



## **Native American Housing Assistance and Self-Determination Modernization Act of 2026**

***Representatives Troy Downing (R-MT) and Janelle Bynum (D-OR)***

### **The Problem:**

The primary law governing federal support for housing in Indian Country, the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA), has not been updated since 2008. Although Congress continues funding, its programs have not been authorized since 2013. Indian Country needs the stability of reauthorization to responsibly plan, finance, and maintain housing investments, along with modernized rules, regulations, and policies that unlock tribes' ability to adapt to changing economic, construction, and community realities. Without modernization, outdated requirements limit flexibility and slow progress as housing needs grow more complex.

### **The Solution:**

This legislation modernizes and reauthorizes NAHASDA, including the Indian Housing Block Grant (IHBG) program, through 2032 to better assist the housing needs of Indian Country by providing targeted regulatory relief.

- Consolidates environmental reviews required for federally funded tribal housing projects
- Exempts tribal housing projects from Build America, Buy America requirements to lower costs
- Promotes tribal sovereignty by allowing tribes to set maximum rent policies
- Modernizes the Section 184 lending program to expand private financing options
- Supports tribal veterans by codifying the existing Tribal HUD-Veterans Affairs Supportive Housing (VASH) program

### **Background:**

Nationwide, tribal housing programs are primarily funded through the formula-based IHBG, which was created by NAHASDA. This provides over 500 tribes with funding directly to their tribally designated housing entities (TDHEs).

The IHBG program has facilitated the construction or acquisition of over 43,000 affordable housing units and the rehabilitation of more than 117,000 units. Due to the funding provided through the IHBG program since 1997, the number of distinct tribal housing programs has increased from 187 programs serving 467 tribes to 287 programs serving over 570 tribal communities.

Despite these successes, tribal communities still face some of the most severe housing shortages and overcrowding in the country.

**Supporting Groups:**

Bipartisan Policy Center Action

Local Initiatives Support Corporation (LISC)

National American Indian Housing Council (NAIHC)

National Congress of American Indians (NCAI)

National NeighborWorks Association