



Housing

Housing is a core necessity for tribal communities. While tribes have made great strides toward improving housing conditions in their communities, 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. According to US Census Bureau's 2006-2010 American Community Survey, there are an approximate 142,000 housing units in Indian Country, and those homes frequently lack utilities and basic infrastructure. The survey shows that approximately 8.6 percent lack complete plumbing facilities, 7.5 percent lack kitchen facilities, and 18.9 percent lack telephone service. Close to 30 percent of Indian homes rely on wood for their source of heat. These staggering statistics have long been challenges facing Indian tribes, and without sufficient funding levels and proper government-to-government planning to address these challenges Indian Country will continue to fall behind. Seventy percent of the existing housing stock in Indian Country is in need of upgrades and repairs, many of them extensive.

Compounding this existing need is the population growth among American Indians and Alaska Natives (AI/AN). From 2000 to 2010, the population of AI/ANs rose 18 percent—almost twice the growth rate of the US as a whole. Poverty and unemployment rates have also risen and remain consistently higher than non-Indian rates. The poverty rate in Indian Country is 25.3 percent – nearly three times the national average. The current and future need for housing for Native Americans requires consistent and adequate funding to meet this very basic of needs for a vulnerable population.

Tribal programs under the Native American Housing and Self-Determination Act have been successful in allowing tribes the self-determination necessary to provide effective programs for tribal citizens. 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. Tribes are now exercising their right of self-determination to design and implement their own housing and other community development infrastructure programs. NAHASDA has resulted in tens of thousands more housing units being constructed, as well as increased tribal capacity to address related infrastructure and economic development challenges. Since the enactment of NAHASDA in 1996, tribal housing programs have been making great strides for housing and community development by 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 authorizes several programs and activities that are in need of additional funding, they include the Indian Housing Block Grant; Indian Community Development Block Grant; Sections 184 and 184A Guaranteed Loan Program; Title VI Guaranteed Loan Program; and NAHASDA's Training and Technical Assistance Funding.

Key Recommendations

Department of Housing and Urban Development

Transportation, HUD Appropriations Bill

- *Fund the Indian Housing Block Grant (IHBG) at not less than \$700 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 a favorable rate 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 \$10 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.

Each year, hundreds of tribal housing professionals attend training courses to enhance their management skills and broaden their knowledge of tribal housing operations and management. Over 14,400 housing professionals have been trained over the last fourteen years.

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 \$1,000,000.***

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.