

Native Housing in America

National American Indian Housing
Council



The Beginning



- After the Great Depression, President Franklin D. Roosevelt created programs under “The New Deal” in an effort to help America’s poor

- Housing was governed by the United States Housing Act of 1937
 - Local governments were authorized to organize public housing agencies
 - In 1961, the Public Housing Administration recognized tribes as “local governments”

Indian Housing Authorities



- ❑ Tribes passed their own housing ordinance
- ❑ The Oglala Sioux created the first Indian Housing Authority (IHA) in August of 1961
- ❑ Rental was initially the only program available (Low Rent)
- ❑ The San Carlos Apache began the first Mutual-Help Homeownership Project in 1964

Funding – 1937 Act



- ❑ Funding was provided on a competitive basis
- ❑ Only Housing Authorities (not tribes) could compete for funds



Program Issues



- ❑ Preference for single family as opposed to multi-family dwellings
- ❑ Cultural considerations
- ❑ Rural isolation of most reservations
- ❑ Trust status of Indian lands
 - Banks reluctant to lend money
- ❑ Inefficient federal interagency coordination
- ❑ High cost and slowness of development process

Government Response



- ❑ In 1965, congress passed the Department of Housing and Urban Development Act, creating HUD as a new umbrella agency. Six former federal agencies merged under HUD:
 - ❑ Public Housing Administration
 - ❑ Federal Housing Administration
 - ❑ Housing and Home Finance
 - ❑ Community Facilities Administration
 - ❑ Urban Renewal Administration
 - ❑ Federal National Mortgage Administration

HUD Act



- The Act gave the first formal reference to HUD's obligation to serve low income Indian families
- A modernization program (CIAP) was created under the HUD Act to fund major rehabilitation and repairs to housing units

Rehabilitation Programs



- IHAs were not eligible for CIAP funds until 1979
 - Another rehabilitation program, Comp Grant, came later

- Rehabilitation could only be provided for existing MH and Low Rent units

Demand for Change



- In 1984, HUD created the Office of Indian Housing
- The Indian Housing Act of 1988 created Title II of the 1937 Housing Act
 - Separated Indian Housing from Public Housing
- A national commission was established by Congress in 1990
 - Evaluated alternative strategies for development, management, and modernization for Native Programs

Demand for Change



- The commission's report was entitled "Building the Future: A Blueprint for Change"
- It called for a new financing mechanism for Native Housing programs

NAHASDA



- The Native American Housing Assistance and Self-Determination Act was signed by President Bill Clinton in 1996

- Regulations to implement the law were developed through Negotiated Rulemaking

- Final Regulations were issued in 1998
 - 24 CFR Part 1000

Funding - NAHASDA



- Funds are known as the Indian Housing Block Grant (IHBG) or the Native American Housing Block Grant (NAHBG)

- Grants are not competitive
 - Funding is appropriated by Congress and allocated to each tribe by the United States Department of Housing and Urban Development's (HUD's) Office of Native American Programs (ONAP)

Recipients



- Tribes decide whether they or another entity (TDHE) will be the recipient and administrator of the grant
 - A Tribally Designated Housing Entity is usually the (previously established) Housing Authority
 - Some tribes have chosen to establish a housing department within their organizational structure

NAHASDA



- Recipients must prepare and submit an Indian Housing Plan (IHP) to HUD for review in order to receive their funding
 - The IHP includes goals and objectives, with funds allocated for eligible activities

- At the end of the year, recipients prepare an Annual Performance Report (APR)
 - The APR describes progress in meeting the goals and objectives in the IHP

Other Federal Requirements



- ❑ Non-Discrimination
- ❑ Relocation and Real Property Acquisition
- ❑ Labor Standards
- ❑ Environmental Review
- ❑ OMB Circular A-87
- ❑ 24 CFR Part 85
- ❑ Flood Insurance

Other Federal Requirements



- ❑ Lead-Based Paint
- ❑ Section 3 Preference
- ❑ Debarred, Suspended, or Ineligible Contractors
- ❑ Drug-Free Workplace
- ❑ Indian Preference

Eligible Activities



- ❑ Indian Housing Assistance
- ❑ Development
 - Construction, Acquisition, Rehabilitation
- ❑ Housing Services
- ❑ Housing Management
- ❑ Crime Prevention & Safety
- ❑ Model Activities
- ❑ Planning & Administration



Eligible Families



□ Low-income Indian families

- 80% of median
- Payments not to exceed 30% of adjusted monthly income

□ Families that are not low-income

- 80-100% of median
- Cannot receive same level of benefits as low-income families
 - Assisting families over 100% of median income, or using more than 10% of grant amount for these families requires HUD approval



