




## MEMORANDUM

February 24, 2026

TO: TRIBAL HOUSING CLIENTS

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

RE: *NAIHC Legislative Summit 2026*

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On February 4 and 5, 2026, we attended the National American Indian Housing Council's (NAIHC) annual Legislative Summit in Washington, D.C. The theme of this year's Legislative Summit was "Honoring 30 years of NAHASDA," and conference sessions focused on advocating for passage of a Native American Housing Assistance and Self-Determination Act (NAHASDA) reauthorization bill during this Congressional session, which coincides with the 30th anniversary of NAHASDA's original passage in 1996. We report below on key discussions held by Tribal housing advocates as well as relevant remarks from members of Congress.

### *I. Opening Session*

#### *a. Opening Address by NAIHC*

Bobby Yandell, Board Chair of NAIHC and the Executive Director of the Choctaw Nation Housing Authority, opened the session by reminding attendees of the purpose of this Legislative Summit: to ensure lawmakers hear advocacy in favor of NAHASDA reauthorization. He noted that the upcoming midterm elections may result in unfavorable conditions for the reauthorization, so Tribal leaders should prioritize Congressional outreach right now. He also reminded the audience that NAHASDA has not been reauthorized since 2008 and officially expired in 2013, so it is ripe for reauthorization. Mr. Yandell shared that U.S. Representatives Troy Downing (R-MT) and Janelle Bynum (D-OR) hope to introduce a reauthorization bill in the coming weeks, but there are concerns about whether it will pass out of the House Financial Services Committee. He emphasized that housing is a popular topic nationwide, and there are several housing-related bills currently moving through Congress, so NAHASDA and Tribal housing needs should be part of that movement.

#### *b. Special Remarks by Benjamin Hobbs*

Benjamin Hobbs, Assistant Secretary for Public and Indian Housing (PIH) at the U.S. Department of Housing and Urban Development (HUD), provided updates on behalf of HUD. He shared that HUD's mission is to serve urban, rural, and Tribal communities alike, and it worked to elevate Tribal housing issues throughout the past year by promoting Heidi Frechette to

the highest career-level position in the PIH (General Deputy Assistant Secretary) and hiring Michael Kelsch as the office's first policy advisor focusing on Native American issues. Mr. Kelsch joined PIH from the office of Senator Kevin Cramer (R-ND) and is a member of the Three Affiliated Tribes (Mandan, Hidatsa and Arikara Nation).

Mr. Hobbs affirmed that HUD recognizes the unique Nation-to-Nation relationship between the United States and Tribal nations, as well as the United States' trust and treaty responsibilities to Tribes. He said that upholding Tribal sovereignty and promoting Tribal decision-making is central to both NAHASDA's and the Trump Administration's missions. He also mentioned that in the 30 years since NAHASDA passed, at least 160,000 homes have been built or maintained on Tribal lands and shared he has seen these homes strengthen families in his time at HUD. Thus, to celebrate NAHASDA's successes and advocate for its reauthorization, Mr. Hobbs shared that HUD is launching a yearlong campaign called NAHASDA30. HUD recently released a [Dear Tribal Leader Letter](#) related to this effort. The [NAHASDA30 webpage](#) includes a communications toolkit that encourages Tribes to share NAHASDA-related success stories, and Mr. Hobbs emphasized that these stories are critical for HUD officials to relay to lawmakers when they advocate for funding. He then shared that Congress passed its fiscal year (FY) 2026 appropriations bill, which will allocate about \$1.4 billion for Tribal housing programs; \$1.1 billion will be distributed through Indian Housing Block Grant Competitive Grant Program (IHBG) grants, and HUD will publish Notices of Funding Opportunities for the remaining funds.

Mr. Hobbs then informed attendees that the HUD-Veterans Affairs Supportive Housing Program (HUD-VASH) program will be a top priority during his tenure, and the goal underlying this effort will be simple: to ensure Native American veterans have access to safe, stable, and affordable housing. He also said he intends to prioritize Tribal homeownership during his time at HUD. Mr. Hobbs told attendees that HUD will continue to pursue reforms to bolster participation in the Section 184 Indian Housing Home Loan Guarantee Program's Skilled Workers Demonstration Project. He shared that loans issued through the demonstration project have a default rate of less than 2%, making this the most cost-effective HUD program, so HUD is highly interested in promoting it. Mr. Hobbs stressed that these home loans are critical for promoting Tribal economic development because they allow Tribes to house skilled workers in Tribal communities where there is otherwise little housing available to the public.

Mr. Hobbs encouraged Tribal housing advocates to submit feedback on how PIH can better support Tribal housing programs and also shared that he is working to strengthen the [HUD Tribal Intergovernmental Advisory Committee](#) by holding meetings more consistently.

c. NAIHC Policy Priorities Briefing

Following Mr. Hobbs' address, Chris Kolerok, NAIHC Legislative Committee Co-Chair and Director of Public Policy at Cook Inlet Tribal Council; Rudy Soto, Director of NAIHC; and Blythe McWhirter, Federal Affairs Associate at NAIHC, convened to discuss NAIHC's current policy priorities.

