

NAHASDA MODERNIZATION: CONGRESS MUST REAUTHORIZE AND FUND THE “BACKBONE OF INDIAN HOUSING”

The Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA) is the primary federal statute governing the development, operation, and maintenance of housing in Tribal communities. Called “the backbone of Indian housing,” NAHASDA grants can be used for affordable housing activities that primarily benefit low-income Indian families living on Indian reservations, in Alaska Native communities, or in other Indian areas. Tribes have used Indian Housing Block Grant (IHBG) funding to build or acquire almost [43,700 affordable homes](#) and restore an additional [117,000 affordable homes](#) on Tribal lands and in Alaska Native communities.¹

Despite its critical role, NAHASDA has lacked authorization since 2013. As a result, its programs are in desperate need of updates. NLIHC, together with Tribal Partners nationally and in NLIHC’s [State and Tribal Partners](#)², urge Congress to reauthorize and modernize NAHASDA and fully fund Tribal housing programs to address the affordable housing needs in Native communities.

HOUSING NEEDS ON TRIBAL AND ALASKA NATIVE LANDS

Native Americans, Alaska Natives, and Native Hawaiians living on Tribal lands and in Alaska Native communities – particularly those in rural and remote areas – face urgent housing needs and experience high rates of substandard, overcrowded housing. In 2017, HUD [found](#) that Native households experience significantly higher rates of inadequate plumbing, heating deficiencies, and overcrowding than non-Native households.³ The study also confirmed what Native communities have shared for years – in Tribal areas, homelessness manifests as overcrowding.

NAHASDA is the largest—and, in some rural and remote areas, only—source of affordable housing funding for Native communities.

¹HUD FY2026 Congressional Justification, https://www.hud.gov/sites/dfiles/CFO/documents/2026_CJ_Program_NAP.pdf

²NLIHC State & Tribal Partners, <https://nlihc.org/explore-issues/projects-campaigns/state-partner-project>

³HUD 2017 “Housing Needs of American Indians and Alaska Natives in Tribal Areas: A Report from the Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs” <https://www.huduser.gov/portal/publications/HNAIHousingNeeds.html>

HOW DOES NAHASDA WORK?

NAHASDA created the Indian Housing Block Grant (IHBG) program, which awards annual, formula-driven grants to eligible Indian Tribes and Alaska Native governments or their respective tribally designated housing entities (TDHEs). Recipients may also leverage their NAHASDA grants through the Title VI Loan Guarantee program, which provides financing guarantees to NAHASDA recipients for private market loans to develop affordable housing and related infrastructure. Congress amended NAHASDA in 2000 to include the Native Hawaiian Housing Block Grant program (NHHBG), providing a single annual grant to the Department of Hawaiian Homelands to administer eligible affordable housing assistance to low-income Native Hawaiians eligible to reside on Hawaiian homelands.

Activities eligible to be funded with NAHASDA assistance include new construction, rehabilitation, and acquisition of affordable housing, as well as infrastructure updates and various supportive services. IHBG funds can also be used for certain types of community facilities. Generally, IHBG funds target assistance to families with incomes at or below 80% of the area median income.

Failure to reauthorize NAHASDA - combined with stagnant appropriations - exacerbate inequities between Native and non-Native communities.

HOW DOES NAHASDA EMPOWER NATIVE COMMUNITIES?

NAHASDA enhances the capacity of Tribes to address the substandard housing and infrastructure conditions in Native communities by facilitating greater self-management, or self-determination, of housing programs, and by encouraging private sector financing to complement limited IHBG dollars. Self-determination is a core principle of the law, grounded in the U.S. government's special relationship with Indian tribes as sovereign political entities, and represents an approach distinct from simply including Tribes as eligible recipients for other federal housing programs. This fundamental difference is why Tribal advocates continue to press for meaningful NAHASDA reform, even as other major federal housing legislation advances.⁴ NAHASDA is the largest—and, in some rural and remote areas, only—source of affordable housing funding for Native communities.

HOW CAN CONGRESS ACT TO SUPPORT NATIVE HOUSING?

We urge Congress to reauthorize NAHASDA and fully fund its programs to address homelessness, overcrowding, and community development for Tribal communities. NAHASDA has not been reauthorized since 2013, though Congress has continued to fund NAHASDA programs every year. While funding has been modestly increased in recent years, briefly returning in 2024 to inflation-adjusted levels last seen in 2000, it has been largely stagnant since the Act's passage in 1996, slipping from about 2.4% to 1.4% of HUD's total budget over the past 25 years. As a result, Tribes lost a generation of housing production as IHBG purchasing power failed to keep up with inflation, exacerbating unmet needs.

⁴Native America Calling: "Affordable housing progress misses Native priorities" <https://www.nativeamericacalling.com/wednesday-june-24-2026-affordable-housing-progress-misses-native-priorities/>

Congressional leaders have introduced bills to reauthorize and modernize NAHASDA:

- Senator Lisa Murkowski (R-AK) introduced the “Native American Housing Assistance and Self-Determination Modernization Act of 2026 (NAHASDA Modernization Act)” in the Senate. The legislation ([S. 4276](#)) represents a comprehensive reauthorization and modernization of NAHASDA programs, providing added tools for program flexibility while retaining full Tribal authority over household eligibility and service priorities. The “NAHASDA Modernization Act” is endorsed by housing providers in Alaska, including two NLIHC State and Tribal Partners – the Alaska Coalition on Housing and Homelessness and the Association of Alaska Housing Authorities (AAHA).⁵
- Representative Troy Downing (R-MT) introduced the “Native American Housing and Self-Determination Modernization Act” in the House, which would modernize and reauthorize NAHASDA. The House legislation ([H.R. 8092](#)) also contains many important provisions for reauthorizing, streamlining, and providing significant updates to Indian housing programs. Rep. Downing’s legislation is endorsed by NLIHC’s Tribal Partner, the United Native American Housing Association (UNAHA), which represents Tribes and TDHEs in the Northern Plains region.

While the bills are not identical, NAHASDA is the backbone of Native housing, and its reauthorization is foundational to ensuring Native communities can address the housing crisis with the widest possible array of tools on their own terms. Both House and Senate versions would implement certain reforms, including new categorical exclusions and certification options by TDHEs for environmental reviews, exemption from strict Build America, Buy America requirements that complicate the creation of affordable housing in Tribal communities, and meaningful changes to facilitate Tribal participation in the Continuum of Care program. Congress must pass the NAHASDA Modernization Act and fully fund the IHBG program to address homelessness, overcrowding, and community development for Native communities.

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⁵Murkowski Reintroduces Bipartisan Legislation to Expand and Modernize Native Housing Programs: <https://www.murkowski.senate.gov/press/release/murkowski-reintroduces-bipartisan-legislation-to-expand-and-modernize-native-housing-programs>