## THE NAVAJO NATION LEGISLATIVE BRANCH INTERNET PUBLIC REVIEW PUBLICATION



LEGISLATION NO: <u>0112-19</u> SPONSOR: <u>Mark A Freeland</u>

TITLE: An Action Relating To Resources And Development And The
NAABIK'IYATI' Committee; Opposing The Imposition Of Income Restrictions By
The United States Department Of Housing And Urban Development On The
Section 184 Indian Home Loan Guarantee Program As It Applies To Native
Americans On And Off Reservations

Date posted: May 09, 2019 at 7:31 PM

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## LEGISLATIVE SUMMARY SHEET Tracking No. (2)/2-19

**DATE:** May 8, 2019

AN ACTION RELATING TO RESOURCES AND DEVELOPMENT AND THE NAABIK'IYATI' COMMITTEE; OPPOSING THE IMPOSITION OF INCOME RESTRICTIONS BY THE UNITED STATES DEPARMENT OF HOUSING AND URBAN DEVELOPMENT ON THE SECTION 184 INDIAN HOME LOAN GUARANTEE PROGRAM AS IT APPLIES TO NATIVE AMERICANS ON AND OFF RESERVATIONS

**PURPOSE:** Opposing the proposed imposition of income restriction on applicants for the Indian Home Loan Guarantee Program Section 184.

This written summary does not address recommended amendments as may be provided by the standing committees. The Office of Legislative Counsel requests each Council Delegate review the proposed resolution in detail.

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12	COMMITTEE; OPPOSING THE IMPOSITION OF INCOME RESTRICTIONS BY	
13	THE UNITED STATES DEPARMENT OF HOUSING AND URBAN	
14	DEVELOPMENT ON THE SECTION 184 INDIAN HOME LOAN GUARANTEE	
15	PROGRAM AS IT APPLIES TO NATIVE AMERICANS ON AND OFF	
16	RESERVATIONS	
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19	Section One. Authority	
20	A. The Resources and Development Committee of the Navajo Nation Council exercise	
21	oversight authority over housing on the Navajo Nation. 2 N.N.C. §500(C).	
22	B. The Naabik'iyáti' Committee is a standing committee of the Navajo Nation Council.	
23	Among other duties and responsibilities, the Committee is charged with coordinating all	
24	testimony before Congressional committees. 2 N.N.C. §701(A)(8).	
25	Section Two. Findings	
26	A. The United States Department of Housing and Urban Development (HUD) is	
27	currently revising the regulations for the Section 184 Indian Home Loan Guarantee	
28	Program.	
29	B. These revisions would in part impose and income restriction on the Indian Home	
30	Loan Guarantee Program, Section 184. See Exhibit A.	
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- C. The Indian Home Loan Guarantee Program, Section 184 is the one loan program available to Native Americans on and off Reservations.
- D. Imposition of income restrictions on this program would be a step backwards for all tribal members hoping to achieve homeownership.
- E. The proposed rule change imposing income restrictions on tribal applicants is available for comment for sixty days (60) from April 4, 2019 at <a href="mailto:184consultation@hud.gov">184consultation@hud.gov</a> or to Kris Johnson, Director, Office of Loan Guarantee, HUD-Office of Native American Programs, 451 Seventh Street SW, Room 4108, Washington, D.C. 20410.
- F. The Resources and Development Committee and the Naabik'íyáti' Committee of the Navajo Nation Council find it to be in the best interest of the Navajo People to oppose this rule changed as proposed and authorize the President of the Navajo Nation, the Speaker of the Navajo Nation Council and their designees to communicate the Navajo Nations objections to this rule change.

## Section Three. Resolved

The Naabik'iyáti' Committee of the Navajo Nation Council hereby opposes the proposed imposition of income restrictions by the Department of Housing and Urban Development on applicants for the Indian Home Loan Guarantee Program, Section 184, and authorizes the President of the Navajo Nation, the Speaker of the Navajo Nation Council and their designees to communicate the Navajo Nation's objections to this proposed rule change.