Mr. Soto reminded participants that NAIHC's top policy priority is passing a NAHASDA reauthorization bill during this Congressional session. He reiterated that several housing bills are currently moving through Congress, like the ROAD to Housing Act of 2025 ([S. 2651](#)) in the Senate and the Housing for the 21st Century Act ([H.R. 6644](#)) in the House. NAIHC wants to ensure that NAHASDA reauthorization is attached to one of those bills or passes alongside it. He noted that Representatives Downing, Bynum, and Gwen Moore (D-WI) are already outspoken supporters of NAHASDA reauthorization, so he asked attendees to urge other members of Congress to serve as co-sponsors of a NAHASDA reauthorization bill. Mr. Soto reminded attendees that Tribal housing programs have typically enjoyed bipartisan support, so they should seek sponsors from both sides of the aisle. However, Mr. Soto noted that many members of Congress serve few or no Tribal constituents and therefore require significant education as to NAHASDA's purpose and the importance of maintaining Tribal-specific housing programs. He reminded attendees that when they educate Congressmembers and their staff about NAHASDA and its eminence in Indian Country, this education flows out to other lawmakers and their staff.

Mr. Kolerok then discussed the unique relationship between Tribes and HUD and explained how this relationship shapes advocacy for NAHASDA reauthorization. He shared that Mr. Hobbs has traveled extensively in Indian Country and understands the need for Tribal-specific housing programs, which is critical to promoting Tribal interests at PIH and HUD more broadly. He emphasized that despite the lack of meaningful increases to IHBG funding in recent years, more powerful agencies have seen large funding cuts to their programs, so he asked attendees to express gratitude for the continued funding of IHBG when they visit with members of Congress. However, Mr. Kolerok also acknowledged that inflation has significantly reduced the purchasing power of these flat-funded programs. With this in mind, he encouraged attendees to inform lawmakers that NAHASDA funding, like support for IHBG, doesn't need to increase to be useful for Tribes, but Tribes will suffer if that funding is cut.

Mr. Kolerok advised attendees that lawmakers are accustomed to being told how federal policy does not work, but they respond best to stories sharing positive outcomes or specific suggestions as to how they can draft policies to address unmet needs. He discouraged anybody from "paint[ing] too rosy of a picture" when advocating to Congressmembers but also stressed that lawmakers are always looking for "something to grab onto" in terms of concrete policy proposals they can bring to their committees, so Tribal housing advocates should aim to show lawmakers what actually works for Tribes. For example, Mr. Kolerok suggested that exempting Tribes from the Build America, Buy America Act (BABA) is a simple ask of lawmakers that would bring huge benefits to Tribes. He stressed that lawmakers love to vote "yes" on something, so Tribal leaders should give them a simple provision to vote "yes" in support of; exempting Tribes from BABA is a great example of one such policy. Finally, Mr. Kolerok stated that if lawmakers "can visualize something, they can vote yes" in favor of it, so he encouraged attendees to paint a vivid picture of their proposed solutions and flesh out the details using data.

Ms. McWhirter then provided additional information on the housing bills currently moving through the House and the Senate. She shared that the ROAD to Housing Act of 2025 is

a Senate bill focused on facilitating housing construction by “cutting red tape, fixing broken programs, and better coordinating federal agencies.” This bill streamlines environmental review and federal approval processes so housing construction projects can move more quickly. It also creates grant programs to fund housing programs and dedicated “innovation funds” which reward communities for building housing, including in rural and underserved areas. These funds are intended for projects to both build new housing stock and preserve/rehabilitate existing units. Finally, this bill modernizes financing schemes and federal regulations related to manufactured housing to make it easier to use, which is critical given that manufactured housing can be a cost-effective solution for housing shortages in Indian Country. Above all, Ms. McWhirter emphasized that this bill aims to promote housing construction through “speed, flexibility, and removing barriers.”

Ms. McWhirter then introduced attendees to the Housing for the 21st Century Act, which passed in the House last week. This bill focuses on modernizing existing housing programs and promoting their long-term viability through accountability mechanisms. This bill, does the following, among other provisions:

- increases the maximum eligible income for certain HUD grant programs;
- establishes a grant program to assist regional, state, and local entities with strategies to support affordable housing;
- exempts certain housing-related activities from the environmental review process;
- excludes veterans’ disability benefits from being considered as income for purposes of determining eligibility for the HUD-VASH program; and
- eliminates the requirement that manufactured homes must be constructed with a permanent chassis.

Ms. McWhirter noted that neither bill solves all the housing-related issues facing Indian Country. However, she emphasized that each bill contains provisions that benefit Tribal housing projects, and it is important to ensure Tribal voices are heard and Tribal perspectives inform final versions of these bills, should one or both pass this term.

d. Best Practices for Advocacy on Capitol Hill

Given the prominence of housing issues in the current political climate, a panel convened to discuss best practices for political advocacy. Kayla Gebeck Carroll at Giizhik Law, Alex Ortiz, Senior VP at the Capitol Hill Consulting Group, Xavier Barraza, Partner at Pebbles Bergin Schulte & Robinson, LLP, and Rani Williams, Senior Policy Advisor at Clause Law, presented on this topic.

