

### INDIAN HOUSING HISTORY

The United States provides housing assistance to tribal communities as part of its ongoing fulfillment of trust and treaty responsibilities to tribal nations. As tribes were forced to cede land to the United States, the Bureau of Indian Affairs and now the Department of Housing and Urban Development were tasked to help provide housing assistance to Native Americans. Over the past 60 years, tribes have established their own housing programs to supplant direct HUD control. This led to the passage of the Native American Housing Assistance and Self-Determination Act of 1996. or NAHASDA, which provides each tribe a dedicated annual funding source to provide housing services in their communities.

## INDIAN HOUSING UNDER NAHASDA

NAHASDA established the Indian Housing Block Grant (IHBG), which is an annual formula-based grant that provides funding to all federally-recognized tribes, several state-recognized tribes, and Native Hawaiians. Since 1997, IHBG's dedicated funding has increased the number of distinct tribal housing programs from 187 programs serving 467 tribes to 389 programs serving over 580 tribal communities. Through these tribal housing programs, tribes themselves have more control to identify and fulfill the housing needs of their distinct communities.

# CREATING AFFORDABLE HOUSING IN INDIAN COUNTRY



#### **HOUSING ACTIVITIES**

IHBG funding supports tribal housing programs' activities to decrease the high rates of substandard homes and overcrowding, address climate conditions, provide low-income rental assistance, disability access, crime prevention, increase homeownership rates and more.



#### **BUILDING & MAINTAINING**

Since Congress established a competitive IHBG grant program in 2019, 76 tribes have used \$300 million to build 1,550 new housing units. More is needed though for new housing development, as tribes primarily use their annual formula IHBG funds to maintain existing units.



#### **PARTNERSHIPS**

Autonomy over IHBG funds allows tribes to leverage private investments alongside federal dollars to create more affordable housing for tribal citizens and families. However, higher construction costs and access to capital remain large hurdles for tribes.