



JANUARY 2026

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 28 organizations in Arizona, New Mexico, and West Texas.

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Position Paper by The Southwest Tribal Housing Alliance (SWTHA)

As the 119th Congress starts up, our priorities for the SWTHA membership include:

Increased Funding/Resources

- **FY 2025** - NAHASDA (IHBG) funded \$1.61 billion
- **FY 2026** - Support House budget of \$1.61 billion for IHBG funding.
- **FY 2026** - Support Senate budget of \$125 million for ICDBG funding.
- IHBG funding must continue at FY 2025 level to address the increase in Tribal populations and the increased costs of labor, materials, and fuel.

NAHASDA Reauthorization

- **Support the inclusion of NAHASDA reauthorization in the National Defense Authorization Act (NDAA) for FY2026**
 - NAHASDA has been expired/unauthorized since 2013.
 - Reauthorization of NAHASDA will ensure continued funding for Tribes to provide housing services for the next decade. It would also allow program changes to be made to give Tribes greater flexibility in their programs.
- Would reauthorize NAHASDA from 2026 through 2031
 - Would create Assistant Secretary for Indian Housing
 - Would improve tribes' access to other federal housing programs (HUD-VASH, USDA Rural Housing, HUD Housing Counseling Grant Program)
 - Would consolidate federal agency environmental review requirements
 - Would provide student housing assistance for college students
 - Would allow the use of Indian Health Service sanitation funds in NAHASDA built homes

Include NAHASDA reauthorization language in the Senate THUD Appropriations Bill.

Other initiatives:

- **Improve Low Income Housing Tax Credit Program for Tribes**
 - Establish tribal set-asides and incentives for States (such as a higher percentage/allocation of tax credits). Many states do not have tribal set asides or their state LIHTC plans/point structures tend to reward urban or non-tribal projects.
- **Sponsor a Bill Similar to the Native American Rural Homeownership Improvement Act of 2023 (S. 1941)**
 - 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.
 - 2023 Bill led by Senators Tina Smith and Mike Rounds did not pass.
- **Restore and Maintain Tribal Population-based, on-reservation competitive ceiling thresholds and equitable regional allocations within the Indian Community Block Grant (“ICDBG”) and all competitive funding programs.**
- **Reconsider BABA Act Waiver/Exemption for Tribes and TDHEs.**
- **Sponsor bill similar to the Native American Direct Loan Improvement Act of 2023 - S. 185**
 - Bill would improve the VA’s NADL program which has only provided 180 loans to Native Americans and Native Hawaiians nationwide over an 11-year period (FYs 2012-2021).
 - Bill introduced by Senators Mike Rounds (R-SD) and Jon Tester (D-MT). Co-sponsored by Senators Mark Kelly (D-AZ), Angus King (I-ME), Dan Sullivan (R-AK), and Gary Peters (D-MI), did not pass.
 - 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 to Section 8 vouchers in the passage of NAHASDA in 1996. By allowing tribes to access Section 8 vouchers, tribes could utilize the voucher program to make up ground for funding not keeping pace with housing needs. Currently, Tribes must use NAHASDA funds to both develop housing and provide rental assistance.
 - Allow the use of Section 8 vouchers on LIHTC and NAHASDA projects.

SWTHA VISION

To build a future where Indian housing professionals and tribal housing entities thrive - supported by funding, resources, and leadership development through Southwest Tribal Housing Alliance’s (SWTHA’s) capacity-building and advocacy efforts, while remaining culturally grounded and empowered to lead.

- **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.
 - 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.

- **Improving Bureau of Indian Affairs Land Title Process**

- Delays at BIA turn lenders away from offering mortgages on trust lands.
 - **S. 723, Tribal Trust Land Homeownership Act of 2025 was passed by the Senate on December 11, 2025.**
 - **Support H.R. 2130, the companion bill.**
 - 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.

SWTHA MISSION

SWTHA is the united voice for tribal housing in the Southwest - advocating at the tribal, state, and federal levels while building an alliance rooted in tradition, collaboration, and shared strength across Native communities, promoting self-determination.

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