Ms. Gebeck Carroll asked the panelists to discuss notable successful or unsuccessful meetings with members of Congress and share what they learned from those experiences. Ms. Williams said that the most productive meetings, in her experience, utilize both data and stories to humanize a client’s requests; she noted that Congressmembers and their staff want to see the relevant statistics and figures when being consulted on issues, but also want to hear the true stories underlying these requests. Mr. Barraza highlighted the importance of never assuming a Congressman’s stance on a particular issue. As an example, he shared a story of

an anti-Indian Child Welfare Act (ICWA) group that met with staffers for the former Alaska Congressman Don Young. The anti-ICWA group assumed Senator Young was aligned with their position as a Republican, but failed to realize that his personal ties to Tribal communities meant his office was vehemently opposed to anti-ICWA advocacy, and the meeting alerted Senator Young's office to anti-ICWA endeavors underway in Alaska.

The group then discussed tips for ensuring successful meetings between members of Congress and Tribes and Tribal organizations. Mr. Barraza and Ms. Williams emphasized that it is important to review a lawmaker's recent press releases and social media posts ahead of each meeting and revise talking points to maximize their relevance to the member of Congress. They also stressed the importance of including at least one clear, concrete request for the Congressman to bring to their colleagues. Mr. Barraza emphasized that lawmakers and their staff are accustomed to groups coming to them and simply reciting a list of problems without offering any solutions or concrete requests, so Tribal advocates stand out when they come to meetings with simple, actionable solutions (e.g., voting to exempt Tribes from BABA).

Mr. Ortiz reminded attendees that lawmakers have interests outside of their jobs, just like everyone else, and sometimes advocates gain favor by engaging Congressmembers on those personal interests. He noted that a Congressman might better remember a policy request if the broader conversation is friendly, even if not focused solely on policy issues. Ms. Williams encouraged advocates to be gracious if meetings are held with staff instead of lawmakers themselves, explaining that Congressional staff are expected to know the fine details of these issues and bring them back to Congressmembers; Congressmembers' attention is clouded by many topics and often they aren't closely tracking Tribal issues. Ms. Williams shared that she once worked for a Native American member of Congress and took meetings with various groups on that Congressman's behalf, and Tribal groups were often surprised to meet with Ms. Williams instead of the lawmaker because they assumed the Congressman was already somewhat of an expert on Tribal issues by virtue of her proximity to Tribes, when in reality she relied heavily on Ms. Williams to relay that information to her.

The panelists concluded by discussing the importance of maintaining communication with lawmakers and their offices. One panelist described policymaking as a "hurry up and wait" scenario, so it is important to regularly check in with contacts at the Capitol to make sure lawmakers have the information necessary to move quickly on a measure when the opportunity arises. Setting up remote meetings with Congressional staff is one way to maintain these lines of communication.

e. Section 184 Program Consultation

Tonya Plummer, Director of the Office of Loan Guarantee at HUD's Office of Native American Programs (ONAP), then held a brief consultation on the Section 184 Indian Housing Loan Guarantee Program ("Section 184 Program"). She acknowledged that housing is often the cornerstone for facilitating economic growth in Indian Country and shared that ONAP wants to remove onerous requirements serving as barriers to homeownership in Indian Country. As such, HUD is seeking Tribal feedback on the following questions:

1. What changes to the Section 184 Program could make the program more accessible to, and less burdensome for, borrowers, Tribes and Tribal housing authorities?
2. What steps could HUD take to make Section 184 policy coordination with other Tribal or federal programs or agencies easier? Other than BIA, what other federal agencies do Tribes recommend HUD partner with?
3. What loss mitigation policies impacting and/or involving Tribes should HUD consider adopting to facilitate home retention for Section 184 borrowers who are in default of their loans?
4. What policies can HUD adopt, or what actions can HUD take, to increase the number of participating Section 184 lenders and foster homeownership in your Tribal communities?
5. In what ways can HUD assist in improving communication between Tribes and lenders participating in the Section 184 Program?

Comments are due by March 28, 2026; additional information is available [here](#).

## ***II. Remarks from House Representatives***

### ***a. Representative Janelle Bynum (D-OR)***

Janelle Bynum introduced herself to Tribal advocates and shared that she serves on House Financial Services Committee, where she is working with Representative Downing to co-sponsor a NAHASDA reauthorization bill. Representative Bynum said she was first exposed to Tribal housing issues while serving in the Oregon State Legislature in 2017, where a Native American representative named Tawna Sanchez told her that Tribal communities look to ensure wellbeing for seven generations in their communities, including through housing policy; this has led Representative Bynum to prioritize the work that benefits families for years to come.

