistical areas[1]. In fiscal year 2010, HUD's Indian Housing Block Grant program served approximately 1.5 million Native Americans in their Indian service areas.

[1] U.S. Census Bureau, Census 2000 summary File 4. *We the People: American Indians and Alaska Natives in the United States,* Census 2000 Special Reports, Issued February 2006.

Within the last decade, numerous studies have attested to the critical housing and economic development needs on tribal lands. HUD's research, using 2000 Census data, determined that, nationwide, almost 543,000 American Indian and Alaska Native households have "severe housing needs," which are defined as living in conditions that are overcrowded, substandard, or cost-burdensome.

According to a Harvard University study in 2002, approximately 40 percent of on-reservation housing is considered inadequate, as compared with roughly 6 percent nationwide. HUD also acknowledges the great need that still exists in most of Indian Country for safe, sanitary, and affordable housing.

The CDFI Fund in its *Native American Lending Study*, published in 2001, identified 17 major barriers to capital access, relating to legal infrastructure, government operations, economic, financial, and physical infrastructure, and education and cultural issues. A decade later many of these barriers remain. It is generally accepted that there is a need for 200,000 new housing units in Indian Country.

Each year, with average annual funding of about $632 million, the Indian Housing Block Grant program (IHBG) has assisted approximately 7,500 families by providing the funds for a new home, or substantially rehabilitating an existing home. Approximately 5,000 more families each year are provided emergency housing assistance, and about 6,000 are provided some type of rental voucher through IHBG. IHBG funds are also used to maintain and manage existing housing stock, develop housing infrastructure, and protect residents of low-income housing with crime prevention and safety activities.

ANALYSIS OF THE BILL

This bill would exclude VA disability compensation, and dependency and indemnity compensation, from the calculation of income for determining eligibility for the IHBG program, which is authorized by NAHASDA. It would amend the definition of "income" for purposes of program eligibility.

As in most government-assisted housing programs, income is used to determine eligibility for participation in the IHBG program. Most families that receive IHBG assistance must be low-income Indian families on a reservation or in an Indian area. The term *"low-income family"* is defined in the statute to mean a family whose income does not exceed 80 percent of the median income for the area, with adjustments for smaller and larger families. When determining income for admission, the tribe or TDHE must include income from all sources for each family member, with certain limited exceptions. The payments referred to in this bill are not excluded.

A mechanism already exists in the IHBG regulations whereby a tribe or its housing entity may use up to 10 percent of its IHBG funds to serve Native American applicants whose incomes are between 80 and 100 percent of median income. And, with HUD approval, a tribe may serve families who earn more than 100 percent of median income. However, under HUD regulations

at 24 C.F.R. 1000.110, these non-low-income residents must be charged more than low-income families.

NAHASDA was amended in 2008 to provide that a tribe may serve over-income Indian families if such action is determined to be essential to the well-being of the community. These families can be served by the program if their need for housing cannot reasonably be met without such assistance. Tribal leaders are currently meeting to negotiate regulations to implement this revised provision.

CONCLUSION

This concludes my prepared statement. Thank you again for the opportunity to appear before you today to provide comments on H.R. 3553. I look forward to working with the Subcommittee on these issues now and in the future. I would be happy to answer any questions you may have.

Testimony of Angela Barney Nez, Executive Staff Assistant
The Navajo Nation
To the U.S. House of Representatives Subcommittee on Housing and Community Opportunity,
April 10, 2010

Good Morning Chairman Waters and Representative Kirkpatrick. Thank you for holding this important field hearing in Window Rock to highlight the needs of our Navajo Nation veterans, and to discuss H.R. 3553, The Indian Veterans Housing Opportunity Act of 2009. My name is Angela Barney Nez and I work in the Navajo Nation office of President Dr. Joe Shirley, Jr. As I am sure you saw during your travels to Window Rock through our beautiful homeland, the Navajo Nation is vast. Across our nearly 17 million acres live more than 205,000 Navajos many of whom live in remote and isolated areas without water or electricity. Amongst our population live more than 12,433 former service members. Our Navajo Veterans represent the largest population of Native Americans to serve in the U.S. armed forces.

