



## **Tribal Housing Talking Points & Priorities for 118<sup>th</sup> Congress**

### **Introductions:**

- Which tribe/location you serve
- We manage over \_\_\_\_\_ Housing units in our community that assist \_\_\_\_\_ families and individuals
- We operate with \_\_\_\_\_ dollars of funding each year
- Our communities still need \_\_\_\_\_ (think in terms of dollars, housing units, and/or families served)

### **Programs that have worked for our tribal community:**

- The Indian Housing Block Grant has allowed our housing program to \_\_\_\_\_
- Other programs we've used successfully include \_\_\_\_\_ (ICDBG, USDA, HUD 184, LIHTC, etc.)

### **As the 118<sup>th</sup> Congress starts up our priorities include:**

- NAHASDA Reauthorization
  - NAHASDA has been expired/unauthorized for 10 years! The last authorization passed in 2008 and expired in 2013
  - Includes smaller program changes can be made to give tribes greater flexibility in their programs
    - Streamlines NEPA processes for tribal housing projects using multiple federal sources of funds
    - Ensures tribes can provide student housing
    - Streamlines rent-to-own processes; provides Total Development Cost allowances; and creates flexibility within Community Development Block Grant
    - Allows tribes to leverage other federal funds, like IHS Sanitation funding, HUD Housing Counseling grants and other federal sources
    - Creates Assistant Secretary for Indian Housing within HUD
    - Promotes tribal sovereignty on minimum rent provisions
  - Improve tribes' access to other federal housing programs (HUD-VASH, USDA Rural Housing, HUD Housing Counseling Grant Program)
  - Encourage members to cosponsor bills
    - Bipartisan effort in Senate led by SCIA leadership Schatz & Murkowski
    - House bill in 116<sup>th</sup> Congress had 35 bipartisan cosponsors
- Increased Funding/Resources
  - Tribal housing programs have been level funded for over 20 years
  - The FY23 Appropriations provided \$787 million for the Indian Housing Blocking Grant, the primary funding mechanism for tribal housing programs. The IHBG was originally

funded at \$600 million in FY1998 and if it had kept pace with inflation should now be funded at \$1.111 billion (\*based on CPI inflation comparing Oct 1998 – Jan 2023)

- Tribes working with essentially 75% of what they had in late 1990s
- While tribal housing funds have been largely stagnant, the entire HUD Budget has grown!
  - Tribal housing funds used to be 2.5% of HUD budget in 2001, now just barely over 1%, despite HUD's budget growing from \$26 billion to now \$65.7 billion over the past 20 years
  - The same % investment from 2001 would provide tribes over \$1.6 ***billion***
- Tribal populations have also grown these last 20 years so tribes need more funding to keep pace with need and shouldn't settle for level funding
- Another way to increase resources to tribal communities is to allow tribes access to the Section 8 voucher program. Currently we are asking tribes to develop new housing ***and*** provide rental assistance to tenants all with NAHASDA funds.
- Extend Emergency Rental Assistance Program for Tribes
  - ERA1 provided Tribes nearly \$900 million for Emergency Rental Assistance programs, but the funding expired on September 30 last year
  - State programs can continue their ERA programs with ERA2 funds provided under the American Rescue Plan, but tribes did not receive ERA2 funding
  - This leaves a gap in tribal communities that no longer have Rental Assistance funding
  - ***Extend the tribal deadline under ERA1 for a full-year!***
- Pass the Native American Rural Homeownership Improvement Act
  - Would make permanent a pilot project at USDA that relends Section 502 Single Family Home Loan funds to Native CDFIs, providing greater deployment in tribal communities.
  - Current pilot limited to South Dakota as been successful and has provided more 502 loans in two tribal communities over two years than the USDA program had provided in the prior 10 years.
  - Last Congress: S. 2092/H.R. 6331
  - Bill led by Senators Tina Smith and Mike Rounds
  - Support these efforts or similar provisions in the farm bill
- Pass the VA Native American Direct Loan Improvement Act (S. 185)
  - Bill would improve the VA's NADL program which has only provided 190 loans to Native Americans nationwide over the past 10 years.
  - Bill being led by Senators Rounds and Senator Tester as co-sponsor
    - Already reported out of Senate Committee on Veterans' Affairs 2/16/23
  - Bill would allow NADL to cover refinanced loans; provide grants to tribes to create better awareness among Native veterans; provide loans to Native CDFIs to increase deployment of loans on the ground to veterans in tribal communities
- Pass the Tribal Trust Land Homeownership Act (S. 70)
  - Bill would improve mortgage process on tribal trust lands by requiring statutory deadlines on Bureau of Indian Affairs processing times
  - Bill led by Senator Thune and 3 cosponsors
  - Some mortgages on trust lands take months or longer to complete due to slow processing by the BIA. Bill would impose deadlines for preliminary review and approval/disapproval by the BIA, and would create a single position at DOI to ensure that timeframes are being followed and act as the point person for internal and external inquiries regarding the processing of mortgage related documents involving trust lands

### Other initiatives:

- Allow Tribes to access Section 8 voucher program
  - Tribes gave up access for NAHASDA in 1996, but without funding keeping pace, tribes could utilize voucher program to make up ground
  - Tribes are using existing NAHASDA funds to carry out housing services and rental assistance with existing housing stock, not enough funds to also develop new affordable housing units
    - Typically, affordable housing development relies on Section 8 vouchers to ensure rental revenue, we're essentially asking tribes to do both with the same funding
- Improve Low Income Housing Tax Credit Program for tribes
  - Establish tribal set-aside as many states are serving tribal areas (their state LIHTC plans/point schemes tend to reward urban or non-tribal projects)
  - Allow LIHTC, Section 8 vouchers, and NAHASDA funding to layer together on projects
- Improving other federal Direct Loan Programs
  - USDA section 502 Single Family Housing Loan Program and Veterans Affairs Native American Direct Loan Program
    - Should be great programs for tribes, but they're not reaching Indian Country
    - Mostly due to lack of federal program staff communicating with tribes
    - New approach would allow the loan programs to utilize tribes and native CDFIs to be intermediate lenders. They know the communities and can issue the loans.
    - Support any effort to use Native CDFIs to carry out federal loan programs at the local level in tribal communities
    - Additionally, prior NAHASDA bill (116<sup>th</sup> Congress, HR 5319, 35 bipartisan cosponsors) included *tribal set-asides* for Rural Housing programs