

Testimony
Rep. Gwen Moore
House Financial Services Member Day
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Words: 498

Thank you Chairwoman Waters and Ranking Member McHenry for the opportunity to testify today before the House Committee on Financial Services.

It is very much a homecoming as I served for 14 years on this committee.

A lot of late nights, a lot of locking horns, but also a ton of bipartisanship, fond memories, and good friends. Maybe a bit of PTSD from the financial crisis.

I still tell people that I have the graduate degree from the finest financial markets program in the country: the University of Maxine Waters and Barney Frank.

When I served, I worked a lot on insurance, derivatives, state and local finance, international issues, consumer protection, export trade financing, Fed oversight, low income housing, and *Native housing*.

I sleep well knowing those legacy issues are in wonderful hands with not only great Democratic champions, but also bipartisan partners to work with.

It doesn't hurt my sleep that we have a dream team in the Administration with Secretary Fudge at HUD and Secretary Yellen at Treasury.

I know this committee will have a robust examination of GSE reform, the Housing Trust Fund, affordable housing initiatives, among other important issues.

However, I want to focus my testimony today on housing, specifically Native housing and the Native American Housing and Self Determination Act – or NAHASDA.

In recognition of both Tribal Sovereignty and the Trust Obligation to Native people under the Constitution, this very Committee create NAHASDA in 1996 to provide Tribes block grants for low-income housing programs in Indian Country.

I began working on this legislation in 2012 with a wonderful bipartisan coalition and it passed the House twice – in 2012 and 2015, only to stall in the Senate both times.

Reauthorization of NAHASDA is way overdue, so let me urge the members of this committee to listen to our brothers and sisters in the First Nations and take up this important legislation.

We are all familiar with the broader crisis of affordable housing throughout much of the United States, but the dearth of decent, affordable housing in Indian Country is most acute.

If you have any doubts about the need, you can read the 2014 GAO report *Native Housing, Additional Actions Needed to*

Better Support Tribal Efforts for yourself. Some of the obstacles and conditions faced by Native people are nothing short of appalling.

My plea is that we all put aside partisanship and take our cues from Indian Country on how to enhance and improve NAHADA for the benefit of the 574 federally recognized tribes.

A few closing thoughts. First, Native Americans are a political class under law and not an ethnic identity.

Second, Native Hawaiians are a conquered indigenous people and properly belong under NAHASDA.

Third, if we are going to address the issue of Native Freedmen in NAHADA, I hope that we can do so in a way that is responsive to the issue while respecting the Trust Obligation we all have to tribal nations.

Thank you for this opportunity to testify.