Navajo Nation Service to the Country

Historically, a greater proportion of Native Americans serve in the armed forces of the United States than any other ethnic group. As a people, Navajos have a high respect for our veterans. Traditional Navajo culture and society indentifies veterans with the Navajo concept of "protector" and "defenders" of the Navajo homeland and the Navajo Way of Life. Our Navajo Warriors have voluntarily served in all of Americas major 20th and 21st century conflicts. This includes serving in World War I before Navajos were recognized as citizens and had the opportunity to vote.

The most visible group of Navajo veterans are the Navajo Code Talkers who were able to create over 800 codes that were undeciphered by the Japanese during the Asian-Pacific campaigns in World War II. We are also exceedingly proud of the significant number of our female veterans.

The Navajo people have long sacrificed in service to our country. Unfortunately, these sacrifices have given rise to many unique challenges when our veterans return home. The Navajo Nation is rural and isolated with an unemployment rate exceeding 50% and a per capita income of $6,800. We lack basic water, power, and transportation resources for economic development, and our healthcare system is insufficient to meet the needs of our people. For our veterans, many of whom are disabled, this means they return from service without employment prospects, housing, and unable to reach healthcare facilities.

Veterans Housing Assistance Need on the Navajo Nation

The Navajo Nation supports H.R. 3553 the "Indian Veterans Housing Opportunity Act of 2009" sponsored by Representative Anne Kirkpatrick, because it honors the sacrifice of our Navajo Nation veterans. By excluding our Navajo veterans from Native American Housing Assistance and Self-Determination Act of 1996 "NAHASDA" income reporting requirements our veterans will no longer be punished for receiving compensation for the injuries and disabilities they suffered throughout their service.

Many of our Veterans live in isolated areas, miles from the nearest paved roads and available utilities, such as water and power. In many cases, these veterans live in substandard unsafe conditions without running water, electricity, sewer, or septic systems.

When our Navajo Veterans, who receive compensation under Title 38, United States Code, Chapter 11 for a service related injury, then apply for shelter from NAHASDA funded homes, they are denied eligibility because of this compensation. More than one-third of veterans who apply for NAHASDA housing funds are rejected because of these income requirements. Our veterans have already faced the trauma of their service related injury, but then must make their own way in our isolated lands with limited infrastructure availability.

The Navajo Nation supports H.R. 3553 and its official exemption from income eligibility determination for service related injuries. Passing this legislation will immediately change the housing situation on the Navajo Nation for our veterans. We thank Congresswoman Kirkpatrick for working to ease the burdens of Navajo veterans and sincerely hope this legislation will pass the Congress and be signed into law by the President. While this bill makes its way through the legislative process, we would also request from the members of the committee for assistance in seeking an administrative solution to our housing problem. Having Navajo veterans classified as "essential to the community" will allow HUD to set reasonable caps on income and assist these veterans to acquire safe comfortable housing.

Conclusion

Chairman Waters, Honorable Members of the subcommittee, Congresswoman Kirkpatrick, on behalf of the Navajo Nation President Joe Shirley, Jr., I wish to express my deep appreciation for this opportunity to provide testimony to the Subcommittee on Housing and Community. The Navajo Nation looks forward to working with the Subcommittee on a government-to-government relationship as we move forward with this important legislation concerning the future of the H.R. 3553, Indian Veterans Housing and Assistance Act of 2009. Thank you.

Testimony of David P. Nez, Department Director,
Navajo Department of Veteran Affairs.
To the U.S. House of Representatives Subcommittee on Housing and Community Opportunity,
April 10, 2010

Good morning Honorable Representative Kirkpatrick, Representative Waters, distinguished veterans, visitors and relatives.

