



MEMORANDUM

January 23, 2026

TO: TRIBAL HOUSING CLIENTS

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

RE: ***FY 2026 Minibus Federal Spending Bill—Native American Housing Funding***

This memorandum provides a brief summary of a “minibus” federal spending bill, which includes funding for the U.S. Department of Housing and Urban Development (HUD) for Fiscal Year (FY) 2026.

Minibus Bill

To date, six of the twelve annual federal appropriations bills have been passed by both the House and Senate, including a multi-bill package funding the Departments of Commerce, Justice, and Interior. On January 20, 2026, Congress released a four-bill appropriations package, which funds Defense; Labor, Health and Human Services, and Education; Transportation and Housing and Urban Development (T-HUD); and Homeland Security. The T-HUD bill includes funding for HUD. It provides \$1.354 billion for Native American programs. This is a slight \$10 million (1%) increase over FY 2025 enacted levels. It flat-funds the formula-funded Indian Housing Block Grant (IHBG) at \$1.111 billion. Below is a breakdown of each account compared to prior years.

Account	FY 2025 Enacted	Final Bill	Change (\$)	Change (%)
IHBG Formula	\$1,111,000,000	\$1,111,000,000	\$0	0%
IHBG Competitive	\$150,000,000	\$125,000,000	-\$25,000,000	-17%
Tribal HUD-VASH	\$0	\$10,000,000	\$10,000,000	N/A
Title VI Loan Program	\$1,000,000	\$1,000,000	\$0	0%
<i>(Limitation on guaranteed loans)</i>	<i>(\$50,000,000)</i>	<i>(\$60,000,000)</i>	<i>(\$10,000,000)</i>	<i>20%</i>
Indian Community Development Block Grant	\$75,000,000	\$100,000,000	\$25,000,000	33%

Training and Technical Assistance	\$7,000,000	\$7,000,000	\$0	0%
Total: Native American Programs	\$1,344,000,000	\$1,354,000,000	\$10,000,000	1%

Account	FY 2025 Enacted	Final Bill	Change (\$)	Change (%)
Indian Housing Loan Guarantee Fund Program Account	\$1,500,000	\$1,400,000	-\$100,000	-7%
<i>(Limitation on guaranteed loans)</i>	<i>(\$1,800,000,000)</i>	<i>(\$1,800,000,000)</i>	<i>(\$0)</i>	<i>(0%)</i>

Account	FY 2025 Enacted	Final Bill	Change (\$)	Change (%)
Native Hawaiian Housing Block Grant	\$22,300,000	\$22,300,000	\$0	0%
<i>Native Hawaiian Housing Loan Guarantee Fund (Limitation on guaranteed loans)</i>	<i>(\$28,000,000)</i>	<i>(\$28,000,000)</i>	<i>(\$0)</i>	<i>(0%)</i>

The T-HUD bill also includes other provisions addressing Indian housing. Within the Self-Help and Assisted Homeownership Opportunity Program, HUD is directed to ensure that not less than \$1,000,000 is directed at activities to benefit “Native Hawaiian, American Indian, and Alaska Native communities and populations.” Additionally, the bill directs that Native American housing block grants should be distributed to the same Native Alaskan recipients as in FY 2005.

The full explanatory statement in the T-HUD section of the bill can be read [here](#).

Conclusion

If you have any questions, please do not hesitate to contact Ed Clay Goodman (egoodman@hobbsstrauss.com) or Cari Baermann (cbaermann@hobbsstrauss.com). Both may also be reached at 503-242-1745.