

NAHASDA REAUTHORIZATION: CONGRESS MUST UPDATE 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 and Alaska Native communities or in other Indian areas. Since its creation, Tribes and Alaska Native governments have used Indian Housing Block Grant (IHBG) funding to build or acquire almost [41,500 affordable homes](#) and restore an additional [105,000 affordable homes](#) on Tribal lands and in Alaska Native communities.

Despite its critical role, NAHASDA has not been reauthorized in a decade. As a result, its programs are in desperate need of updates. **We urge Congress to reauthorize NAHASDA and fully fund Tribal housing programs to address the dire affordable housing needs in Native communities.**

Housing Needs on Tribal and Alaska Native Lands

Native Americans living on Tribal lands and in Alaska Native communities – particularly those in rural and remote areas – have some of the most urgent housing needs in the country and experience high rates of substandard, overcrowded housing. In 2017, HUD [found](#) that American Indian and Alaska Native (AIAN) households experience significantly higher rates of inadequate plumbing, heating deficiencies, and overcrowding than non-Native households.

The study also confirmed what Native communities have shared for years – in Tribal areas, homelessness manifests as overcrowding. HUD [estimates](#) that 42,000–85,000 people in AIAN communities stay with friends or relatives because they have no place of their own. Failure to reauthorize NAHASDA and stagnant appropriations further exacerbate the large inequities between Native and non-Native communities and prevent Native housing programs from meeting the urgent housing needs of AIAN people.

How does NAHASDA work?

NAHASDA created the Indian Housing Block Grant (IHBG) program, which awards annual, formula-driven grants to eligible Indian Tribes and Alaskan 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 support services. IHBG funds can also be used for certain types of community facilities. Generally, only families with incomes that do not exceed 80% of the area median income are eligible for assistance.

How does NAHASDA empower Native communities?

NAHASDA enhances the capacity of Tribes and Native Alaskan governments 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. 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 rural community development for Tribes and Alaska Native governments. NAHASDA has not been reauthorized since 2013, though Congress has continued to fund NAHASDA programs every year. While modest increases have been made in recent years, funding has been largely stagnant since the Act's passage in 1996, failing to keep up with inflation and exacerbating unmet housing needs.

If enacted, the [Native American Housing Assistance and Self-Determination Reauthorization Act of 2023 \(S.2285\)](#) introduced by Senators Schatz (D-HI) and Murkowski (R-AK) would:

- Permanently authorize the Tribal HUD-VASH demonstration program, which provides housing vouchers and supportive services to Native American veterans.
- Allow Tribal housing projects to use Indian Health Service funds to build needed water and sanitation infrastructure.
- Increase oversight by allowing HUD to expedite suspension of NAHASDA funds if Tribes violate program rules, while allowing a notice and hearing procedures for Tribes to appeal.
- Consolidate and streamline Native housing funds by:
 - Consolidating the number of environmental reviews Tribes must complete for housing projects.
 - Allowing Tribes to use IHBG to assist Tribal members with education-related housing expenses.
 - Streamlining the process for mortgages to receive approval of federal guarantees under the Section 184 Indian Home Loan Guarantee Program and Section 184A Native Hawaiian Housing Loan Guarantee Program.

Representative Maxine Waters also introduced a House companion of the bill ([H.R.6949](#)).

NAHASDA is the backbone of Native housing, and its reauthorization is foundational to ensuring Native communities can address the housing crisis in American Indian and Alaska Native communities. Congress must update and fully fund NAHASDA to address homelessness, overcrowding, and rural community development for Tribes and Alaska Native governments.

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