I am David P. Nez. I served for 22 years in the Military, both active and reserved duty combined. During this period of service, I did a tour of duty during the Persian Gulf War. I am also a Vietnam Era Veteran, fortunately or unfortunately, I was too young to have served in country back in 1974. Having served with a military occupational specialty of 11 Bravo; Infantry and 13 Bravo; Artillery, it has been determined that I have lost at least 5% of my hearing upon separation from active duty in 1980 therefore I am 5% disabled, however I am not receiving disability pension by personal choice. I am keenly aware of the problems my comrades, fellow Veterans, face with regard to housing.

I worked with the Navajo Housing Authority for 9 plus years as a Housing Management Director up to Feb. 2010. I am currently employed by the Navajo Nation as the Department Manager for the Navajo Department of Veterans Affairs, a position that is a counterpart to State Directors of Veterans Affairs.

My service and work experience has brought me into a unique position to advocate that, indeed, the Navajo Veterans would greatly benefit from the exclusion of the disability pension in the NAHASDA regulations and qualifying criteria for Veterans housing on the Navajo Nation. Service connected disability compensation should not be deemed as income earned. Your good work in the U.S. Congress to strike this requirement is notable and worthy.

In collaboration with Navajo Housing Authority, the Navajo Veterans Affairs is in the initial phase of developing 11 housing units for Veterans across Navajo Nation. This is based on Veterans applicants that will be determined eligible under the NAHASDA Regulations. At least two of these applicants will be 100% disabled Veterans, with a possibility of another. This is a very conservative estimate.

The Navajo Department of Veterans Affairs will be reviewing further into other avenues to increase the availability of affordable housing for veterans. The provisions under the VA Direct Home Loan program is one such source that has limitations with regard to the Navajo lands being held in "trust status".

On behalf of all Veterans, I thank you and appreciate the opportunity to have spoken with you on these issues. Thank you very much.

Prepared Statement of Mellor C. Willie

Executive Director, National American Indian Housing Council

To the Subcommittee on Housing and Community Opportunity

United States House of Representatives

Hearing to Address the Housing Needs of Native American Veterans with Disabilities

April 10, 2010

Good afternoon Chairwoman Waters, Representative Kirkpatrick, and distinguished members of the House Subcommittee on Housing and Community Opportunity. My name is Mellor C. Willie and I am the Executive Director of the National American Indian Housing Council ("NAIHC"), the premier national tribal non-profit organization dedicated to advancing housing, physical infrastructure, and economic development in tribal communities in the United States. In addition to being the Executive Director of the NAIHC, I am an enrolled member of the Navajo Nation, and appearing before you today is a special honor.

First, I want to thank Representative Kirkpatrick and Chairwoman Waters for holding this critical hearing on the Navajo Reservation in order to listen, first-hand, to the unique concerns that American Indian veterans face regarding housing in their homelands after being discharged by the United States Armed Forces or, sadly, killed in action serving our great nation. These men and women, some of whom have made the ultimate sacrifice to protect this country, deserve our support when they return home after active duty.

Second, I would like to thank Representative Kirkpatrick for introducing the Indian Veterans Housing Opportunity Act of 2009 in recognition of and to address such unique concerns.

As the members of the Subcommittee know, Native Americans represent a small percentage of the United States population. Throughout history, however, a high percentage of tribal members have volunteered to serve in all branches of the United States military. Many

tribal nations are traditional, warrior societies, and this tradition has translated into an extraordinarily high level of patriotism in Native America; of dedication to and willingness to serve in the armed forces.

In fact, some Native Americans were serving in the American armed forces before they were even granted citizenship. In times of national need, Native Americans have been the first to answer the call to step up to protect this great country that we all call home. Yet, sadly, they often return to their homelands to face extraordinary challenges that other veterans do not face in obtaining safe, quality, affordable housing.

The Native American Housing Assistance and Self-Determination Act ("NAHASDA") is the cornerstone for providing housing assistance to low-income Native American families on Indian reservations, in Alaska Native villages, and on Native Hawaiian Homelands. The Indian Housing Block Grant ("IHBG") is the funding component of NAHASDA and is the single largest source of Federal capital for housing development, housing-related infrastructure, and home repair and maintenance in Native communities.

