

## S 185

### Native American Direct Loan Improvement Act of 2023

**Congress:** 118 (2023–2025, Ended)

**Chamber:** Senate

**Policy Area:** Native Americans

**Introduced:** Jan 31, 2023

**Current Status:** Committee on Banking, Housing, and Urban Affairs. Hearings held.

**Latest Action:** Committee on Banking, Housing, and Urban Affairs. Hearings held. (Nov 2, 2023)

**Official Text:** <https://www.congress.gov/bill/118th-congress/senate-bill/185>

## Sponsor

**Name:** Sen. Rounds, Mike [R-SD]

**Party:** Republican • **State:** SD • **Chamber:** Senate

## Cosponsors (5 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Tester, Jon [D-MT]	D · MT		Jan 31, 2023
Sen. Kelly, Mark [D-AZ]	D · AZ		Apr 25, 2023
Sen. King, Angus S., Jr. [I-ME]	I · ME		May 2, 2023
Sen. Sullivan, Dan [R-AK]	R · AK		Jun 20, 2023
Sen. Peters, Gary C. [D-MI]	D · MI		Jul 25, 2023

## Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Hearings By (full committee)	Nov 2, 2023
Veterans' Affairs Committee	Senate	Markup By	Feb 16, 2023

## Subjects & Policy Tags

### Policy Area:

Native Americans

## Related Bills

Bill	Relationship	Last Action
118 HR 8371	Related bill	Nov 19, 2024: Received in the Senate.

## Native American Direct Loan Improvement Act of 2023

This bill revises the Native American Direct Loan (NADL) program, which is administered by the Department of Veterans Affairs (VA). Under the NADL program, the VA makes loans directly to Native American veterans to purchase, construct, improve, or refinance their homes located on federal trust land.

Specifically, the bill expands the NADL program by allowing Native American veterans to refinance other existing mortgage loans on the same property if certain conditions are met.

Additionally, the bill requires the VA to conduct additional program outreach by partnering with local service providers (e.g., tribal organizations and nonprofit organizations) to conduct outreach, homebuyer education, housing counseling, and post-purchase education.

The bill directs the VA to assign a sufficient number of personnel to carry out the NADL program, including construction and valuation specialists to assist with issues unique to new construction and renovations on trust land.

The bill also authorizes the VA to make a loan with a 1% interest rate to a Native community development financial institution to allow the institution to relend loan amounts to qualified Native American veterans residing on federal trust land.

### Actions Timeline

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- **Nov 2, 2023:** Committee on Banking, Housing, and Urban Affairs. Hearings held.
- **Feb 16, 2023:** Committee on Veterans' Affairs. Ordered to be reported without amendment favorably.
- **Jan 31, 2023:** Introduced in Senate
- **Jan 31, 2023:** Read twice and referred to the Committee on Veterans' Affairs.