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NAIHC Statement on Absence of Tribal Provisions in the 21st Century ROAD to Housing Act

WASHINGTON, DC – As Congress undertakes a once-in-a-generation overhaul of federal housing policy, the National American Indian Housing Council (NAIHC) urges lawmakers to ensure that Native American, Alaska Native, and Native Hawaiian communities are fully included in the *21st Century Renewing Opportunity in the American Dream (ROAD) to Housing Act*. A bipartisan, Senate-advanced national housing package aimed at increasing supply and reducing regulatory barriers in federal housing programs. *The 21st Century ROAD to Housing Act* (H.R. 6644) has been described as the most significant housing supply legislation in decades and aims to modernize multiple federal housing programs to improve affordability across the nation.

This year marks the 30th anniversary of the Native American Housing Assistance and Self-Determination Act (NAHASDA). The foundational law that recognized Tribal Nations' authority to design and manage housing programs based on local priorities. Yet NAHASDA has not been updated since 2008 nor reauthorized since 2013, leaving Tribal Nations bound by outdated requirements even as housing needs grow more severe.

Native communities face some of the most extreme housing conditions in the United States. Nearly 16% of households in Tribal areas live in overcrowded conditions, compared with 2% nationally, an eightfold disparity that highlights urgent need. A HUD-commissioned assessment found an immediate need for 68,000 new homes just to relieve overcrowding and replace inadequate units in Native and Tribal communities.

As Congress moves forward with the 21st Century ROAD to Housing Act—a package designed to boost supply, reduce red tape, modernize financing tools, and expand federal housing efficiency—excluding NAHASDA from modernization would create a clear gap for Native communities. Nearly every other major HUD program stands to benefit from updated authorities through the 21st Century ROAD to Housing framework. Tribal Nations must not remain the only communities forced to operate under outdated, inefficient, and resource eroded statutory structures.

Including NAHASDA's modernization and reauthorization in the final 21st Century ROAD to Housing package would:

- Streamline duplicative environmental reviews;
- Reduce administrative burdens and accelerate construction;
- Expand access to private financing through improvements to the Section 184 program;



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- Permanently authorize Tribal HUD-VASH, ensuring Native veterans receive essential services;
- Strengthen Tribal self-determination and local governance;
- Support housing supply expansion in some of the most underserved rural and remote regions.

For 30 years, NAHASDA has demonstrated that when Tribal Nations lead, housing outcomes improve. As Congress advances the 21st Century ROAD to Housing Act to tackle the national housing crisis, NAIHC calls for equal inclusion of Tribal Nations. Honoring the success of NAHASDA and ensuring the next generation of Native families have access to safe, affordable homes.

To read the bill text, click [here](#).

To read the section-by-section, click [here](#).

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About NAIHC

The National American Indian Housing Council (NAIHC), established in 1974, is the only national nonprofit organization representing Tribal housing programs and Tribally Designated Housing Entities (TDHEs) across Indian Country. NAIHC provides training, technical assistance, advocacy, and resources to support safe, affordable, and culturally appropriate housing for Native people.

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