

Congress of the United States
Washington, DC 20515

Support Native American Homebuyers
Cosponsor H.R. 205, the HEARTH Act

Dear Colleague:

Owning a home is one of the most fundamental elements of the American Dream. Anyone who has bought a home knows that the process is far from easy—but the federal government shouldn't make it even harder. Unfortunately, for many Native American families living on tribal land, federal bureaucracy is one of the biggest obstacles between them and homeownership.

Native families buying a house go through the same process as anyone else: they find a house they like, work with their bank to gain approval for a mortgage, and make an offer to the seller. But before these families can close on the sale, they need approval from the Bureau of Indian Affairs to lease the land the house is built on. That approval can take between six months and two years—an intolerable delay for most buyers. A seller is rarely able to wait two years to sell their house, and banks are often unable to hold a mortgage approval for that long. This delay often results in a family deciding to move off tribal land because it's the only way they can own a home, even when they would rather stay in the community where their family has lived for generations. To help expedite the lease approval process, I invite you to join me as a cosponsor of H.R. 205, the Helping Expedite and Advance Responsible Tribal Homeownership (HEARTH) Act.

The HEARTH Act would allow tribal governments to approve these trust land leases, significantly reducing the wait for approval and easing the home buying process for tribal families. Tribes would initially submit regulations to the Secretary of the Interior. After secretarial approval, tribes would use those regulations to process applications for trust land leases, rather than waiting for them to go through BIA.

In this faltering housing market, the last thing the federal government should be doing is standing in the way of families looking to buy a home. The HEARTH Act will help hardworking families achieve the dream of owning their own homes.

For more information, or to add your name as a cosponsor, please contact my Legislative Assistant, Maya Hermann, at maya.hermann@mail.house.gov or 5-6316.

Sincerely,



MARTIN HEINRICH
Member of Congress