

**STATEMENT OF THE HONORABLE ENI F.H. FALEOMAVAEGA
BEFORE THE SUBCOMMITTEE ON ECONOMIC OPPORTUNITY OF THE
COMMITTEE ON VETERANS AFFAIRS REGARDING HR 1773,
THE NATIVE AMERICAN VETERANS HOUSING LOAN PROGRAM**

Chairman Boozman and Ranking Member Herseth:

I want to thank you for your leadership on veterans affairs and for making it possible for Native Americans to participate in the veterans' housing loan program.

I am especially thankful that with your support American Samoa's veterans have also been able to participate in this very successful program. Today, I am here to also thank you for addressing the concerns of American Samoans without adversely affecting the rights of other tribes.

Many Samoans have served in the military and they are allowed to obtain home loans under current law. Other Samoans are married to non-Samoan veterans. Non-native military spouses married to native Samoans have not been able to qualify for the VA home loan program. In part, this is because the Native American Home Loan program excludes the spouses of non-native Americans from qualifying for a VA home loan.

For my constituents, this is problematic. In brief, most land in American Samoa is communal meaning that only Samoans of Tutuila, Manu's, Aunu'u, or Swain Islands may qualify for home loans offered by traditional lending institutions because only they can make claim to native land.

As a result of these land laws, non-native spouses of veterans or persons serving in the US Armed Forces who are married to a Samoan may not qualify for a VA home loan. The VA has been helpful in assisting the Committee and my office in drafting language to rectify this problem. I am pleased that VA supports this provision

It is my understanding that this language now makes it possible for a non-Samoan military member or veteran to qualify for a VA loan if the non-Samoan military member has a "meaningful interest" in the housing a Samoan spouse has been granted permission to build on communal land. It is also my understanding that "meaningful interest" means that the veteran has the right to reside in the home under tribal laws.

Ms. Herseth, thank you for including this provision in H. R. 1773. I thank the Committee for consideration of this provision, the VA for its assistance, and Ms.

Mary Ellen McCarthy, Democratic Staff Director for Disability Assistance and Memorial Affairs, for her tireless efforts. I urge support of this legislation.