

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Office of Public and Indian Housing

Native American Programs

SUMMARY OF RESOURCES

(Dollars in Thousands)

	Enacted/ Requested	Carryover	Supplemental/ Rescission	Transfers	Total Resources	Obligations	Net Outlays
2025 Appropriation	1,344,000	247,692	-	(453)	1,591,239	1,348,167	1,375,000
2026 Appropriation	1,354,000	241,959	-	-	1,595,959	1,366,000	1,472,000
2027 President's Budget	887,000	229,959	-	-	1,116,959	1,114,000	1,295,000
Change from 2026	(467,000)	(12,000)	-	-	(479,000)	(252,000)	(177,000)

a/ 2024 carryover into 2025 includes \$246.245 million in carryover and \$1.446 million in recaptures of unexpired unobligated funds.

b/ In 2025, HUD transferred \$453 thousand to the Department of the Interior for a Tribe-specific P.L. 477 plan.

c/ In 2025, the program received a mandatory appropriation of \$626,087 for an upward re-estimate in Title VI, and obligated that same amount in 2025. This is not included in the table above.

d/ Carryover from 2025 into 2026 does not include \$955 thousand of Title VI and \$157 thousand of ICDBG-ARP funds that expired in 2025.

e/ Obligations in 2026 do not match MAX (which shows \$1.367 billion in obligations) because the table does not include a \$1 million obligation of mandatory appropriation from an upward re-estimate that is reflected in MAX.

f/ Net outlays reflect spending from the American Rescue Plan Act of 2021, P.L. 117-2, and outlays of any mandatory appropriation from an upward re-estimate.

PROGRAM PURPOSE

The Native American Programs encompass a set of grant and loan guarantee programs, including the Indian Housing Block Grant (IHBG), that provide critical resources to Tribal communities and ensure that Native Americans have access to housing and essential services.

BUDGET OVERVIEW

The 2027 President's Budget requests \$887 million for Native American Programs, which is \$467 million below the 2026 Enacted level. The Budget includes funding for the following activities:

- \$872 million for IHBG formula grants, with up to \$2 million to support formula allocation process;
- \$5 million for Indian Community Development Block Grant (ICDBG) program imminent threat grants;
- \$10 million to renew rental assistance and supportive services for homeless Tribal Veterans; and
- \$50 million in loan guarantee authority for the Title VI Loan Guarantee program, supported by unobligated credit subsidy carried over from prior years.

JUSTIFICATION

Tribal sovereignty and Tribal self-determination drive HUD's Indian housing programs. These principles are grounded in long-standing treaties, court decisions, statutes, Executive Orders, the U.S. Constitution, and the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA), which allows Tribes to tailor their affordable housing programs to their own local needs.

In January 2017, HUD published *Housing Needs of American Indians and Alaska Natives in Tribal Areas* (Housing Needs Study), still the most comprehensive national study of housing needs in Indian Country since the enactment of NAHASDA.¹ The study found that, under NAHASDA, Tribes matched or exceeded the previous rate of assisted housing production accomplished under prior, pre-NAHASDA, HUD programs. Tribal leaders and administrators interviewed for the study almost uniformly prefer operations under NAHASDA to the prior system.

Federal investment in Native American housing programs supports the health and safety of Native Americans and Tribal communities. The Housing Needs Study found that the physical housing problems for households in Tribal areas are much more severe than for U.S. households on average.

In Tribal areas, homelessness often shows up as overcrowding. According to the Housing Needs Study, between 42,000 and 85,000 Native Americans are “doubled up.” This means they are living with family or friends because they have no place else to stay and would otherwise be staying in a homeless shelter or in a place not meant for human habitation.

Despite these substantial challenges, Tribes and Tribally Designated Housing Entity (TDHE) remain resilient, continuing to deliver housing assistance and services to low-income members of their communities.

Indian Housing Block Grant Formula

The 2027 President’s Budget requests \$872 million for IHBG formula grants, which is \$239 million less than the 2026 Enacted level. The Budget allows up to \$2 million of the formula funds to be used to support the formula allocation process.

The IHBG formula grant represents the core of the Federal Government’s support for housing in Tribal communities. The tenets of the Tribal self-determination policy are embodied in the IHBG program. Tribes repeatedly demonstrate that they are able to leverage their IHBG funds and use them as a catalyst for community and economic development throughout Indian Country. The program helps stabilize communities and build healthy economies within American Indian and Alaska Native communities.

Due to remote locations, housing development in Tribal regions face more significant challenges related to securing additional investment and leveraging other dollars compared to other municipalities. Additionally, Tribes are facing increasingly critical housing needs and challenges, including limited and aging housing stock; severe overcrowding; complex material shipping logistics; and lack of infrastructure.

In 2025, IHBG funds uses included building or acquiring over 750 affordable housing units and substantially rehabilitating over 4,800 units. Since the inception of the IHBG program, IHBG funds financed the construction or acquisition of more than 44,800 affordable housing units and rehabilitated more than 125,000 units.

¹ <https://www.huduser.gov/portal/publications/HNAIHousingNeeds.html>

Imminent Threat Grants

The 2027 President’s Budget requests \$5 million for imminent threat grants under the Indian Community Development Block Grant. Imminent threat grants are allocated on a first-come, first-served basis for qualifying disasters and other emergencies. In 2025, projects in Tribal communities included the rehabilitation and construction of housing following floods and severe storms, erosion mediation, and development of residential water filtration systems to ensure families have clean water.

