

# LEGISLATIVE PRIORITIES FOR THE 119TH CONGRESS

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## BACKGROUND

Founded in 1974, the National American Indian Housing Council (NAIHC) is a 501(c)(3) member organization comprised of over 250+ members who represent 450+ tribes and tribal housing organizations serving American Indian, Alaska Native, and Native Hawaiian communities. Our membership represents tribal housing professionals from across the country who work each day to house Native families, elders, and veterans, despite a historical lack of adequate funding.

## POLICY PRIORITIES

### Reauthorize the Native American Housing and Self-Determination Act of 1996

Since the 113th Congress, NAHASDA reauthorization bills have been introduced and reviewed, but none have been passed into law. Although both tribes and Congress generally support NAHASDA, there are occasional disagreements over certain provisions or policy proposals that have stalled reauthorization efforts. Following the January 28th freeze on federal financial assistance, tribes and TDHEs across the country lost access to their grant systems, highlighting the vulnerability of these programs. It is critical and urgent that NAHASDA regain its statutory authority and be reauthorized by Congress. Without the stability of reauthorization, tribes and TDHEs are unable to effectively plan for the future.

### Streamline burdensome requirements that prevent Native families from accessing federal housing assistance in a timely manner

Tribes and TDHEs often combine various federal funding sources when beginning construction projects. Different funding sources frequently require separate environmental reviews, historic preservation checks, and cultural surveys, each adding time and cost to the construction process. These bureaucratic hurdles stall the development of much-needed housing, exacerbate existing shortages and impact the well-being of tribal communities. Streamlining regulatory requirements, such as environmental reviews, will reduce administrative burdens on Tribes and TDHEs, allowing them to focus resources on actual development and maintenance.

## REINTRODUCE

- **The NAHASDA Reauthorization Act**
  - Extends federal housing assistance programs for American Indians, Alaska Natives, and Native Hawaiians with revisions to streamline and expand allowable housing activities.
- **The Native American Rural Homeownership Improvement Act**
  - Permanently authorizes Native community development financial institutions (CDFIs) to deploy USDA Section 502 Single Family Home Loan funds to Native Americans.
- **The Tribal HUD-VASH Act**
  - Provides permanent statutory authority for the Tribal HUD-VASH program.
- **The Tribal Trust Land Homeownership Act**
  - Modernizes the Bureau of Indian Affairs residential leasing, mortgage approval, and Title Status Report (TSR) processes to enhance access to mortgage capital on trust land.
- **The Tribal Rural Housing Access Act**
  - Sets aside 5% of select RHS program funding for Tribes and TDHEs.
- **The Tribal Tax Investment and Reform Act**
  - Treats Indian tribal governments as states for tax-exempt bond allocations and repeals limitations on their eligibility to issue tax-exempt bonds.
- **The Inspiring Nationally Vibrant Economies Sustaining Tribes (INVEST) Act**
  - Expands access to New Markets Tax Credits to assist Native American communities.
- **The Affordable Housing Credit Improvement Act**
  - Directs state allocation plan selection criteria for Low-income Housing Tax credits to include the housing needs of Native Americans and prioritizes housing developments in Indian Areas.



# THE INDIAN HOUSING BLOCK GRANT (IHBG)

## BACKGROUND

Tribal housing programs are primarily funded through the formula-based Indian Housing Block Grant (IHBG) which was created by the Native American Housing and Self-Determination Act of 1996 (NAHASDA). Under NAHASDA, over 500 tribes receive funds directly to their Tribally-designated housing entities (TDHE). Since its inception, the IHBG program has facilitated the construction or acquisition of over 42,500 affordable housing units and the rehabilitation of more than 110,000 units. Due to the funding provided through the IHBG since 1997, the number of distinct tribal housing programs has increased from 187 programs serving 467 tribes to 387 programs serving over 570 Tribal 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, 93 tribes have used over \$400 million to build ~1,550 new housing units. Many tribes also use this funding to maintain existing units due to increased development costs and loss of IHBG formula purchasing power.



### 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 land acquisition remain the largest hurdle for Tribes.

## TO SUPPORT AFFORDABLE HOUSING DEVELOPMENT FOR TRIBAL COMMUNITIES, THE FEDERAL GOVERNMENT MUST:

- **Reauthorize the Native American Housing and Self-Determination Act of 1996 (NAHASDA)**
  - Without the stability of reauthorization, tribes and TDHEs are unable to properly plan and finance future projects and maintenance.
- **Maintain a baseline of \$1.1 billion for IHBG funding in future budget requests**
  - This amount restores tribes' funding to the original purchasing power of NAHASDA and has opened up more opportunities for the construction of new units
- **Index future IHBG funding to inflation so Tribes aren't left behind again**
  - Until FY24, annual funding for tribal housing grew from \$600 million to only \$787 million since 1998
  - The full HUD Budget increased from \$23 billion to \$70.5 billion in that same time period.
- **Leverage private investments to increase the flow of capital to Native communities through Native Community Development Financial Institutions (CDFIs).**
  - Appropriate \$50 million to the Native American CDFI Assistance (NACA) Program in future budgets.