NAHASDA, which is administered by the United States Department of Housing and Urban Development ("HUD"), specifies which activities are eligible for funding including, but not limited to, down-payment assistance, property acquisition, new construction, and housing rehabilitation. The provision of NAHASDA for the purpose of this hearing is that NAHASDA assistance is limited to "low-income" Native American families, defined as those with incomes at 80 percent or less of the median income for any given area. There are a limited number of exceptions to the low-income requirement. For example, law enforcement officers and other persons essential to the well-being of the respective tribal community are eligible to receive assistance under the Act. However, the NAHASDA statute does <u>not</u> contain an income exception for service-disabled veterans or families of soldiers killed in action.

Indian tribes and their tribally-designated housing entities are afforded some flexibility in establishing appropriate rental amounts for qualified families, but they have no flexibility in determining economic eligibility.

In part due to this lack of flexibility, the issues that present a challenge for housing in tribal communities are compounded when it comes to Indian veterans, often resulting in over-crowding or a complete lack of housing.

Under the current statutory language of NAHASDA, it is problematic that some veterans and their families face the possibility of being ineligible for housing assistance because of "income" earned as a result of service-related disabilities or death. The Internal Revenue Service already excludes such amounts from the definition of income, but HUD does consider the payments as "income," as they are bound to under the current statutory language of NAHASDA.

The Indian Veterans Housing Opportunity Act of 2009 proposed by Representative Kirkpatrick will remedy this situation and level the playing field for all Indian veterans by revising the definition of income for NAHASDA purposes to exclude payments for service-related disability, dependence, or indemnity. The legislation will ensure that both the statutory language of NAHASDA and HUD's implementing regulations are in line with the Internal Revenue Code and existing regulations. Most importantly, it will ensure that Indian veterans do not face extraordinary obstacles when trying to procure or finance appropriate and affordable housing after serving their country.

Allow me to provide you a real life example. The median household income for a family determines whether or not the family is eligible for assistance under NAHASDA. The family's income may not exceed 80 percent of the median household as determined by HUD.

In 2009, the national median income for a family of four was $51,200.00, meaning that a family could have income up to this amount and still be eligible for NAHASDA services.

If a family of 4 living on an Indian reservation has a family income of $50,000.00, this is less than the income limit and the family is eligible for NAHASDA services. However, if a brother, sister, son, or daughter returns home to the family from serving in the armed services with a permanent disability and receives a monthly disability payment from the Department of Veterans' Affairs, that amount is added to the family income for housing block grant eligibility purposes. If the veteran has a disability payment of $1,000.00 per month, that amount is added to the family income.

Now, there is a family of 5 in the household and the income under the national median income guidelines is increased to $55,300.00. If the current rules applied, this family would not qualify for assistance because the total family income is $62,000.00, which exceeds the maximum limit of $55,300.00. This is a real-world situation that commonly occurs in many tribal communities.

There is already a consensus among HUD, tribal leaders, and tribal organizations that there is a severe housing shortage in tribal communities and that many homes are, as a result, overcrowded; that many of the existing homes are in need of repairs, some of them substantial; that many homes lack basic amenities that many of us take for granted, such as full kitchens and plumbing; and that at least 200,000 new housing units are needed. Many of the existing homes house veterans whose families are in dire need of Indian Housing Block Grant services.

A survey conducted of 11,500 households on the Navajo Nation Reservation in Arizona showed that those homes housed 31,213 families. Of those, 2,726 were households that included at least one veteran. Of those, eighty-six received disability compensation. Severe overcrowding, coupled with veterans returning home to family caretakers, has resulted in these Indian families becoming ineligible for housing assistance --- again, against the backdrop of a population that already has significant unmet housing needs.

