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The Native American Housing Assistance and Self-Determination Act (NAHASDA)

American Indians and Alaska Natives living in tribal areas face a number of housing challenges. These include a greater incidence of housing problems—such as overcrowded or physically inadequate housing—than the country as a whole, as well as high poverty rates. The legal status of trust or restricted land in tribal areas can present complications for mortgage lending, making it more difficult for families to buy homes or developers to finance housing construction. Furthermore, the remote locations of many tribal areas can pose challenges for building, such as lack of infrastructure and difficulties acquiring labor and materials.

The Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA, P.L. 104-330) reorganized the provision of federal housing assistance for federally recognized Tribes ("Tribes"). It replaced Tribes' eligibility for several existing federal housing programs with a formula grant program, the Indian Housing Block Grant (IHBG), that Tribes can use for a range of affordable housing activities primarily for low-income tribal members. NAHASDA emphasizes tribal self-determination, and the IHBG is intended to give Tribes flexibility in how they use federal housing funds to address local needs. NAHASDA also established the Title VI loan guarantee program and was amended to establish the Native Hawaiian Housing Block Grant (NHHBG). The most recent authorization of appropriations for most NAHASDA programs expired at the end of FY2013, although Congress has continued to fund NAHASDA programs in annual appropriations acts.

NAHASDA Programs

The Indian Housing Block Grant

Through the IHBG, the U.S. Department of Housing and Urban Development (HUD) provides formula-allocated funds to Tribes (and five state-recognized tribes that were grandfathered into the program) or their tribally designated housing entities (TDHEs). The formula has two main components: the number of pre-NAHASDA HUD-assisted housing units that the tribe continues to own or operate (called Formula Current Assisted Stock [FCAS]) and a need component that includes several measures of housing need. The formula also includes certain adjustments to ensure minimum funding amounts and to reduce allocations for some tribes if undisbursed funds from prior IHBG grants exceed a certain threshold.

In general, IHBG funds are to be used to benefit low-income tribal members in tribal areas. (Low income is income no higher than 80% of area median income.) Tribes may use IHBG funds to serve households that are not low-income or not tribal members under certain specified circumstances.

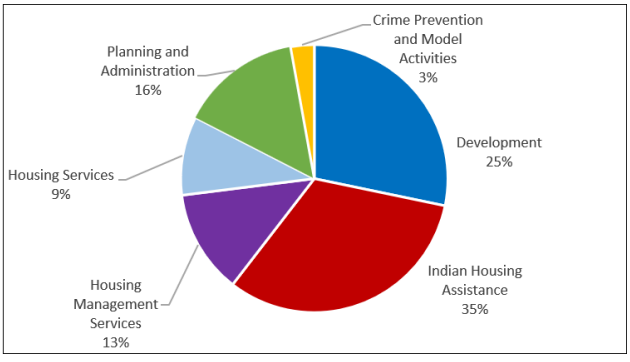
IHBG funds can be used for a range of eligible activities:

- **Development:** Construction, rehabilitation, or acquisition of housing for rental or homeownership.
- **Indian Housing Assistance:** The operation and modernization of pre-NAHASDA HUD-assisted units.
- **Housing Services:** Housing-related services for residents of affordable housing (e.g., rental assistance, housing counseling, self-sufficiency activities).
- **Housing Management Services:** Costs related to managing affordable housing, including operating or maintaining units developed using NAHASDA funds.
- **Crime Prevention and Safety:** Activities related to safety of affordable housing residents (e.g., costs of lighting, fences, storm shelters, monitoring equipment).
- **Model Activities:** Other activities that carry out the purposes of NAHASDA if approved by HUD.

Tribes and TDHEs can also use a percentage of funding for administrative and planning expenses, up to a cap that varies by grant size. Eligible activities are subject to certain federal IHBG program requirements (e.g., maximum rents).

As shown in **Figure 1**, the highest share of IHBG expenditures in FY2025 was for the ongoing operation or maintenance of pre-NAHASDA HUD-assisted units (35%), followed by development activities (25%).

Figure 1. Uses of IHBG Funds, FY2025



Source: Figure based on data from HUD, *Native American Housing Assistance and Self-Determination Act Report to Congress FY2025*, https://www.hud.gov/sites/dfiles/PIH/documents/NAHASDA_Report.pdf.

Notes: Total FY2025 expenditures were $690.4 million.

Since FY2018, Congress has also appropriated funding for *competitive* IHBGs. This funding can generally be used for the same eligible activities as the formula grants, though appropriations laws have typically directed HUD to consider need and administrative capacity in awarding the funds and to give priority to projects that will spur construction and rehabilitation of housing.