Representative Bynum acknowledged the rising housing costs in Tribal communities. She then described how several generations ago, many Black families in Portland lost their homes when the federal government used eminent domain to seize residential properties to promote public works projects (mostly freeways); then, years later, civic leaders decided to “fix” this injustice by building apartments for displaced Black Portlanders. However, they did so without consulting the very people they expected to occupy those apartments, charged high rent for these apartments, and did not provide any guarantee of homeownership for the occupants. Representative Bynum stressed that this was not an appropriate solution to housing-related injustices committed against that community, and said she thinks there are parallels with how Tribes have been treated by federal housing programs. She told this story to stress that even though she is not a Tribal citizen, she understands the need for Tribes to determine the housing policies that work best for their communities.

Representative Bynum shared that she created a package of bills called her [K-30 Agenda](#) which seek to support young people by strengthening education system, growing the job market, and lowering the cost of housing. This is a bipartisan package of sixteen bills, six of which seek to address housing shortages and affordability through measures that support first-time

homebuyers, lower the tax burdens on new housing developments, and create solutions for homeless children and youth. Representative Bynum said that although she is a newer member of Congress, she is committed to doing all she can to support NAHASDA reauthorization.

b. Representative Sharice Davids (D-KS)

Representative Sharice Davids greeted Tribal advocates and emphasized her commitment to working across the aisle to push for NAHASDA reauthorization during this session. She said she is willing to work with anyone to advance Tribal issues and will push any administration to uphold trust and treaty obligations to Tribes. She noted that bipartisan efforts already support Tribal housing endeavors, and she frequently collaborates with Representative Tom Cole (R-OK) to introduce policies benefitting Indian Country.

Representative Davids stated that NAHASDA changed the way the government worked with Tribes on housing issues and served as recognition that self-determination is good policy for Tribes because Tribes are best suited to make decisions about their communities' needs. However, she acknowledged that "the promise of NAHASDA has not always been fulfilled," so lawmakers need to engage on a bipartisan basis to protect and reauthorize the bill. She stressed that NAHASDA and Tribal housing policies should not be subject to Congressional gridlock. She noted that public housing programs, specifically military housing, provided housing stability for her family as a child, so she is personally invested in promoting Tribal housing interests.

Beyond NAHASDA, Representative Davids mentioned that promoting homeownership on trust land is a priority of hers and she is working to introduce legislation that seeks to lessen barriers to getting mortgages on trust land. She also shared that she and Representative Cole are reintroducing the [Truth and Healing Commission on Indian Boarding School Policies Act of 2025](#) during this Congressional session, and earlier this month she introduced a [House resolution recognizing Tribal colleges and universities](#). Representative Davids said these efforts are part of her larger goal of promoting Tribal self-determination. She concluded by explaining that Tribal leaders are often ideal political leaders in times of turmoil because Tribes must work with a federal system that requires them to educate and compromise with those with whom they disagree.

c. Representative Gwen Moore (D-WI)

Representative Gwen Moore then joined to express her longtime support for NAHASDA reauthorization during this session. She shared that she has visited Tribal homes in her district that are immaculately maintained by their occupants, but dangerously overrun with mold because the Tribe lacks funding to rehabilitate or replace aging housing stock. She emphasized that this is unacceptable and motivates her to advocate for better funding for Tribal housing programs and support bills aligned with those goals. She mentioned that tax parity for Tribes remains a legislative priority for her office, and stated that she supports legislation addressing the epidemic of missing and murdered indigenous people throughout the country. Representative Moore closed by stating that Tribal sovereignty is something everyone should support, regardless of political affiliation.

d. Representative Norma Torres (D-CA)

Representative Norma Torres (D-CA) provided the final set of remarks. She reminded Tribal advocates that these legislative summits are key to reminding lawmakers that their decisions are not purely ideological, but have immediate and critical consequences to the people they serve. She stated that the government should never stand in the way of policies supporting Tribal self-determination since Tribes know how to best meet their needs, including housing needs. For this reason, Representative Torres said she consistently fights for Tribal housing funding in the House Appropriations Committee. She shared that she believes federal housing policy must respect Tribal sovereignty, reflect Tribal cultures, and meet Tribes' unique needs. She also shared that she has bipartisan experience working on Tribal issues through her co-sponsorship of Savanna's Act (enacted through [S. 227](#) in 2020), which "directs the Department of Justice (DOJ) to review, revise, and develop law enforcement and justice protocols to address missing or murdered Native Americans." In closing, Representative Torres mentioned that she introduced the [Native American Seeds Act](#) in late 2025, which provides funding for Tribes to identify and preserve indigenous seeds.

### *III. Closing Session*

NAIHC Chair Bobby Yandell provided opening remarks for the second day of conference panels. He thanked Tribal advocates for their advocacy in favor of NAHASDA reauthorization during the previous day's meetings on Capitol Hill.

a. What's Next for Housing Finance: Emerging Opportunities in LIHTC, NMTC, and Opportunity Zones 2.0

A panel convened to discuss emerging housing financing opportunities facilitated by Low-Income Housing Tax Credits (LIHTCs), New Markets Tax Credits (NMTCs), and Opportunity Zones. Panelists explained that the LIHTC is a federal tax credit allocated to states which is used to support costs for housing construction projects and substantial rehabilitation of housing units. LIHTCs are typically complemented by private activity bonds, but the percentage of costs supported by bonds varies. One panelist explained that LIHTC funds are involved in 95% of affordable housing projects in the United States and LIHTCs constitute the largest affordable housing funding scheme in the country; as such, Tribes should take advantage of these credits to the greatest extent possible. These credits help Tribal funds stretch further when carrying out housing projects. For example, panelists explained that the Pascua Yaqui Tribe has built 172 new housing units in the past few years at a cost of \$87 million, but \$70 million was covered by LIHTCs and the remainder was funded by NAHASDA funds.

