



House "NAHASDA Modernization Act" and Senate "NAHASDA Modernization Act" Comparison Chart

Updated 3/26/2026

Legend:

Included in House and Senate	House only	Senate only	Related topic: language or scope differs
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Provision / topic	House "NAHASDA Modernization Act" draft text	Senate "NAHASDA Modernization Act" draft text
Short title; table of contents	Sec. 1 <ul style="list-style-type: none"> Establishes the short title as the Native American Housing Assistance and Self-Determination Modernization Act of 2026 and includes the table of contents. 	Sec. 1 <ul style="list-style-type: none"> Same short title and table of contents.
Definitions	<i>None</i>	Sec. 2 <ul style="list-style-type: none"> Adds bill-wide definitions, including Department of Hawaiian Home Lands, domestic violence, Native Hawaiian, and related terms.
Community Compass technical assistance flexibility	<i>None</i>	Sec. 3 <ul style="list-style-type: none"> Directs HUD to give Tribes, TDHEs, and DHHL maximum flexibility and deference in allowable uses of Community Compass technical assistance.
Consolidation of environmental review requirements	Sec. 2 <ul style="list-style-type: none"> Consolidates environmental review requirements and adds a 60-day deadline for HUD action on waiver requests. Expressly covers projects assisted under NAHASDA title VIII / DHHL as well as IHBG and ICDBG. Includes provisions on radon, lead testing in remote areas, siting near explosive or flammable hazards, wetlands, and related review streamlining. 	Sec. 4 <ul style="list-style-type: none"> Also consolidates environmental review requirements and adds a 60-day deadline for waiver requests. Allows one HUD environmental review to satisfy other federal requirements when specified funding-share conditions are met. Also addresses flood-risk management, flood insurance, radon, lead testing in remote areas, siting near bulk fuel tanks, and wetlands compliance.
Authorization of appropriations	Sec. 3 <ul style="list-style-type: none"> Reauthorizes IHBG through FY 2026–2032. 	Sec. 5 <ul style="list-style-type: none"> Reauthorizes IHBG through FY 2027–2033.
Eligible families / income flexibility	<i>None</i>	Sec. 6 <ul style="list-style-type: none"> Allows Tribes to raise the homeownership income ceiling to 120% of area median income if less than half of grant funds serve that expanded population.



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Student housing assistance	Sec. 4 • Clarifies that eligible assistance includes college housing assistance .	Sec. 7 • Same clarification that IHBG activities may include college housing assistance .
Clarification of application of rent rule	Sec. 5 • Clarifies that the rent rule applies only to units owned or operated by a recipient , and authorizes written self-determined rent and homebuyer payment policies.	Sec. 8 • Same core clarification for units owned or operated by a Tribe/TDHE and authorizes written public rent and homebuyer payment policies.
De minimis exemption for procurement of goods and services	<i>None</i>	Sec. 9 • Replaces the fixed \$5,000 threshold with 150% of the federal micro-purchase threshold .
Procurement policies	<i>None</i>	Sec. 10 • Authorizes recipients to adopt and follow their own written, publicly available procurement policies ; otherwise federal tribal procurement standards apply.
Total development cost / timing for exceeding TDC maximum	Sec. 6 • Requires HUD to approve or deny a request to exceed the TDC maximum within 60 days ; if HUD does not act, the request is deemed approved . • Keeps the underlying trigger at requests to exceed the maximum by more than 10% .	Sec. 11 • Raises the threshold so prior approval is needed only when a project exceeds the TDC maximum by more than 20% .
Homeownership or lease-to-own low-income requirement and income targeting	Sec. 7 • Allows current low-income rental families to purchase or lease-purchase converted units if they were low-income at the time of initial occupancy.	Sec. 12 • Same core conversion flexibility for current low-income rental families; also includes a small-home-improvement exception in the Senate text.
Lease requirements and tenant selection	Sec. 8 • Applies the NAHASDA notice-of-termination period to projects and programs funded in part with NAHASDA amounts.	Sec. 13 • Same clarification that the notice period applies to projects and programs funded in part by NAHASDA.
Housing counseling certification waiver / exemption	Sec. 14 • Creates a waiver from HUD housing counseling certification requirements for Indian Tribes, Tribal organizations, TDHEs, and DHHL carrying out specified counseling activities.	Sec. 14 • Exempts Tribes, TDHEs, and DHHL carrying out housing counseling services from HUD's certification requirements.