Table 1 shows the amounts appropriated for IHBG formula and competitive grants over the last 10 years.

Table 1. IHBG Appropriations: FY2017-FY2026

(dollars in millions)

Fiscal Year	Formula	Competitive
2026	$1,111	$125
2025	$1,111	$150
2024	$1,111	$150
2023	$787	$150
2022	$772	$150
2021	$647	$100
2020	$646	$100
2019	$646	$100
2018	$646	$100
2017	$645	N/A

Source: Annual appropriations acts and accompanying explanatory materials.

Notes: Amounts do not include supplemental funding provided in response to the COVID-19 pandemic in FY2020 and FY2021.

In FY2026, individual Tribes' IHBG formula allocations ranged from about $110,000 to nearly $131 million. Of nearly 600 grantees, 180 received grants below $200,000, while 47 received grants over $5 million. The largest grant amount ($131 million to the Navajo Nation) was nearly two and a half times higher than the next highest grant amount ($53 million to the Cherokee Nation).

Title VI Loan Guarantees

Through the Title VI Loan Guarantee Program, Tribes can obtain loans made by private lenders to carry out IHBG-eligible housing development activities. HUD provides a 95% guarantee on the loans, and Tribes pledge future IHBG grant amounts as collateral in the event of default. Tribes can borrow up to a maximum of five times the need portion of their annual IHBG grant. From the enactment of NAHASDA through FY2025, HUD has guaranteed 121 Title VI loans for a total of $313 million.

Native Hawaiian Housing Block Grant

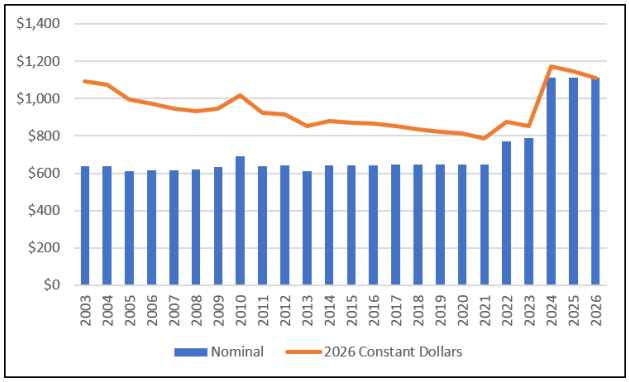
In 2000, NAHASDA was amended to establish the NHHBG. The only recipient of NHHBG funds is Hawaii's Department of Hawaiian Home Lands, and funds are to be used for housing activities that benefit low-income Native Hawaiians who are eligible to reside on the Hawaiian Home Lands. Eligible activities under the NHHBG are similar to IHBG-eligible activities. In FY2026, Congress appropriated $22.3 million for the NHHBG.

IHBG Funding and Inflation

Historically, IHBG appropriations remained relatively flat in nominal terms, though in real terms funding declined over time (see **Figure 2**). In recent years, Congress has appropriated higher amounts that are similar to the FY2003 inflation-adjusted level.

Figure 2. IHBG Formula Grant Appropriations: FY2003-FY2026

(nominal and real [2026 dollars]; dollars in millions)



Source: Appropriations from HUD budget justifications and annual appropriations acts; adjusted for inflation using the GDP chained price index in the FY2027 President's budget materials.

Notes: Figure shows funding for IHBG formula grants only and does not include funding for competitive IHBG grants.

Reauthorization Efforts

NAHASDA has been amended multiple times since it was enacted and has been reauthorized twice: in 2002 (P.L. 107-292) and 2008 (P.L. 110-411). The most recent authorization of appropriations for most NAHASDA programs expired at the end of FY2013 (the authorization of appropriations for the NHHBG expired after FY2005.) NAHASDA reauthorization bills have been introduced in each Congress since the 113th, but none have been enacted.

In the 119th Congress, separate NAHASDA reauthorization bills have been introduced in the House (H.R. 8092) and the Senate (S. 5354). Both would reauthorize the IHBG, the NHHBG, and certain other Native American housing programs. Both would also amend certain IHBG program requirements and include provisions related to other tribal housing programs or issues. For example, both bills would formally codify the Tribal HUD-VASH program.

The bills also differ in various ways. In some cases, both address a similar topic but do so differently (for example, Total Development Cost maximums for IHBG-assisted housing). In other cases, one bill addresses topics not included in the other. For example, only S. 5354 includes language related to procurement policies, and only H.R. 8092 addresses the application of Build America, Buy America requirements to tribal housing activities.

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