Title VI Loan Guarantee

The 2027 President’s Budget does not request any new budget authority for the Title VI program, which is \$1 million less than the 2026 Enacted level. The Budget requests \$50 million of loan guarantee authority to allow for the program to continue to issue loans supported by carryover credit subsidy from prior years.

The program encourages private lenders to finance Tribal housing development activities. The program provides Tribes with the option of pledging future IHBG funds as collateral to raise substantial capital to finance larger scale affordable housing projects.

Housing of Homeless Tribal Veterans

The 2027 President’s Budget requests \$10 million to support homeless Tribal veterans. This program provides grants to Tribes and Tribally Designated Housing Entity (TDHE) for rental assistance and supportive services to Tribal veterans who are homeless or at risk of homelessness living on or near a reservation or other Indian areas. This funding would allow Tribal veterans to remain housed while receiving case management and other services from the U.S Department of Veterans Affairs.

SUMMARY OF RESOURCES BY PROGRAM

(Dollars in Thousands)

Budget Activity	2025 Budget Authority	2024 Carryover Into 2025	2025 Adjustments	2025 Total Resources	2025 Obligations	2026 Appropriation	2025 Carryover Into 2026	2026 Total Resources	2027 President's Budget
Indian Community Development Block Grant	75,000	73,771	-	148,771	78,771	100,000	70,000	170,000	5,000
Indian Housing Block Grant Formula	1,111,000	12,464	(453)	1,123,011	1,105,352	1,111,000	17,659	1,128,659	872,000
Indian Housing Block Grant Competitive	150,000	150,000	-	300,000	150,000	125,000	150,000	275,000	-
Title Guarantee - Title VI (Credit Subsidy)	1,000	4,300	-	5,300	44	1,000	4,300	5,300	-
National and Regional Organizations	2,000	2,000	-	4,000	4,000	2,000	-	2,000	-
Technical Assistance	5,000	5,000	-	10,000	10,000	5,000	-	5,000	-
Indian Community Development Block Grant - CARES Act	-	-	-	-	-	-	-	-	-
Indian Housing Block Grant (ARP Act)	-	-	-	-	-	-	-	-	-
Indian Community Development Block Grant (ARP Act)	-	157	-	157	-	-	-	-	-
Tribal HUD-VASH	-	-	-	-	-	10,000	-	10,000	10,000
Native American Housing Block Grants (Title VI) -- Loan Guarantee Limitation Level [Non-Add]	50,000	-	-	50,000	-	60,000	-	60,000	50,000
Total	1,344,000	247,692	(453)	1,591,239	1,348,167	1,354,000	241,959	1,595,959	887,000

a/ 2024 carryover into 2025 includes \$246.245 million in carryover and \$1.446 million in recaptures of unexpired unobligated funds.

b/ In 2025, HUD transferred \$453 thousand to the Department of the Interior for a Tribe-specific P.L. 477 plan.

c/ In 2025, the program received a mandatory appropriation of \$626,087 for an upward re-estimate in Title VI, and obligated that same amount in 2025. This is not included in the table above.

d/ Carryover from 2025 into 2026 does not include \$955 thousand of Title VI and \$157 thousand of ICDBG-ARP funds that expired in 2025.

APPROPRIATIONS LANGUAGE

The 2027 President's Budget includes the appropriations language listed below.

For activities and assistance authorized under title I of the Native American Housing Assistance and Self-Determination Act of 1996 (in this heading "NAHASDA") (25 U.S.C. 4111 et seq.), title I of the Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.) with respect to Indian tribes, and related training and technical assistance, \$887,000,000, to remain available until September 30, 2031: Provided, That of the sums appropriated under this heading—

- (1) \$872,000,000 shall be available for the Native American housing block grants program, as authorized under title I of NAHASDA: Provided, That, notwithstanding NAHASDA, to determine the amount of the allocation under title I of such Act for each Indian tribe, the Secretary shall apply the formula under section 302 of such Act with the need component based on single-race census data and with the need component based on multi-race census data, and the amount of the allocation for each Indian tribe shall be the greater of the two resulting allocation amounts: Provided further, That, of the amount provided under this paragraph, up to \$2,000,000 may be used by the Secretary to support administration of the allocation formula established under section 302 of NAHASDA (25 U.S.C. 4152), notwithstanding the Federal Grant and Cooperative Agreements Act of 1977 (31 U.S.C. Chapter 63);*
- (2) \$10,000,000, shall remain available until expended, for noncompetitive grants to recipients that received a Tribal HUD-Veterans Affairs Supportive Housing grant in prior years, to be available under the same terms and conditions as funds specified under paragraph (5) under the heading "Public and Indian Housing—Tenant-Based Rental Assistance" in Public Law 118-42; and*
- (3) \$5,000,000 shall be available for grants to Indian tribes for carrying out the Indian community development block grant program under title I of the Housing and Community Development Act of 1974, notwithstanding any other provision of law (including section 106(a)(1) of such Act and section 202 of this Act), for emergencies that constitute imminent threats to health and safety: Provided, That not to exceed 20 percent of any grant made with such amounts shall be expended for planning and management development and administration:*

Provided further, That amounts made available in prior Acts for the cost of guaranteed notes and other obligations, as authorized by title VI of NAHASDA, that are unobligated, including recaptures and carryover, may be available to subsidize the total principal amount of any notes and other obligations, any part of which is to be guaranteed, not to exceed \$50,000,000, to remain available until September 30, 2028: Provided further, That such costs, including the cost of modifying such notes and other obligations, shall be as defined in section 502 of the Congressional Budget Act of 1974 (2 U.S.C. 661a).