



Native Housing Programs and Challenges

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AGENDA



- Special Circumstances and Challenges
- Federal Law
- Housing Programs

SPECIAL CIRCUMSTANCES AND CHALLENGES



Special Circumstances

- Tribal law
- Sovereign Immunity and Waivers
- Federally Directed Indian Preference
- Tribally Owned Companies
- Tribal Employment Rights Organization (TERO)

Challenges

- Isolated Communities
- Limited Suppliers, Contractors, and Work Force
- Harsh Climates
- Economic Conditions
- Coordinating Federal and Tribal Requirements

FEDERAL LAW – BACKGROUND



- 1937 – Post Depression New Deal programs, promised to provide “safe and sanitary” dwellings for American’s poor.
- 1961–Two major events changed Indian Housing
 - BIA requests Public Housing Administration (HUD) to address Indian housing needs.
 - The Public Housing Administration recognized tribal governments could establish IHAs via tribal ordinance, or States could establish IHAs.

FEDERAL LAW – NAHASDA



- **Native American Housing Assistance and Self Determination Act** (NAHASDA) signed into law 10/26/96.
- First recognition in housing legislation of federal trust responsibility to house Native Americans.
- Provides tribes with:
 - New flexibilities
 - New responsibilities

FEDERAL LAW – NAHASDA OBJECTIVES



- Assist and promote affordable housing
- Better access to mortgage markets
- Promote self-sufficiency
- Plan and integrate infrastructure
- To promote the private capital markets

HOUSING PROGRAMS



- Native Hawaiian Block Grant
- Indian Housing Block Grant (IHBG)
- Indian Community Development Block Grant (ICDBG)
- Loan Guarantees for Indian Housing

HOUSING PROGRAMS – NATIVE HAWAIIAN



- From 2005 through 2016
 - build, acquire, or rehabilitate **613** affordable homes on the Hawaiian home lands.
 - **1856** individuals and families have received pre- and post-homebuyer education, financial literacy training, and/or self-help home repair training to sustain safe, decent homes.
 - Approximately **335** lots improved with infrastructure development to support construction of new homes.
 - **3** community centers have been rehabilitated to provide housing services to residents.
 - **532** loans guaranteed for approximately **\$131** million to Native Hawaiian homeowners eligible to reside on the Hawaiian home lands.

HOUSING PROGRAMS – IHBG



- From 1998 through 2016
 - build or acquire about **38,570** affordable housing units.
 - rehabilitate more than **83,000**.
- Flexible program rules allow recipients to design innovative housing assistance programs that meet their unique needs and customs.
- IHBG used for:
 - acquire real property for housing,
 - install housing infrastructure,
 - improve energy efficiency of affordable homes,
 - remediate and prevent mold infestation, and
 - operate and manage affordable housing.

HOUSING PROGRAMS – ICDBG



- In 2016, approximately **\$57** million was distributed to **77** grantees to fund community development projects.
- Tribal community emergencies addressed:
 - tornados,
 - floods,
 - fires, and
 - contaminated water systems.
- Recent projects funded:
 - construction of community facilities for elderly, low-income residents,
 - the installation of solar panels on rental housing,
 - the renovation of old sewer lines, and
 - the development of a group home for homeless youth.

HOUSING PROGRAMS – LOAN GUARANTEES



- In 2016, HUD guaranteed **4,841** loans to build, buy, rehabilitate, or refinance homes for American Indian and Alaska Native families.
- The average loan amount was approximately **\$171,036**.
- Approximately **38,000** families have been assisted in the program's 23-year history.

THANK YOU!



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