



# U.S. Department of the Treasury Report Highlights How Pandemic Response Funds Stabilized Housing Markets in Indian Country and Kept Native Families in their Homes

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*Report, released alongside the annual White House Tribal Nations Summit, includes new data and examples of housing construction, preservation, and stability projects and services in Indian Country*

WASHINGTON – Today, the U.S. Department of the Treasury released a [report](#)  detailing how three pandemic recovery programs implemented under the Biden-Harris Administration – the [State and Local Fiscal Recovery Funds](#) (SLFRF) program, the [Homeowners Assistance Fund](#) (HAF), and the [Emergency Rental Assistance](#) (ERA1) program – helped homeowners and renters in Tribal communities avoid foreclosure and eviction, stabilized housing markets in Indian Country and surrounding regions, and strengthened local and national economies.

“The support we have seen for Tribal economies under the Biden-Harris Administration has been a lifeline for Native Americans, who experience a poverty rate twice the national average,” said Chief Lynn Malerba, Treasurer of the United States. “Housing [in particular is](#) critical for economic stability, self-determination, and wealth building. Today’s report demonstrates the measurable impact federal programs have had on increasing housing supply and security throughout Indian Country.”

The U.S. Commission on Civil Rights 2018 Broken Promises [report](#)  highlighted that Indian Country faces many economic development challenges, including a poverty rate higher than any other racial group in the U.S. and an unemployment rate of around 50% for Native Americans living on a reservation. More than 30% of Tribal businesses reported laying off or furloughing 80 to 100% of their workforce at the beginning of the pandemic. Recognizing these disparities in economic opportunity, the Treasury Department and Biden-Harris Administration took a strategic approach to meet the unique needs of Tribal communities in implementing pandemic recovery efforts, including by addressing housing stability.

To date, Tribal governments have committed \$5.3 billion in SLFRF award funds for 1,151 housing and infrastructure-related projects. Tribal governments have additionally committed

\$450 million in HAF funds and spent \$611 million in ERA1 funds for Tribal housing services.

Examples of housing projects and housing stability services that Tribal recipients have invested in with their SLFRF, HAF, and ERA1 awards:

- In **Oklahoma**, the **Quapaw Tribe** is using its SLFRF award funds to build tiny homes for victims of domestic violence, a leading cause of homelessness among women and children that increased during the pandemic. The Tribe further plans to partner with social services to provide culturally relevant healing and recovery services.
- The **Blackfoot Nation** of **Montana** is utilizing SLFRF resources to renovate a youth homeless shelter for the more than 300 children who face housing instability yearly on the Rocky Mountains reservation, helping to aid vulnerable youth seeking safe harbor from dangerous living situations.
- The **Louden Tribal Council (Galena Village)** in **Alaska** endured a devastating flood that destroyed many homes and structures, leaving some community members homeless. The Tribe is nearly 300 miles from the closest road, and the remoteness makes purchasing building supplies unfeasible. Funding from its SLFRF award will build new homes, and its HAF award will be used to rehabilitate homes in need of repairs. The construction is also creating jobs and training opportunities for citizens.
- The **Saginaw Chippewa Indian Tribe** of **Michigan** is using HAF resources to prevent foreclosures and delinquencies by coordinating with a local non-profit for outreach and with mortgage servicers to assist Tribal homeowners facing financial instability. The Tribe's program includes payment assistance for first mortgages, reverse mortgages, contracts for deeds or land contracts, and loans secured by manufactured housing.
- The White Mountain Apache Housing Authority, the tribally designated housing entity of the **White Mountain Apache Tribe** located in **rural Arizona**, provided nearly \$9 million in ERA1-funded services to those in danger of facing evictions and disconnection of utility services. The Housing Authority took a multi-pronged outreach approach to ensure all citizens needing emergency rental and utility services knew about its ERA1 program, including hand-delivering applications to elders, people with disabilities, and those lacking transportation.

The Treasury Department has worked across the Biden-Harris Administration to deploy historic support to Indian Country, including through leading the implementation of key components of the American Rescue Plan Act (ARP) and the Inflation Reduction Act (IRA). The ARP funding [includes](#) \$20 billion in State and Local Fiscal Recovery Funds awarded to 579

Tribal governments, which represents the largest-ever single infusion of federal funding into Indian Country. The ARP has also allocated \$500 million to Tribes under Treasury's State Small Business Credit Initiative (SSBCI) – part of the largest and most expansive one-time investment for Tribal governments for small business financing in the history of the nation. And the IRA [established](#) a new credit delivery mechanism called elective pay (often referred to as “direct pay”) that enables Tribal governments to take advantage of clean energy tax credits for the first time, allowing projects to be built more quickly and affordably, which will in turn create good-paying jobs and lower energy costs.

Further, to expand economic opportunity in Tribal communities, the Department invested an historic \$234 million in Native-owned and Native-majority shareholder depository institutions through the Emergency Capital Investment Program (ECIP) and made the two largest infusions of federal capital to Native-serving community development financial institutions (CDFIs) in the history of the Department's Community Development Financial Institutions Fund (CDFI Fund).

Today's report comes as the White House hosts the 2023 Tribal Nations Summit at the Department of the Interior. The Summit will feature new Administration announcements and efforts to implement key policy initiatives supporting Tribal communities.

[The full Tribal Housing Stability Report can be viewed here.](#) 

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