



SEPTEMBER 2022

## TRUST RESPONSIBILITY: MEETING TRIBAL HOUSING NEEDS IN THE SOUTHWEST

### ABOUT SWTHA

The Southwest Tribal Housing Alliance (SWTHA) is the Region VIII representative organization to the National American Indian Housing Council (NAIHC). SWTHA represents the Native American housing interests of organizations in Arizona, New Mexico, and West Texas.

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*Position Paper by The Southwest Tribal Housing Alliance (SWTHA)*

**As the 117th Congress winds down our priorities include:**

### Extend Emergency Rental Assistance Program for Tribes

- ERA1 provided Tribes nearly \$900 million for Emergency Rental Assistance programs, but the funding expires on September 30 this year.
- State programs can continue their ERA programs with ERA2 funds provided under the American Rescue Plan, but tribes did not receive ERA2 funding
- **Extend the tribal deadline under ERA1 for a full year**

### Increased Funding/Resources

- Tribal housing programs have been level funded for nearly 20 years
- The FY23 Budget Request from President Biden would provide \$772 million for the Indian Housing Blocking Grant, the primary funding mechanism for tribal housing programs. **The IHBG was funded at \$600 million in FY1998 and if it had kept pace with inflation should now be funded at \$1.067 Billion**
  - Tribes are working with 75% of what they had in late 1990s
- While tribal housing funds have been largely stagnant, the entire HUD Budget has grown!
  - **Tribal housing funds used to be 2% of HUD budget, now just barely over 1%**
- Tribal populations have also grown these last 20 years so tribes need more funding to keep pace with need and should not settle for level funding
- Another way to increase resources to tribal communities is to allow tribes access to the Section 8 voucher program. Currently we are asking tribes to develop housing and provide rental assistance to tenants all with NAHASDA funds.

## NAHASDA Reauthorization

- NAHASDA has been expired/unauthorized for 9 years
- Smaller program changes can be made to give tribes greater flexibility in their programs
- Create Assistant Secretary for Indian Housing
- Improve tribes' access to other federal housing programs (HUD-VASH, USDA Rural Housing, HUD Housing Counseling Grant Program)
- **Support S. 2264, NAHASDA Reauthorization Act**
  - Has ten bipartisan cosponsors
  - Currently reported out of the Senate Committee on Indian Affairs

## Pass the Native American Rural Homeownership Improvement Act (S. 2092/H.R. 6331)

- Would make permanent a pilot project at USDA that relends Section 502 Single Family Home Loan funds to Native CDFIs, providing greater deployment in tribal communities.
- Current pilot limited to South Dakota has been successful and has provided 502 loans in two tribal communities over two years more than the USDA program had provided in the prior 10 years.
- Bill led by Senators Tina Smith and Mike Rounds
- Pending before Senate Banking Committee

## Other initiatives:

- **Improvements to VA's Native American Direct Loan Program**
  - Bill introduced this week that would improve the VA's NADL program which has only provided 190 loans to Native Americans nationwide over the past 10 years.
    - Bill led by Senators Rounds and Senator Tester as co-sponsor
    - Bill would allow NADL to cover refinanced loans; provide grants to tribes to create better awareness among Native veterans; provide loans to Native CDFIs to increase deployment of loans on the ground to veterans in tribal communities
- **Allow Tribes to Access Section 8 Voucher Program**
  - Tribes gave up access for NAHASDA in 1996, but without funding keeping pace, tribes could utilize the voucher program to make up ground
- **Improve Low Income Housing Tax Credit Program for Tribes**
  - Establish tribal set-aside as many states are serving tribal areas (their state LIHTC plans/point structures tend to reward urban or non-tribal projects)
  - Allow LIHTC, Section 8 vouchers, and NAHASDA funding to layer together on projects
- **Improving Other Direct Loan Programs**
  - USDA section 502 Single Family Housing Loan Program and Veterans Affairs Native American Direct Loan Program
    - Should be great programs for tribes, but they are not reaching Indian Country
    - Mostly due to lack of federal program staff communicating with tribes

### SWTHA VISION

Region VIII Tribal Housing Advocate.

### SWTHA MISSION

To be the voice for Tribal housing by providing relevant, timely information, resources, and a valuable network for the SWTHA membership.

- New approach would allow the loan programs to utilize tribes and native CDFIs to be intermediate lenders. They know the communities and can issue the loans.
- **Support S. 2092 discussed above**
- **Improving Bureau of Indian Affairs Land Title Process**
  - Delays at BIA turn lenders away from offering mortgages on trust lands
    - **Support S. 3381, Tribal Trust Land Homeownership Act**
    - Would create statutory deadlines for BIA to process mortgage/title documents and create a single position to monitor that process and report to Congress
    - Currently some mortgage loans wait months or longer for proper documentation from BIA

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