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## MEMORANDUM

December 12, 2025

TO: TRIBAL HOUSING CLIENTS

FROM: Ed Clay Goodman & Cari L. Baermann  
HOBBS, STRAUS, DEAN & WALKER, LLP

RE: *NAIHC Legislative Committee Meeting and Other Housing Updates*

This memorandum provides a synthesis of information presented during the National American Indian Housing Council (NAIHC) Legislative Committee Meeting held on December 11, 2025, and updates on other housing matters.

NAIHC Federal Affairs Associate Blythe McWhirter and Co-Chair of the Legislative Committee Chris Kolerok (Director of Public Policy and Government Affairs at Cook Inlet Housing Authority) facilitated the Legislative Committee Meeting.

*a. Appropriations and Federal Shutdown*

Ms. McWhirter and Mr. Kolerok provided an update on federal appropriations. Legislation to reopen the federal government was signed into law on November 12, 2025. The bill included a Continuing Resolution funding the federal government at fiscal year (FY) 2025 levels to January 30, 2026; reversal of the layoffs by the Administration during the shutdown; and full-year funding for three of twelve appropriations bills: Military Construction/Veterans Affairs; Agriculture; and Legislative Branch. Congress will need to come to an agreement on appropriations for FY 2026 by January 30, 2026 (either through a set of appropriations bills or another Continuing Resolution) or there will be another partial shutdown for those programs that have not already received a full-year appropriation. Mr. Kolerok said that he thought it was unlikely that Congress would pass the remaining specific appropriations bills for FY 2026 by January 30, 2026, given the tension around other key topics.

One key topic front and center for Congress is the National Defense Authorization Act (NDAA). Ms. McWhirter reported that on December 10, 2025, the House passed the FY 26 NDAA with a bipartisan 312-112 vote, sending the bill back to the Senate. The Senate is expected to hold a final vote on the NDAA next week. The final NDAA does *not* include the Road to Housing Act, which comprised the Whole-Home Repairs Act, the BUILD Housing Act, Replacement of Obsolete Manufactured Housing, Rural Housing Services Reform Act, HUD-SDA-VA Interagency Coordination Act, Streamlining Rural Housing Act, and the Innovation Fund. The NDAA also does *not* include Community Development Financial Institutions Fund (CDFI) and Native CDFI legislation that would expand access to long-term, low-cost capital, improve liquidity for CDFIs, and set aside part of the CDFI Fund for Native CDFIs.

NAIHC is still seeking feedback from NAIHC members on the impact that the federal government shutdown has had on tribes and tribal housing, so that NAIHC can communicate that information to Congress. Tribes and TDHEs can fill out the survey on [NAIHC's website](#). Additionally, Ms. McWhirter referenced an [article](#) that discusses the shutdown's impact on tribal housing and emphasizes the need to reauthorize the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA). Tribes and TDHEs can use and reference the article in their efforts to advocate for the NAHASDA reauthorization.

*b. NAHASDA Reauthorization*

Ms. McWhirter remarked that there are no new updates on the reauthorization of NAHASDA. As we reported previously, on July 30, 2025, the Senate Committee on Indian Affairs (SCAI) Chair, Brian Schatz (D-HI), and Vice Chair Lisa Murkowski (R-AK) introduced an amendment (S.Amdt.3120 to S.2296) to NDAA to reauthorize NAHASDA. However, NAHASDA was not included in final NDAA amendment, so Congress will need to reintroduce it in 2026. NAIHC will continue to advocate for NAHASDA in the coming months.

Ms. McWhirter asked for NAIHC members' input on five-year production and cost trends in order to compare costs in 2015–2020 to 2020–2025 costs. Inflation has absorbed funding increases for housing development and NAIHC would like to know whether there are other factors impacting the ability to build housing, such as infrastructure and utility extension, limited capacity, or regulatory delays. This all matters for advocacy, both when asking for increased appropriations as well as for the amendments that are built into the NAHASDA reauthorization bill.

*c. NAIHC Legislative Committee Meetings and Future Conferences*

The NAIHC Legislative Committee meetings will continue to be held on the first Thursday of each month via Zoom.

NAIHC has scheduled its Legislative Summit and Gala on February 3–5, 2026, at the Capitol Hilton in Washington, D.C. The Gala is also a new element intended to bring Congressmembers and staff to a function where they can meet tribal housing program leaders and staff. Additionally, NAIHC will be holding its 52<sup>nd</sup> Annual Convention & Tradeshow in Anchorage, Alaska on May 3–6, 2026. In conjunction with that event, NAIHC will be holding a 2026 Housing All of Our Relatives Summit at the end of the Annual Convention, on May 7–8, 2026, to support the tribal communities that have been impacted by environmental disasters.

If you have any questions about this memorandum or any of the topics discussed within, please contact Ed Clay Goodman ([egoodman@hobbsstrauss.com](mailto:egoodman@hobbsstrauss.com)) or Cari Baermann ([cbaermann@hobbsstrauss.com](mailto:cbaermann@hobbsstrauss.com)). Both may also be reached at 503-242-1745.