



*Housing units located on the Swinomish Reservation are owned and operated by the Swinomish Indian Tribal Community Housing Authority.
Photo credit: Keith Brofsky*

Housing

Housing continues to be a critical infrastructure need for tribal governments. While significant strides have been made in recent years, Native communities still face some of the most substandard and overcrowded housing conditions.

The Native American Housing Assistance and Self-Determination Act of 2008 (NAHASDA) expires in September 2013. This legislation authorizes tribal governments to develop, construct, and maintain housing for its members, and has transformed how federal housing assistance is made available to Native communities. The NAHASDA consolidates existing housing funds into a single block grant – the Indian Housing Block Grant – and ensures tribes are centrally involved in designing and implementing tribal housing and other community development infrastructure programs. The NAHASDA has resulted in the construction of tens of thousands of housing units and has increased tribal capacity to address related infrastructure and economic development challenges.

The NAHASDA authorizes several programs and activities that are in dire need of additional funding, including: the Indian Housing Block Grant; the Indian Community Development Block Grant; the Guaranteed Loan Program specified in Sections 184 and 184A; the Title VI Guaranteed Loan Program; NAHASDA's Training and Technical Assistance Funding; and the Title VIII Housing Assistance for Native Hawaiians.

Key Recommendations

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Transportation, HUD Appropriations Bill

- *Fund the Indian Housing Block Grant (IHBG) at not less than \$650 million.*

IHBG funding is important for housing development, construction, infrastructure, maintenance, and repair in Native communities. These funds also assist tribal governments and tribally designated housing entities (TDHEs) to leverage other funds, such as low-income housing tax credits.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Transportation, HUD Appropriations Bill

- *Fund the Indian Community Development Block Grant at not less than \$60 million.*

These funds are dedicated to improving not only housing but the overall economic and community development foundation of tribal communities. The ICDBG funds are essential to tribal economies and community development efforts, such as a variety of commercial, industrial, and agricultural projects.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Transportation, HUD Appropriations Bill

- *Fund Title VI at \$2 million.*

NAHASDA contains Title VI, which assists Indian Housing Block Grant recipients (borrowers) who want to finance eligible affordable housing activities, but are unable to secure financing without the assistance of a federal guarantee. Eligible activities under Title VI assistance include rental assistance, development services, management services, crime prevention and safety activities, and model activities. This program provides tribes with an additional resource to leverage limited dollars.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Transportation, HUD Appropriations Bill

- *Fund the Section 184 Program at \$7 million.*

The Section 184 Program provides 100 percent reimbursement to private lenders in cases of home loan default. Tribal nations have participated in this program with extremely low default rates. Using Section 184, tribes or tribal members can purchase an existing home; obtain single-close construction loans for stick-built or manufactured homes on a permanent foundation; obtain rehabilitation loans; or obtain both a purchase and rehabilitation loan.

Enactment and implementation of regulations under the Helping Expedite and Advance Responsible Tribal Homeownership (HEARTH) Act will enable tribes to lease restricted lands for residential housing. It is anticipated that the HEARTH Act will spur homeownership on tribal lands for middle class tribal communities.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Transportation, HUD Appropriations Bill

- *Fund NAHASDA's Training and Technical Assistance at \$2 million.*

The training and technical assistance to be provided by a national organization representing Native American housing interests is a critical resource for tribes and TDHEs, which rely on this training and technical assistance to train housing employees and effectively implement their housing programs. Training and technical assistance includes developing model policies, which saves tribes tens of thousands of dollars each year by sharing information about successful efforts undertaken by other tribes.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Transportation, Housing and Urban Development Appropriations Bill

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

Since 2000, NHHBG funding has been the primary source for housing assistance for Native Hawaiians who are eligible to reside on Hawaiian Home Lands. The Department of Hawaiian Home Lands, the sole recipient of NHHBG funds, will focus the funds on increasing the supply of affordable housing units or rehabilitating existing units to relieve some of the overcrowding pressures and substandard living environments experienced in many low-income Native Hawaiian households.