Eligible Families



□ Non-Indian families

- Determine their presence essential to well-being of Indian families
- Document that their housing need cannot be otherwise met

□ Law Enforcement Officers

- Employed full time, sworn to uphold the law and make arrests
- Determine that their presence may deter crime

Median Income 2009 (80%)



<i><u>Family Size</u></i>	<i><u>Income</u></i>
1	\$35,850
2	\$40,950
3	\$46,100
4	\$51,200
5	\$55,300
6	\$59,400
7	\$63,500
8	\$67,600

The Formula



- Indian Housing Block Grant (IHBG)
 - Based on mathematical formula
 - 2 components: Current Assisted Stock (CAS) and Need

- CAS component provides operating and modernization subsidy
 - LR, MH, S8, and Turnkey units under management, which were developed with 1937 Act funds

Need Component



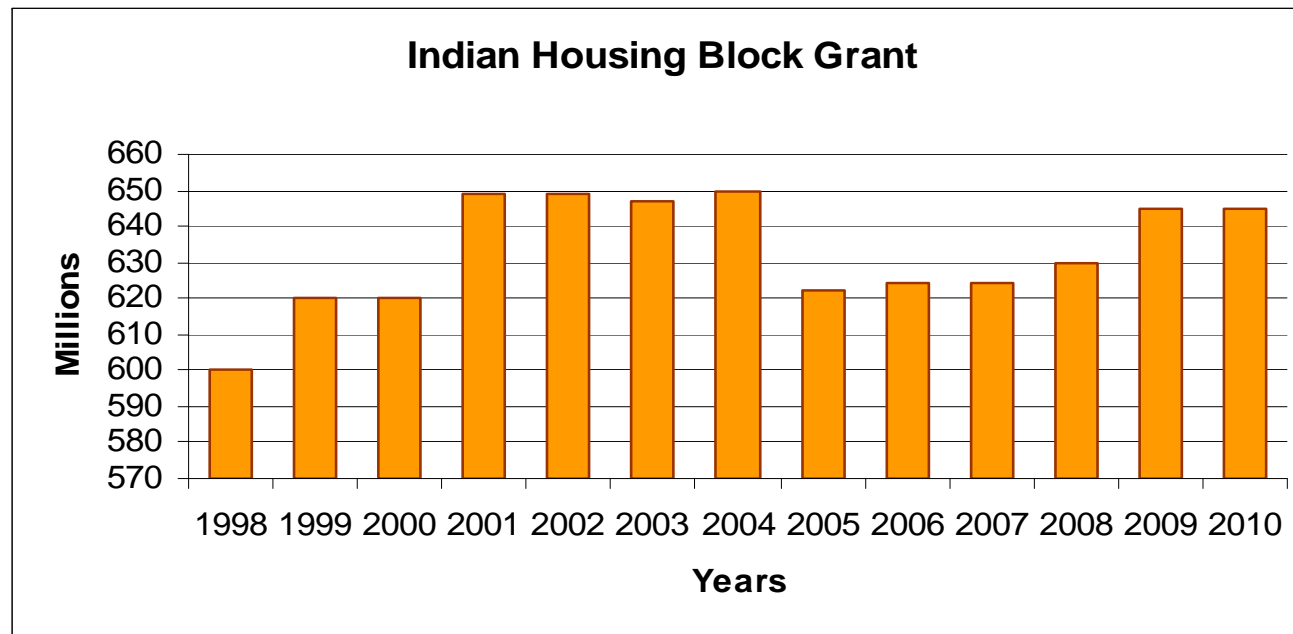
- Calculated based on the following criteria:
 - 11% - number of American Indians and Alaska Natives
 - 13% - households with incomes less than 30% of median
 - 7% - households with incomes 30-50% of median
 - 7% - households with incomes 50-80% of median
 - 25% - overcrowded households and those without complete kitchens or plumbing
 - 22% - households paying more than 50% of income for housing
 - 15% - the number of low income households minus the number of low rent units
-

100%

IHBG Amounts



- In the first year of NAHASDA (1998), funds appropriated for the Indian Housing Block Grant program totaled \$600 million
- The President's proposed budget for 2010 includes \$645 million for the IHBG program (No increase from 2009)



Current Events



- In October of 2008, NAHASDA was amended and reauthorized through 2013
- A Negotiated Rulemaking Committee has been formed to develop the regulations that implement changes to the law

Conclusion



Thank you for your interest in NAIHC and Native Housing Programs.

- Comments or Questions?