In Montana, one of our most sparsely populated states yet one with a significant number of Indian tribes and tribal members, the Montana Veterans' Foundation (MVF) serves 41 veterans in addition to more than 30 monthly veteran contacts relating to housing and service referrals.

According to MVF data, in 2009, Montana had 475 homeless veterans, 54 of whom were Native American. The Helena Indian hospital is currently treating more than 30 veterans for service-related disabilities. Also in 2009, Montana was home to 43 homeless females, 25 of whom were veterans. Nine of the 25 were Native American women.

NAHASDA was enacted to provide Indian tribes and Native American communities with new and creative tools necessary to develop culturally relevant, safe, decent, affordable housing. Native American soldiers who have put themselves in harm's way protecting our nation should not be penalized for their service to this great country.

The amendment contemplated by Representative Kirkpatrick's Bill, H.R.3553, will enable tribes to more fully serve some of the neediest of families --- those caring for disabled veterans returning home or their survivors who are left behind.

I want to thank Representative Kirkpatrick, Chairwoman Waters, and the Subcommittee for your time and consideration regarding this issue of critical importance to Indian communities throughout the United States, and would be happy to answer any questions you might have.

Aneva J. Yazzie

CEO

Navajo Housing Authority

Testimony before the

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

April 10th, 2010

Window Rock, AZ

[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.

TO: House Committee on Financial Services, Subcommittee on Housing and Community Opportunity

FROM: Raymond P. Bell, Jr.

DATE: April 7, 2010

Statement for the Hearing Record on the Housing Needs of Native American Veterans with Disabilities

My name is Raymond Bell. I am 68 years of age. I am a descendant of the Cherokee Indian Nation. I am a veteran having served in the United States Army from 1960 to 1963 in active service and 1964 to 1965 inactive service. I received an Honorable Discharge from the United States Army.

I commend this Committee, Honorable Representative Maxine Waters and Honorable Ann Kirkpatrick for raising the awareness and hopefully the beginning toward helping disabled Native American Veterans, their families and survivors eligible for housing and benefits.

I wish to also recognize Keo Chea, Counsel for the Subcommittee for responding to my inquiry after I received the email notice from the FSD Web Update – Pilamaya.

I have participated with several veteran associations and programs here in Pennsylvania, reaching out to people who are experiencing difficulties and finding some who were veterans or survivors of veterans that were not cognizant of the benefits currently entitled to them. As a first step, based on my experiences, an ongoing informative program of eligibility education and eligibility benefits education should be a priority.

The Committee and those who participate certainly on April 10, 2010 recognize the needs of all Veterans today: 5.8% of veterans are below the current property rate. At least 250,000 veterans are homeless in a given month. There are presently 24.5 million Veterans in the United States. Since June 14, 1775 service men and women have taken the Oath of Enlistment. In part it states: "I will support and defend the Constitution of the United States against all enemies, foreign or domestic....." Native American Indians who have served and will continue to serve this Country often are taken for granted and at times forgotten. Yet their service and commitment shares the same Oath as others. Are they or we different? The answer is no. Why? "Mitakuye Oyasin".

Cognizant that views will be discussed at the Hearing in the allotted time the hearing agenda will end. Let it not end because there is no end unless there is a point of a beginning.

Native American Indian Veterans do not seek handouts. They, as well as all veterans, need only a helping hand to reach for. I ask when the consideration to help these Veterans that everyone remember when the total population in the United States of America is considered, how many took the Oath of Enlistment, served their Country and now face difficulties such as housing and benefits.

I repeat again "Mitakuye Oyasin". I say we all come from the past and not an address. We came from the teachings of our parent and their parents. Veterans all took the same Oath. We all wore the same uniform. We, who returned from service, have a bond that is very unique because we saw no differences in each other when we served and when we see each other today, we still see no differences. Would it not be impossible in the future we can all say we are American. The last four letters of this word suggest there is a possibility.

Respectfully submitted,

Raymond P. Bell, Jr.
2076 Parkview Avenue
Abington, PA 19001
215-659-1077

○