Panelists explained that NMTCs are tax credits used for construction projects supporting healthcare, infrastructure, clean energy, and hospitality services, among other community economic development projects. They typically cover around 20% of a project's costs. These credits are not typically used for housing, but can be used for that purpose, and increasing

numbers of Tribes are employing these credits, along with other funding streams, to support housing projects on Tribal lands.

Panelists then explained that Congress recently passed legislation to make permanent the federal housing “Opportunity Zones” established in 2017. Opportunity Zones are economically distressed areas identified by states as eligible for certain preferential tax incentives in order to promote investment and development. The Opportunity Zone legislation creates income-related standards under which a census tract is considered eligible to become an Opportunity Zone, and states can then identify 25% of these census tracts as Opportunity Zones and receive the related benefits. Opportunity Zones can be redetermined every ten years (following the national Census). Panelists explained that the most substantial benefit offered by Opportunity Zones is the deferred capital gains tax on funds reinvested in economic development projects in Opportunity Zones. HUD is in the process of determining Rural Opportunity Zones based on the latest census information and is considering creating designated Tribal Opportunity Zones.

The panelists concluded with a discussion of the Neighborhood Homes Investment Act, [H.R. 2854](#), which is currently moving through House. This bill seeks “[t]o amend the Internal Revenue Code of 1986 to establish a tax credit for neighborhood revitalization, and for other purposes.” Panelists explained that the primary mission behind this bill is to facilitate housing construction in communities where it costs more to build homes (or rehabilitate existing homes) than those homes are worth. Considering much of Indian Country has a “value gap” between housing construction costs and the appraised values of those homes, this bill could promote housing construction and rehabilitation in Tribal communities nationwide.

Panelists explained that the bill works by identifying eligible areas (i.e., areas with low property and home values, low median income, high poverty rate, etc. (approximately 2/3 of Indian Country is already eligible)) and creating a pot of funds directed to the statewide housing agency that can be used to support housing projects in those eligible areas, and the state then allocates funding to housing projects. These funds can be used to construct new homes, purchase existing housing stock, and rehabilitate existing homes. Panelists emphasized that this bill applies to individuals earning up to 140% of the area median income (AMI), so it is a great way to create housing for middle-income families who want to return to their Tribal communities, but there is no appropriate housing for them and they cannot reasonably finance construction themselves due to the value gap on Tribal lands.

The bill broadly seeks to promote homeownership, especially for middle-income Americans, lower the average age of first-time homebuyers (which currently sits at 40 years old), and financially facilitate homeownership for people in urban areas in need of rehabilitation and rural residents alike. Once the homes are sold, owner-occupied rehabilitation is complete, etc., there are no reporting requirements associated with the bill’s provisions. Panelists shared that the bill currently has 60 cosponsors and encouraged attendees to discuss this bill with their Congressional delegation to promote bipartisan support.

Several attendees shared positive feedback upon hearing of a bill seeking to promote middle-income homeownership in Indian Country because their Tribes include many families

who do not qualify for the Tribally administered low-income housing program but also do not have access to appropriate housing on-reservation or near Tribal communities. One attendee suggested that it would be more beneficial for Tribes to determine the income requirements for this bill, but noted that the 140%-of-AMI rule provides substantial flexibility. Attendees also cited the minimal reporting requirements and lack of HUD oversight as a substantial benefit provided by this bill.

One conference attendee asked the panelists to explain how Tribes are using NMTCs to fund housing construction projects. One panelist described how the Tohono O’odham Nation recently used IHBG funds along with NMTCs to fund housing construction; even though the NMTCs only covered 20% of costs and come with a seven-year reporting requirement, those costs do not need to be paid back and do not impose income requirements. Panelists also noted that NMTCs can be applied to projects already underway, which can benefit Tribes who are running into funding issues mid-project. Panelists further explained that Tribes would not apply for NMTCs for housing projects through state housing commission; rather, they need to find a Community Development Entity (CDE) that is aligned with their project’s needs (i.e., project type and location) and has allocations to put into the project, and apply for NMTC allocations through those CDEs. The U.S. Department of Treasury releases a quarterly report describing CDEs and their allocations to specific markets; Tribes can use this report to identify CDEs that might have NMTC allocations to contribute to their projects.

b. Where Health Meets Housing: Advancing Whole-Community Solutions in Indian Country

Francys Crevier, Chief Executive Officer at the National Council for Urban Indian Health; AC Locklear, Chief Executive Officer for the National Indian Health Board; Ruth White, Co-Director of the National Center for Housing and Child Welfare; and Stephanie Stiles, Housing Director for the Tunica-Biloxi Tribe, convened for a panel discussion on the intersection between health and housing needs.

