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 118th Congress winds down its second year of its two-year period, our priorities include*:*

Increased Funding/Resources

- **FY 2024** - NAHASDA (IHBG) funded $1.34 billion
- **FY 2025** – Support Senate and House budget of $1.455 billion for IHBG funding.
- **FY 2025 –** Support Senate budget of $80 million for ICDBG funding.
- IHBG funding must continue at FY 2024 level to address the increase in Tribal populations and the overall economic increases to include labor, materials, and fuel.
- Another way to increase resources to tribal communities is to allow Tribe's access to the Section 8 voucher program. Currently, Tribes must use NAHASDA funds to both develop housing and provide rental assistance. .

NAHASDA Reauthorization

- **Support SA 2240 to S. 4638 – the inclusion of NAHASDA reauthorization in the National Defense Authorization Act (NDAA) for FY2025**
- 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 2025 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
- Allows the use of Indian Health Service sanitation funds in NAHASDA built homes

Include NAHASDA reauthorization language in the Senate THUD Appropriations Bill.

Pass 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.
- Bill led by Senators Tina Smith and Mike Rounds
- Pending before Senate Banking Committee

Other initiatives:

- **Reconsider BABA Act Waiver/Exemption for Tribes and TDHEs.**
- **Enact VA's 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).
    - 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.
- **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 the use of Section 8 vouchers on LIHTC and NAHASDA 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
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> Region VIII Tribal Housing Advocate.
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> ## SWTHA MISSION
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> 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. 1941 discussed above.**
- **Improving Bureau of Indian Affairs Land Title Process**
  - Delays at BIA turn lenders away from offering mortgages on trust lands.
    - **Support S. 70, 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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