



Study Hall for the Crow Nation Reservation, Montana, built after four students won a National Science Foundation contest for their idea to build affordable housing using straw-bale construction.

Credit: National Science Foundation.

HOUSING

Many American Indian and Alaska Native households live in homes that lack basic essentials that most other Americans enjoy on a daily basis, such as gas and plumbing. Approximately seven out of ten Native households lack utility gas; more than 10 percent lack complete plumbing facilities; and close to 15 percent face living in overcrowded areas and lands.³²

In 1996, Congress passed the Native American Housing Assistance and Self-Determination Act (NAHASDA). This legislation transformed how federal housing assistance is provided to Native communities. NAHASDA consolidated existing housing funds into a single block grant, the Indian Housing Block Grant (IHBG), and increased American Indian and Alaska Native tribes' role in the design and implementation of tribal housing and related infrastructure. NAHASDA has been highly successful in increasing the number of houses constructed for Native peoples, as well as increasing tribal capacity around infrastructure and economic development. NAHASDA authorizes several programs and initiatives in need of additional funding, as indicated below.

In an effort to further improve the inadequate housing conditions that Native communities face, the American Reinvestment and Recovery Act of 2009 (ARRA) provided substantial funding for tribal housing. Along with the \$648 million dollars from the FY 2011 Transportation, Housing and

Urban Development (HUD), and Related Agencies Appropriation Act, these appropriations reversed a decade of funding levels that failed to keep pace with both inflation and the acute housing needs of tribal nations.

The ARRA funding spend-out rate for tribal programs exceeded the spend-out rate of HUD's non-Indian ARRA-funded programs. Spending rates for the tribal programs were at the 95 percent level, which is fully 10 percent more than the total HUD expenditure rate of 85 percent. When tribal communities are provided access to much-needed housing funding, they are able to efficiently and effectively utilize these dollars to address the longstanding housing and infrastructure needs of their communities. Sustained federal investment in housing and infrastructure for Native peoples is essential to maintaining the momentum gained by recent investment.

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Key Recommendations

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

Transportation, Housing and Urban Development Appropriations Bill

- *Fund the Indian Housing Block Grant at \$875 million.*

The Indian Housing Block Grant is the single largest source of federal funding for housing development, housing related infrastructure, and home repair and maintenance in Indian Country. Even if funding is appropriated at \$875 million, this funding amount will not meet all tribal housing needs. However, at this funding level, the increased cost of housing construction, energy costs, and other inflationary factors will keep pace with inflation costs. As such, it is critical maintain funding at \$875 million.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Transportation, Housing and Urban Development Appropriations Bill

- *Fund the Indian Community Development Block Grant at \$100 million.*

The Indian Community Development Block Grant funds are essential to tribal economies and community development efforts and should be funded at \$100 million. Indian Community Development Block Grant funding has actually decreased since FY 2004 and this trend needs to be reversed.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Transportation, Housing and Urban Development Appropriations Bill

- *Fund NAHASDA's Training and Technical Assistance at \$4.8 million.*

The National American Indian Housing Council (NAIHC) is the only national American Indian and Alaska Native housing organization that provides comprehensive training and technical assistance to tribal nations and their housing entities. Since 2006, the NAIHC membership has voted unanimously during each of their annual conventions to set aside dollars from their Indian Housing Block Grant funding for NAIHC's training and technical assistance program. To ensure high-quality training and technical assistance, the NAIHC should be funded at no less than \$4.8 million.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Transportation, Housing and Urban Development Appropriations Bill

- *Fund the Section 184 Loan Guarantee Program at \$9 million.*

The Section 184 Program has demonstrated enormous success. However, it has been less successful in American Indian and Alaska Native communities where housing economies are less developed, where employment and income levels are lower, and where residents live on restricted lands. This key financing tool should be funded at \$9 million.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Transportation, Housing and Urban Development Appropriations Bill

- *Fund the Title VI Loan Guarantee at \$2 million.*

The Title VI Loan Guarantee is a key financial tool for American Indian and Alaska Native tribes and their housing authorities to stimulate housing and community development efforts. This program should be funded at \$2 million, which is the FY 2010 appropriation level.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Transportation, Housing and Urban Development Appropriations Bill

- *Fund the Native Hawaiian Housing Block Grant at \$20 million and maintain funding for the Section 184A Loan Guarantee at \$1 million.*

Funding for the Native Hawaiian Housing Block Grant should be increased to at least \$20 million to address the significant needs for low-income and affordable housing on Native Hawaiian Home Lands. Similarly, the Section 184A Loan Guarantee Program should continue to be funded at the \$1 million level.