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March 31, 2026

The Honorable Mike Johnson
Speaker, U.S. House of Representatives
568 Cannon House Office Building
Washington, D.C. 20515

The Honorable Hakeem Jeffries
Minority Leader, U.S. House of Representatives
2433 Rayburn House Office Building
Washington, D.C. 20515

The Honorable John Thune
Majority Leader, United States Senate
511 Dirksen Senate Office Building
Washington, D.C. 20510

The Honorable Chuck Schumer
Minority Leader, United States Senate
322 Hart Senate Office Building
Washington, D.C. 20510

RE: Reauthorization of the Native American Housing Assistance and Self-Determination Act (NAHASDA)

Dear Speaker Johnson, Minority Leader Jeffries, Majority Leader Thune, and Minority Leader Schumer:

On behalf of the National Congress of American Indians (NCAI), the National American Indian Housing Council (NAIHC), the 27 co-signatory Tribal Nations, and Indian Country partners listed below, we write to urge Congress to act swiftly to reauthorize the Native American Housing Assistance and Self-Determination Act (NAHASDA) Modernization Act of 2026.

NCAI is the oldest, largest, and most representative national organization of American Indian and Alaska Native Tribal governments. Housing is among the most urgent unmet needs in Indian Country, and NAHASDA — the primary federal law governing Tribal housing programs — is long overdue for reauthorization and modernization. Congress has not reauthorized NAHASDA since 2013, leaving critical programmatic improvements stalled for more than a decade despite strong and sustained advocacy from Tribal leaders across the country.

Before the mid-1990s, federal housing programs serving American Indian and Alaska Native families were plagued by administrative inefficiencies that failed to recognize the unique social, cultural, and economic needs of Native communities. In 1996, Congress responded to the growing housing crisis in Indian Country by passing NAHASDA, which reduced burdensome regulation, affirmed Tribal self-determination, and enabled the local problem-solving essential to community-based housing strategies. NAHASDA reorganized the



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U.S. Department of Housing and Urban Development’s (HUD) Tribal housing assistance by creating the Indian Housing Block Grant (IHBG) — a formula-based grant program — and the Title VI Loan Guarantee, which provides financing guarantees to Tribal Nations for private market affordable housing development.

Since its enactment, Tribal Nations have developed an estimated 40,000 homeownership units and 25,000 rental units. Following NAHASDA’s implementation, Tribal Nations added approximately 2,200 housing units per year through construction or acquisition — a significant increase over the roughly 1,800 units added annually before. Despite this progress, Tribal communities continue to experience some of the most acute housing conditions across the United States, including high rates of overcrowding, substandard housing, inadequate plumbing and heating, and homelessness.

Although NAHASDA continues to receive annual appropriations, its statutory authorization expired in 2013. Reauthorization and modernization is critical to provide long-term certainty for Tribal housing programs, enable responsible planning and financing, and ensure that federal housing policy keeps pace with today’s rising construction costs, workforce needs, and infrastructure challenges in Indian Country. Modernizing NAHASDA will allow Congress to codify proven program improvements, reduce unnecessary administrative barriers, and reaffirm its commitment to Tribal self-determination and the federal trust responsibility.

The NAHASDA reauthorization would extend NAHASDA programs through 2032 and modernize key provisions to help Tribal communities better address housing shortages, rising construction costs, and evolving community needs. NCAI urges Congress to ensure any final reauthorization bill includes the following critical provisions:

- **Streamline environmental reviews** by exempting low-impact projects from duplicative reviews and allowing a single consolidated review across funding sources — cutting months or even years of delay so Tribal Nations can build housing faster;
- **Modernize and reauthorize the Section 184 Indian Home Loan Guarantee Program** to expand access to private lending, streamline the federal guarantee approval process, and increase homeownership opportunities for American Indian/Alaska Native families;
- **Allow 99-year leasehold interests on trust land** to unlock private financing and support long-term homeownership and residential development in Tribal communities;
- **Permanently authorize the Tribal HUD-Veterans Affairs Supportive Housing program** to provide housing vouchers and supportive services to Native American veterans experiencing or at risk of homelessness;
- **Affirm Tribal self-determination** by recognizing Tribal governance in federal housing programs, allowing Tribal Nations to set rental policies based on local priorities, and authorizing Tribal Nations and Tribally Designated Housing Entities (TDHEs) to certify key housing and environmental processes; and



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- **Reduce administrative burdens** by consolidating reporting requirements and streamlining program administration so that Tribal housing resources go further for families in need.

We stand ready to work with Congress to advance this critical legislation. For questions or additional information, please contact Matthew Vogel, NCAI Policy Lead, at mvogel@ncai.org or Rudy Soto, NAIHC Executive Director, at rsoto@naihc.net.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Mark Macarro', written in a cursive style.

Mark Macarro
President, National Congress of American Indians

Co-Signatory Organizations:

Housing Assistance Council (HAC)
National NeighborWorks Association
Local Initiatives Support Corporation (LISC)
Native CDFI Network (NCN)
American Indian Higher Education Consortium (AIHEC)
National Council of Urban Indian Health (NCUIH)
Strong Hearted Native Women's Coalition
National Low Income Housing Coalition (NLIHC)
Great Plains Tribal Chairmen's Association (GPTCA)
Rocky Mountain Tribal Leaders Council (RMTLC)
Oneida Nation (WI)
White Earth Nation
Pueblo of Tesuque
Native Village of Chitina
Kiowa Tribe
Squaxin Island Tribe
Jamestown S'Klallam Tribe
Keweenaw Bay Indian Community
Suquamish Tribe
Lac Courte Oreilles Band of Lake Superior Chippewa Indians
Winnebago Tribe
Pokagon Band of Potawatomi Indians
Confederated Tribes of the Umatilla Indian Reservation (CTUIR)
Saginaw Chippewa Indian Tribe
Jesuit Conference - Office of Justice and Ecology
Travois Inc.
Hawaiian Homes Commission Chairman - Department of Hawaiian Home Lands