



NAHASDA Reauthorization in the 119th Congress

Key Points

Cutting Through Red Tape

Streamlines federal processes by exempting low-impact projects from duplicative environmental reviews and allowing a single consolidated review across funding sources — cutting months or even years of delay so Tribal Nations can build housing faster.

Expanding Housing Supply

Expands housing supply and stability by enabling 99-year leases on trust land to unlock private financing and permanently authorizing Tribal HUD-Veterans Affairs Supportive Housing (HUD-VASH) to support Native veterans and families.

Alignment with Tribal Sovereignty

Affirms Tribal self-determination by recognizing Tribal governance in federal housing programs and allowing Tribal Nations to set rental policies based on local priorities rather than rigid federal formulas.

Locally-Driven Solutions

Reduces administrative burden and strengthens local control by consolidating reporting requirements and authorizing Tribal Nations and Tribally Designated Housing Entities (TDHEs) to certify key housing and environmental processes.

Background

Before the mid-1990s, federal housing programs serving American Indian and Alaska Native families were plagued by administrative inefficiencies; these programs had failed to recognize the unique social, cultural, and economic needs of Native American communities.

In 1996, the U.S. Congress responded to the growing housing crisis in Indian Country by passing the Native American Housing Assistance and Self-Determination Act (NAHASDA), which **reduced burdensome and excessive regulation, affirmed Tribal self-determination, and permitted the innovation and local problem-solving** that is crucial to the success of community-based housing strategies.

NAHASDA reorganized how the U.S. Department of Housing and Urban Development's (HUD) housing assistance is provided to Tribal Nations by eliminating several separate programs and replacing them with the Indian Housing Block Grant (IHBG), a formula-based grant program, and the Title VI Loan Guarantee, which provides financing guarantees to Tribal Nations for private market loans in order to develop affordable housing.

Since NAHASDA's 1996 implementation, Tribal Nations have developed an estimated 40,000 homeownership homes and 25,000 rental units, while leveraging HUD funding to support an additional 19,000 homeownership and 4,000 rental homes.

- **Before NAHASDA (1990 to 1998):** Tribal Nations added about 1,800 units per year.
- **After NAHASDA (1998 to 2014):** Tribal Nation added about 2,200 units per year through construction or acquisition and rehabilitated 4,300 units per year.

Why it Matters Now

Although NAHASDA continues to receive annual appropriations, its statutory authorization expired in 2013.

Reauthorization is critical to provide long-term certainty for Tribal housing programs, enable responsible planning and financing, and ensure that federal housing policy keeps pace with today's housing costs, workforce needs, and infrastructure challenges in Indian Country.

Modernizing and reauthorizing NAHASDA will allow Congress to **codify proven program improvements, reduce unnecessary administrative barriers, and reaffirm its commitment to Tribal self-determination and the federal trust responsibility.**

What Reauthorization Does

Streamline Environmental Reviews

Exempt low-impact projects and allow consolidated environmental reviews, so Tribal Nations can build housing faster.

Reduce Reporting Burdens

Require a single HUD performance report to cut duplicative paperwork and free staff capacity.

Unlock Private Financing

Expand trust land leases to 99 years to improve mortgage access and leverage private capital.

Permanently Authorize Tribal HUD-VASH

Secure stable housing resources for American Indian and Alaska Native veterans.

Become a Co-Sponsor

We respectfully request your support as an original co-sponsor of the Native American Housing Assistance and Self-Determination Act (NAHASDA) reauthorization.

Original co-sponsorship demonstrates early leadership on Tribal housing and sends a strong signal of commitment to the federal trust responsibility and to the 575 federally recognized Tribal Nations that rely on NAHASDA to address severe housing shortages, overcrowding, and infrastructure needs in their communities.

Related NCAI Resolutions

SEA-25-035: Supporting the Reauthorization of the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA)

PDX-20-055: NAHASDA Reauthorization

ABQ-19-071: Support the Immediate Reauthorization of the Native American Housing Assistance and Self-Determination Act

TUL-13-015: Urging Congress to Take Action on Reauthorization of the Native American Housing Assistance and Self-Determination Act

NC-24-009: Calling on the Federal Government to exempt All Tribal Housing Programs from the Build America, Buy America Act (BABA)

SEA-25-095: Urging Congress to Increase Indian Housing Funding and Remove Barriers to Provide Public Water Funding for New Housing Development