The panelists acknowledged the strong connection between health and housing, emphasizing that stable, safe, and affordable housing promoted positive health outcomes for individuals and families alike. For example, Mr. Locklear explained that while multigenerational housing is traditional in many Tribes, overcrowding can cause and/or contribute to health issues like asthma. Mr. Locklear also noted the high number of injuries to young children living in substandard housing on Tribal lands. He then explained that the lack of appropriate housing for medical professionals employed in Indian Country negatively affects the health outcomes of Tribal members since it inhibits the recruitment and retention of these professionals. The panelists emphasized that silos between Tribal health and housing programs present barriers to addressing health issues that are intrinsically connected to housing issues and vice versa, and Tribes are best equipped to utilize resources to navigate these issues.

Panelists were asked how coordination between housing and health programs can be improved. Ms. White emphasized that the federal government has many resources to address housing needs, but finding those resources feels like participating in a treasure hunt. She shared

how her group used existing resources and federal advocacy to launch the [Foster Youth Independence Initiative](#) within HUD-PIH, which, in connection with public housing agencies and public child welfare agencies, issues a housing choice voucher for use by youth aging out of the foster care system, at the time the individual is leaving foster care, if the individual is at risk of homelessness. The vouchers are received consistently and on demand. Ms. White said that launching this initiative awakened her to the widespread political support for housing issues, as well as the policy flexibilities available to housing advocates who identify them. She noted that there are some limitations on these vouchers, but this initiative shows that housing needs can be met immediately and adequately with the right framework in place.

Ms. Stiles explained that the Tunica-Biloxi Tribe seeks housing as an “anchor” of health policy, in large part because safe housing helps prevent health crises. Consistent with this philosophy, Ms. Stiles said that the Tunica-Biloxi Tribe designs a single, integrated housing and health care plan for individuals and families receiving health and housing services from the Tribe. Mr. Locklear also emphasized the importance of allowing Tribes to combine health and housing resources to comprehensively address needs, and said he agrees there are policy flexibilities not being accessed by Tribes. As such, he recommended that Tribal housing programs utilizing novel funding streams or with notable successes share these with other Tribes.

The panelists were asked what Tribes should advocate for when engaging with federal officials. Mr. Locklear reiterated that housing status and health outcomes are inextricable, so Tribes should argue to the government that housing and healthcare are equal parts of the trust and treaty responsibility to Tribes. Ms. Stiles and Ms. White encouraged attendees to describe how housing programs are critical for ensuring child welfare and keeping families together. Ms. Stiles described how the Tunica-Biloxi Tribe’s housing authority runs a housing program for families where one or more adult is enrolled in the Tribe’s substance abuse treatment program, so other Tribes can use such facilities as an example of housing and health care programs working together to protect Native families. Finally, Ms. White emphasized that the Secretary of HUD can distribute housing choice vouchers on demand and as they see fit, so Tribes should be prepared to go to HUD and demand housing vouchers for specific purposes, when appropriate.

c. Thirty Years Later: NAHASDA’s Original Vision, Proven Successes, and the Case for Modernization

A panel consisting of original NAHASDA advocates convened to reflect on the past thirty years of NAHASDA and its importance to Indian Country. Rick Lazio, former U.S. Representative (R-NY) and original NAHASDA sponsor, began by explaining that he supported NAHASDA in 1996 as part of a broader movement to “rethink” federal housing programs and return decision-making authority within these programs to local governments. He explained that he saw that Tribes needed a dedicated housing program that did not treat them as similarly situated to large public housing authorities, which are often imagined as the beneficiaries of public housing policies. A dedicated housing program provided Tribes with flexibilities to build culturally appropriate housing on trust land or other land held in unique legal situations.

Ed Fagan, former HUD ONAP Advisor and Director of Performance and Planning, explained that educating HUD staff on the necessity of Tribal housing programs was a major challenge when advocating for NAHASDA. He noted that HUD is responsible for public and Indian housing, but most staff were only familiar with traditional public housing policy and did not understand why housing in Indian Country should be treated as its own matter. As a result, much of his NAHASDA advocacy was focused on educating the HUD Office of General Counsel about the strong legal basis for NAHASDA, as well as the government's trust and treaty obligations to Tribes.

Phil Bush, Executive Director of the Enterprise Rancheria Housing Authority and Chairman of the NV/CAL Indian Housing Association, shared that he was initially skeptical of NAHASDA because many Tribal leaders did not fully understand the benefits of transitioning to a self-determination model for housing. However, Tribes broadly wanted HUD to exercise less control over their housing programs. As a result, Tribal housing leaders were generally open to listening to NAHASDA advocates as they toured Indian Country to accrue support for the bill and eventually understood that Indian Country's housing programs would only benefit from its passage. Mr. Bush noted that advocates in Washington, D.C. needed this Tribal support to demonstrate to lawmakers that Indian Country was ready to act according to NAHASDA's provisions.