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Statutory authority to suspend grant funds in emergencies	<p>Sec. 9</p> <ul style="list-style-type: none"> Clarifies that HUD may immediately limit payments in emergencies and sets procedural rules for notice and hearings. 	<p>Sec. 15</p> <ul style="list-style-type: none"> Same emergency suspension authority, with notice and hearing protections and a 180-day backstop if HUD fails to act on a requested hearing.
Streamlining reporting requirements	<p>Sec. 20</p> <ul style="list-style-type: none"> Directs HUD to allow interested Tribes and TDHEs to submit one consolidated annual performance report covering all HUD grant programs they receive. 	<p>Sec. 16</p> <ul style="list-style-type: none"> Same consolidated annual performance reporting concept for interested Tribes and TDHEs receiving other HUD grants.
Reports to Congress	<p>Sec. 10</p> <ul style="list-style-type: none"> Targets the annual reports to the relevant congressional committees and requires public availability. 	<p>Sec. 17</p> <ul style="list-style-type: none"> Same committee-specific reporting and public availability requirement.
99-year leasehold interest in trust or restricted lands for housing purposes	<p>Sec. 11</p> <ul style="list-style-type: none"> Changes the maximum lease term for housing purposes from 50 years to 99 years. 	<p>Sec. 18</p> <ul style="list-style-type: none"> Same 99-year leasehold authority for housing on trust or restricted lands.
Innovative Readiness Training program coordination	<p><i>None</i></p>	<p>Sec. 19</p> <ul style="list-style-type: none"> Directs HUD and DOD to coordinate through an MOU to maximize use of the Innovative Readiness Training Program for housing-related activities.
Amendments for block grants for affordable housing activities (Native Hawaiian subawards)	<p><i>None</i></p>	<p>Sec. 20</p> <ul style="list-style-type: none"> Allows Native Hawaiian Housing Block Grant funds to be subawarded to subrecipients other than for-profit entities, giving title VIII parity with IHBG.
Reauthorization of housing assistance for Native Hawaiians	<p>Sec. 12</p> <ul style="list-style-type: none"> Reauthorizes Native Hawaiian Housing Block Grants through FY 2026–2032. 	<p>Sec. 21</p> <ul style="list-style-type: none"> Reauthorizes Native Hawaiian housing assistance through FY 2027–2033.
Community-based development organizations and special activities by Indian Tribes	<p>Sec. 13</p> <ul style="list-style-type: none"> Treats Tribes, TDHEs, and Tribal organizations as community-based development organizations for new housing construction and related special activities under ICDBG. 	<p>Sec. 22</p> <ul style="list-style-type: none"> Same correction and parity for Tribes, TDHEs, and Tribal organizations under ICDBG special activities.
Eligibility for housing counseling grants	<p>Sec. 15</p> <ul style="list-style-type: none"> Adds Indian Tribes and TDHEs to eligible recipients for HUD housing counseling grants, with conforming definitions. 	<p>Sec. 23</p> <ul style="list-style-type: none"> Same eligibility expansion for housing counseling grants.



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Section 184 Indian Home Loan Guarantee program	Sec. 16 <ul style="list-style-type: none"> Modernizes section 184, including coverage on trust and fee simple land, lender eligibility, and related loan administration changes. 	Sec. 24 <ul style="list-style-type: none"> Also reauthorizes and modernizes section 184, including nationwide fee-simple use, CDFI lender eligibility, direct endorsement, loan-modification terms, and lender oversight.
Loan guarantees for Native Hawaiian housing (Section 184A)	Sec. 17 <ul style="list-style-type: none"> Modernizes section 184A, including eligible use, lender eligibility, and related loan administration changes. 	Sec. 25 <ul style="list-style-type: none"> Same core modernization for section 184A, including expanded Hawaii-wide use, lender eligibility, direct endorsement, loan-modification terms, and oversight.
Rental assistance for homeless or at-risk Indian veterans	Sec. 18 <ul style="list-style-type: none"> Codifies the Tribal HUD-VASH / Indian Veterans Housing Rental Assistance framework for homeless or at-risk Indian veterans. 	Sec. 26 <ul style="list-style-type: none"> Same core Tribal HUD-VASH framework, including definitions, funding floor, and treatment in the IHBG allocation formula.
Continuum of care	Sec. 19 <ul style="list-style-type: none"> Makes changes to facilitate Tribal and TDHE participation in the Continuum of Care program. 	Sec. 27 <ul style="list-style-type: none"> Also facilitates Tribal and TDHE participation in Continuum of Care, including civil-rights exemptions, waiver authority, and consistency with approved Indian housing plans.
Application of Build America, Buy America requirements	Sec. 21 <ul style="list-style-type: none"> Exempts housing activities carried out using any Federal financial assistance under any Federal program for Tribes, TDHEs, Tribal organizations, other Tribal entities, and DHHL. 	Sec. 28 <ul style="list-style-type: none"> Exempts HUD-assisted tribal and Native Hawaiian housing projects from Build America, Buy America requirements.
Formula negotiated rulemaking	<i>None</i>	Sec. 29 <ul style="list-style-type: none"> Provides that this reauthorization does not trigger negotiated rulemaking on the IHBG formula while preserving HUD authority for other negotiated rulemaking.
Pilot program for housing assistance for homeless Native Americans and Alaska Natives	<i>None</i>	Sec. 30 <ul style="list-style-type: none"> Creates a demonstration program modeled on Tribal HUD-VASH to provide housing assistance and supportive services to Native Americans and Alaska Natives experiencing or at risk of homelessness.
Pilot program for housing assistance for homeless Native Hawaiians	<i>None</i>	Sec. 31 <ul style="list-style-type: none"> Creates a parallel pilot program for Native Hawaiians experiencing or at risk of homelessness.



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Tribal and rural continuum of care builds program	<i>None</i>	Sec. 32 • Creates a competitive CoC capital program for construction, acquisition, or rehabilitation of permanent supportive housing ; reserves 75% for tribal/Native Hawaiian entities and 25% for qualifying small rural States.
HUD Tribal Intergovernmental Advisory Committee	<i>None</i>	Sec. 33 • Codifies the HUD Tribal Intergovernmental Advisory Committee as a formal advisory body for Tribal input on departmental policy.
Housing supply chain challenges	<i>None</i>	Sec. 34 • Directs HUD's TIAC to report on housing supply chain challenges in Tribal communities and coordinate with DHHL on Native Hawaiian housing supply challenges.
Report on housing in Alaska & Hawaii	<i>None</i>	Sec. 35 • Directs HUD's TIAC to prepare separate reports to Congress on housing issues and recommendations for Alaska and Hawaii .