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## MEMORANDUM

March 6, 2026

TO: TRIBAL HOUSING CLIENTS

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

RE: *NAIHC March 5, 2026 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 March 5, 2026, and updates on other housing matters.

### I. NAIHC Legislative Committee

NAIHC Federal Affairs Associate Blythe McWhirter and Chris Kolerok from Alaska, the Co-Chair of the Legislative Committee, facilitated the Legislative Committee Meeting.

#### *a. Appropriations and Federal Shutdown*

Ms. McWhirter and Mr. Kolerok provided an update on federal appropriations. The Consolidated Appropriations Act was signed into law on February 3, 2026, funding most of the Federal Government for fiscal year (FY) 2026. The package finalized the FY 2026 Transportation, Housing, and Urban Development (THUD) funding for tribal housing programs:

Program	FY25	FY26 House	FY26 Senate	Enacted FY 2026
IHBG – Formula	\$1.11 B	\$1.11 B	\$1.11 B	\$1.11 B
IHBG – Competitive	\$150 M	\$150 B	↓ \$100 M	↓ \$100 M
Tribal HUD-VASH	\$7.5 M	↑ \$10 M	↑ \$10 M	↑ \$10 M
Title VI Loan Guarantee	\$1 M	\$1 M	\$1 M	\$1 M
ICDBG	\$75 M	\$75 M	↑ \$125 M	↑ \$100 M
NAHASDA T&TA	\$7 M	\$7 M	\$7 M	\$7 M
Native American Programs Overall	\$1.344 B	\$1.344 B	\$1.354 B	\$1.354 B
Section 184 Loan Guarantee	\$1.8 M	\$1.8 M	↓ \$1.2 M	\$1.8 M
NHHBG	\$22.3 M	↓ \$18.3 M	\$22.3 M	\$22.3 M
Section 184A Hawaiian Programs	\$28 M	\$28 M	\$28 M	\$28 M

*b. NAHASDA Reauthorization*

Representatives Troy Downing (R-MT) and Janelle Bynum (D-OR) plan to introduce the reauthorization of Native American Housing Assistance and Self-Determination Reauthorization Act of 2026 (NAHASDA) on March 18, 2026. In addition, Ms. McWhirter commented that Senate Committee on Indian Affairs (SCAI) Chair Lisa Murkowski (R-AK) and Vice Chair Brian Schatz (D-HI) have indicated that they will introduce a NAHASDA reauthorization bill in the Senate in the next month. Ms. McWhirter commented on some tribal coalition advocacy efforts, noting that National Congress of American Indians (NCAI) and NAIHC have been partnering to hold webinars and otherwise advocate for NAHASDA reauthorization. Additionally, NCAI hosted a [webinar](#) on January 21, 2026 on [“Addressing the Native Housing Crisis: Overview of NAHASDA Reauthorization for the 119th Congress”](#). The webinar covered the importance of NAHASDA and provided talking points for tribes and tribally designated housing entities (TDHEs) to use in their own NAHASDA advocacy efforts. NAIHC also has template letters that tribes and TDHEs can use to advocate for NAHASDA.

*c. Tribal Housing Bills*

The 21<sup>st</sup> Century ROAD to Housing Act of 2025 (S. 2651) (H.R. 6644) is a 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.

*d. Section 184 Program Consultation*

The U.S. Department of Housing & Urban Development (HUD) is seeking tribal feedback on potential updates to the regulations governing the Section 184 Indian Housing Loan Guarantee Program (“Section 184 Program”). The Section 184 program provides a loan guarantee to Native American borrowers in the event of borrower default, through a 100% loan guarantee that HUD provides to lenders. Section 184 allows Native American borrowers to purchase a home with a low down-payment and flexible underwriting. The goal is to increase the lending opportunities for housing in Indian communities.

HUD is specifically 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 the Bureau of Indian Affairs (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** and can be submitted to HUD at the following email address: [Section184consultation@hud.gov](mailto:Section184consultation@hud.gov) with the subject line "*Tribal Consultation on HUD Section 184 Program Rulemaking.*" Additional information is available [here](#).

*e. 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 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. Registration for both events is now open on [NAIHC's website](#).

### ***Conclusion***

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.