When asked how Tribal advocates can use these lessons when urging for NAHASDA reauthorization, Mr. Lazio said that data illustrating NAHASDA's successes will be critical, especially since Tribes and HUD should have much more data related to the bill than they had when advocating for its passage in 1996. He emphasized that conservative members of Congress will want to see this data in order to support NAHASDA reauthorization, and reauthorization cannot happen without bipartisan support. Dom Nessi, former Deputy Assistant Secretary at ONAP and Lead HUD Negotiator on Negotiated Rulemaking during NAHASDA's passage, said that advocates should try to determine how many new units of housing have been built under NAHASDA since its passage, as well as the number of units rehabilitated. Although Mr. Hobbs estimated that NAHASDA has built 160,000 units in Indian Country, that number is imprecise. Mr. Nessi stressed that these data points could be instrumental in furthering support for NAHASDA reauthorization, so to the extent Tribes have this information at hand, they should consider sharing it with NAHASDA reauthorization sponsors.

Mr. Fagan echoed Mr. Nessi's point and noted that OMB is actively looking for reasons to reduce HUD's funding, especially by picking apart HUD's annual reports. As a result, so Tribes should give lawmakers all the information they need to advocate for NAHASDA at a moment's notice. Mr. Lazio supported this point, noting that lawmakers want to see how agency funds are being spent and respond strongly to successfully operated programs. Mr. Nessi noted that Tribes need to control the narrative in Washington D.C. surrounding NAHASDA, and data is a great way to do so. Mr. Bush acknowledged the importance of this data to federal Tribal housing advocacy, but cautioned that Tribes are wary of being pressed to release data.

When asked for advice on how to push for NAHASDA reauthorization today, the panelists' responses varied. Mr. Bush suggested that advocates should seek a "clean"

reauthorization without any riders or technical amendments in order to reduce opportunities for lawmakers to oppose the bill. Mr. Lazio and Mr. Fagan both highlighted the importance of identifying bipartisan allies as well as detractors in order to address lawmakers' concerns related to the bill. Panelists also emphasized that the HUD and Congressional staff who worked on NAHASDA's passage in 1996 are, by and large, no longer working on these issues, so Tribal advocates should assume that current HUD staff are unfamiliar with NAHASDA and stand ready to educate policymakers about the necessity of its reauthorization.

d. Lessons Learned: Applying the 2008 Authorization to the Next Era of Self-Determination

The closing session concluded with a panel discussion on the 2008 NAHASDA reauthorization and applying lessons from that initiative to the latest push for reauthorization.

Panelists began by repeating that Tribal housing programs have traditionally received bipartisan support, but stressed that the reauthorization efforts were not without controversy. Several recalled opposition that the 2008 reauthorization faced in both the Senate Committee on Indian Affairs (SCIA) and the Senate Banking Committee due to conflicts surrounding inclusion of Native Hawaiians in the bill, and disagreement related to the Cherokee Freedmen controversy. This led to contentious internal discussions with advocates who wished to capitulate on these issues in the interest of passing the reauthorization for the majority of Indian Country, as other advocates believed the bill could pass without changing positions on those topics. By conducting extensive outreach with special interest groups and urging them to follow Tribal leaders' cues related to this bill, further explaining that doing so supports Tribal sovereignty, Tribal advocates successfully steered the reauthorization bill away from controversy. Panelists emphasized that they only navigated these thorny issues by relying on longtime, close relationships with staff in bipartisan Congressional offices and urging them to engage with Tribes on these issues. As Tribal advocates are now seeking another NAHASDA reauthorization in a politically contentious environment, panelists stressed that housing advocates may need to leverage their political connections to move the issue forward this year.

Panelists echoed earlier speakers' insistence that data will be key to illustrating how NAHASDA works in Indian Country and should therefore be reauthorized this year. One panelist noted that they faced advocacy issues in 2008 due to the limited program data reported out by Tribes, so they added data retention and reporting requirements to the NAHASDA reauthorization bill in order to appeal to federal lawmakers and accrue more data, but then faced significant pushback from Tribes for doing so. One panelist noted that housing in Indian Country has historically received widespread, bipartisan support, but given concerns about misuse of federal funds within the current presidential administration, advocates should be prepared to produce data supporting NAHASDA.

When asked about the biggest impacts of the 2008 reauthorization, one panelist listed inclusion of Tribal preference in contracting, access to the General Services Administration schedule, access to reserve accounts for administrative expenses, and achieving a *de minimis* exception as some of the bill's most important provisions.

In closing, the panelists were asked how NAHASDA can be streamlined to work better for Tribes. Panelists noted that the administrative burdens are high and often difficult for Tribes to meet with the limited resources available. As a result, they suggested that policymakers consolidate reporting requirements to the extent possible, streamline environmental review processes for housing construction projects on Tribal lands, and get rid of HUD counseling requirements. Panelists also encouraged Tribal advocates to share their own ideas about how to improve NAHASDA ahead of introducing reauthorization. Finally, one panelist reminded Tribal advocates that many members of Congress do not serve any Tribal constituents and are unfamiliar with Tribal issues. Furthermore, Tribal issues are often very complicated, require significant education and outreach, and can be contentious, so some members of Congress have limited and/or entirely negative experiences working on legislation benefitting Indian Country. As a result, Tribal advocates should stand ready to clearly explain why NAHASDA must be reauthorized this year.

