



*Many tribal homes are still not up to modern safety standards like this image taken on the Navajo Nation in Arizona.
Photo credit: Department of the Interior*

Housing

Housing is a core necessity for tribal communities. While tribes have made great strides toward improving housing conditions in their communities through the Native American Housing Assistance and Self-Determination Act (NAHASDA), the need for adequate, affordable housing for low income Indian people persists. Native Americans still face some of the worst housing and living conditions in the United States. Nearly 30 percent of homes in Indian Country rely on wood for heating; up to 18 percent are without phone service in some areas; and substandard housing conditions continue to prevail. According to the American Community Survey 2006-2010 data, Indian homes frequently lack utilities and infrastructure, with approximately 8.6 percent lacking complete plumbing facilities; 7.5 percent lacking kitchen facilities; and 18.9 percent lacking telephone service.

Since the enactment of NAHASDA in 1996, tribal housing programs are moving into a new era for housing and community development—and using sustainable building practices and leveraging their NAHASDA and other federal funding. Today there are close to 500 Tribally Designated Housing Entities (TDHEs) in Indian Country.

The NAHASDA effectively replaced the various Indian housing programs under the 1937 Housing Act and consolidated federal housing funds through direct block grants to the tribes and their TDHEs. It also authorized tribes to design and implement tribal housing and other community development infrastructure programs. The NAHASDA has resulted in tens of thousands of more housing units being constructed, as well as increased tribal capacity to address related infrastructure and economic development challenges.

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

The requested funding levels were informed by the enacted FY 2013 Budget, the Senate Appropriations Committee Report I 13-45, and the 2014 Omnibus Spending bill.

Key Recommendations

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Transportation, HUD Appropriations Bill

- *Fund the Indian Housing Block Grant (IHBG) at not less than \$675 million.*

IHBG funding is important for housing development, construction, infrastructure, maintenance, and repair in Native communities. These funds also assist tribal governments and 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 (ICDBG) at not less than \$70 million.*

ICDBG funding provides tribes with the resources to improve the overall economic and community development groundwork of their communities. The ICDBG funds also provide key support to tribal economies and community development efforts and enable tribes to increase the variety of commercial, industrial, and agricultural projects on their tribal lands.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Transportation, HUD Appropriations Bill

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

Title VI of NAHASDA assists Indian Housing Block Grant recipients to secure financing from private lending institutions at favorable rates with 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. Indian tribes have participated in this program with an extremely low default rate. Using Section 184, Indian 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.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Transportation, HUD Appropriations Bill

- *Fund NAHASDA's Training and Technical Assistance at \$4 million.*

Building tribal capacity is essential for tribes to enhance their housing and community development projects. The training and technical assistance provided through NAHASDA to address Native American housing needs is an indispensable resource for tribes and TDHEs to run their programs more efficiently and in compliance with applicable laws and HUD regulations. Training and technical assistance also 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 at \$13 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 eligible to reside on Hawaiian Home Lands. The Department of Hawaiian Home Lands, the sole recipient of NHHBG funds, uses these funds to increase the supply of affordable housing units or rehabilitate existing units to relieve some of the overcrowding pressures and substandard living environments experienced in many low-income Native Hawaiian households.