#### *IV. Remarks by Senators*

##### *a. Catherine Cortez Masto (D-NV)*

Senator Catherine Cortez Masto then provided remarks related to Tribal housing advocacy. She began by sharing that housing in Indian Country is not just a priority for the SCIA, but also within the Senate Banking Committee. She also acknowledged that lenders in Indian Country face difficult financing conditions, so it is important to work with federal lending partners; for example, she noted that the Federal Reserve Bank of San Francisco has supported housing development in rural communities in her state, including Tribal communities. Senator Cortez Masto shared that last year the Senate passed a bipartisan omnibus housing bill which included NAHASDA reauthorization and other carve-outs for Tribes, but, like other NAHASDA-related bills, it did not pass the House, so she is ready to educate Representatives on the importance of NAHASDA to promoting affordable housing in Indian Country. She also mentioned a Tribal tax bill being drafted by the SCIA which seeks to create Tribal tax parity and promote economic opportunities within Tribal communities. She concluded by emphasizing that the SCIA carries out bipartisan work every day and will continue to do so during this presidential administration.

##### *b. Senator Brian Schatz (D-HI)*

Senator Brian Schatz, the Democrat Co-Chair of the SCIA, then joined to provide remarks. He said that the SCIA has made some progress advancing NAHASDA reauthorization as attached to the [Tribal Trust Land Ownership Act](#) and have pushed to attach it to the ROAD to Housing Act, but there is still work to be done on this issue. He acknowledged the regulatory barriers currently facing Tribes who wish to build housing for members and employees, noting that the federal government wants to deliver resources but Tribes and the government alike must “tie themselves in knots trying to comply with the rules.” He noted that the government can certainly allocate additional funding and resources to housing programs, but without reforming the rules and barriers applicable to that funding, Tribes will not fully benefit from funding

increases. As such, Senator Schatz asked Tribal advocates to describe regulatory issues preventing housing construction and/or participating in housing programs in their communities.

c. Senator Lisa Murkowski (R-AK)

Senator Lisa Murkowski, the Republican Co-Chair of the SCIA, then joined to provide remarks. She began by explaining that housing issues facing Tribes in the lower-48 states differ from issues facing Alaska Tribes due to the high construction costs in Alaska. For example, she shared that while visiting a rural, off-road Alaska Native Village last summer, she saw that a single sheet of plywood in the village store cost \$171.00. This is prohibitively expensive for Alaska Tribes carrying out housing construction or rehabilitation projects. However, most lawmakers do not realize how expensive construction materials are in Alaska and therefore significantly underestimate the funding necessary to support Alaska Tribes' housing programs. She encouraged Tribal leaders to emphasize the true cost of construction projects in their communities when advocating for funding for Tribal housing programs because members of Congress require significant education on this topic. She also noted that housing is critical to supporting other economic development in Tribal communities, so she suggested Tribal advocates explain how supporting housing in turn promotes healthy Tribal economies.

Senator Murkowski then discussed the SCIA's housing-related priorities during this Congress. She began by stating that SCIA is hoping to maintain purchasing power for Tribes using IHBG funds by keeping IHBG funding even with inflation. She also said the SCIA is interested in ensuring that federal trade policies don't impede Tribal housing goals by advocating for Tribes to be exempt from BABA. Senator Murkowski stressed that the SCIA does not want policies to prevent successful Tribal housing programs and wants to streamline review processes, minimize reporting requirements, and identify policy barriers encumbering Tribes.

Senator Murkowski discussed the role of environmental issues in compounding housing shortages in Indian Country. She explained that in Alaska, Typhoon Halong displaced over 1,000 residents of rural, coastal Alaska Native Villages in October 2025 and devastated the landscape such that all homes were destroyed in some locations. She said it is still unclear whether or not these displaced Alaskans will ever return to their traditional villages. As a result, state agencies and Alaska Tribal Organizations are scrambling to find safe, affordable, culturally relevant housing for people displaced by Typhoon Halong, but need dedicated resources in order to do so. Senator Murkowski noted that climate changes in the Arctic are causing devastating typhoons to hit Alaska with greater frequency, which, along with other climate issues like erosion and melting permafrost, will inevitably lead to greater numbers of people displaced from their homes. Although other Tribes may be facing different issues as a result of climate change (e.g., droughts or flash flooding), climate change is influencing housing issues in Tribal communities beyond Alaska. As a result, she emphasized that Tribes need flexible and adaptable housing programs in order to address climate-related housing needs as they emerge.

Senator Murkowski concluded by sharing that NAHASDA reauthorization is a primary goal held by SCIA members.

***Conclusion***

If you have any questions about the topics discussed in this memorandum, please contact Cari Baermann (503-242-1745 or [CBaermann@hobbsstrauss.com](mailto:CBaermann@hobbsstrauss.com)).