

Navajo Housing Authority

Indian Housing Block Grant Formula Data for the Navajo Nation

This document provides notice to the Tribe and/or Tribally Designated Housing Entity (TDHE) of the data to be used in calculating its Indian Housing Block Grant (IHBG) program allocation for Fiscal Year (FY) 2027. It also provides an estimate of the Tribe's FY 2027 allocation.

Please carefully review your Tribe's data and report any changes and corrections to the IHBG Formula Customer Service Center as described below. All Tribes/TDHEs are responsible for reporting data changes and corrections. According to 24 CFR § 1000.315(b), the Formula Response Form (FRF) is the only mechanism that a recipient shall use to report changes to the number of Formula Current Assisted Stock (FCAS). In addition, Tribes/TDHEs should use the FRF to report changes and corrections to the following:

- Formula Area
- Overlapping Formula Areas
- Tribal Enrollment and Formula Area Population Cap

Submission Deadlines

Please postmark, email, or fax changes and corrections with appropriate supporting documentation to the IHBG Formula Customer Service Center by **August 1, 2026**, for inclusion in the FY 2027 allocation. Please note that while HUD requires requests for formula changes to be submitted by August 1, HUD may consider subsequent requests from Tribes that have been directly affected by changes resulting from other Tribes' requests submitted prior to the August 1 deadline. Subsequent requests received in prior FYs may be carried into future FYs if processing of such requests is not finalized in the current FY. For questions regarding appropriate documentation, please contact the IHBG Formula Customer Service Center at the address listed below.

The results of any successful changes to Fair Market Rent (FMR), Total Development Cost (TDC), and the U.S. Census Bureau Population Estimates data should also be submitted by August 1, 2026. Details on the procedures to be followed if you wish to challenge these data elements are contained in the Appendices to the most recent published document "*Challenging U.S. Decennial Census Data: Guidelines for the Indian Housing Block Grant Formula.*" This document can be obtained from the IHBG Formula Customer Service Center or at: <https://www.hud.gov/helping-americans/public-indian-housing-ihbgformula>.

The FRF also includes other data elements used to calculate the Needs component of the Formula. Tribes/TDHEs wishing to challenge these data elements should review the **Needs section** of this form. Each year, Tribes/TDHEs are reminded that March 30 is the deadline for the next FY's Census challenge. The Needs data in this document will include previously approved Census challenges, if still eligible for use in the FY 2027 allocation, as well as available Census data. If applicable, check the Needs section to verify that successful challenges have been incorporated. Needs data for FY 2028 is included in Attachment A of this form. Should you wish to initiate a challenge to your Needs data for FY 2028, please consult the guide, "*Challenging U.S. Decennial Census Data: Guidelines for the Indian Housing Block Grant Formula.*" The guide outlines procedures for conducting a Census challenge.

FY 2027 Formula Response Form

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Office of Native American Programs

OMB Control No. 2577-0218
(exp. 01/31/2027)

Failure to Report

Please note that pursuant to 24 CFR §1000.315 and 24 CFR §1000.319, recipients are responsible for verifying and reporting changes to their FCAS on the FRF to ensure that data used for the IHBG Formula are accurate. Reporting shall be completed in accordance with requirements in subpart D and the FRF. If a recipient receives an overpayment of funds because it failed to report such changes on the FRF in a timely manner, the recipient shall be required to repay the funds within five fiscal years. HUD shall subsequently distribute the funds to all Indian tribes in accordance with the next IHBG Formula allocation. A recipient will not be provided back funding for any units that the recipient failed to report on the FRF in a timely manner. HUD shall have three years from the date a FRF is sent out to take action against any recipient that fails to correct or make appropriate changes on that FRF. Review of FCAS will be accomplished by HUD as a component of A-133 audits, routine monitoring, FCAS target monitoring or other reviews.

The deadline for responding with changes to the data on the FRF is August 1. Any changes reported after the August 1 deadline are not timely under 24 CFR §1000.315 and 24 CFR §1000.319. Accordingly, no back funding is authorized based on changes reported after August 1; nor will untimely reported units be included in the FY 2027 allocation.

Appeals Process

Tribes/TDHEs may appeal HUD decisions regarding data used in the IHBG formula and HUD formula determinations in accordance with 24 CFR §1000.336(d).

Technical Assistance

Should you have questions, please contact the IHBG Formula Customer Service Center at:

101 Ridgely Avenue, Suite 10
Annapolis, MD 2141
Phone: 800-410-8808
Fax: 202-393-6411
E-mail: IHBGformula@firstpic.org

HUD welcomes and is prepared to receive calls from individuals who are deaf or hard of hearing, as well as individuals with speech or communication disabilities. To learn more about how to make an accessible telephone call, please visit <https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs>.

Navajo Nation Formula Current Assisted Stock Homeownership and Rental

HUD records show your Tribe/TDHE having the following Formula Current Assisted Stock (FCAS) funded by 1937 Housing Act programs. Please compare the project numbers, number of units, type of units, and Date of Full Availability (DOFA) with your records. Then postmark, email, or fax any changes and corrections, including updated information, to the IHBG Formula Customer Service Center by **August 1, 2026**, for inclusion in the FY 2027 allocation. **Please note:** If a unit becomes ineligible as FCAS between the date in which you report and September 30, HUD will need to recover the over-funding that the recipient received for that unit unless the recipient submits an additional Appendix A1 before September 30 that indicates the unit's eligibility status.

The unit counts reported below include:

- Low Rent, Mutual Help and Turnkey III units funded under 1937 Housing Act (i.e., units that were subject to an Annual Contributions Contract (ACC)).
- Units converted prior to October 1, 1997, as the type of unit to which it was converted.
- Units converted on or after October 1, 1997, as the type of unit funded on the latest ACC.

The unit counts reported below do not include:

- Units built with NAHASDA, HOME, or ICDBG funds.
- Units built with BIA, State, or Tribal funds.
- Units built over the number specified in the original ACC for Projects with DOFA after October 1, 1997.
- Units not used as housing dwelling units, including units used for non-dwelling purposes and unoccupied units not being made available for occupancy.
- Units previously reported as having been conveyed, conveyance eligible (paid-off but not conveyed), or demolished.

A unit that is conveyance eligible will be removed from HUD's FCAS data when it becomes eligible for conveyance. If a legal impediment prevented the conveyance, the Tribe/TDHE needs to make reasonable efforts to overcome the legal impediment as required in 24 CFR §1000.318(b). When the unit is conveyed, it is up to the Tribe/TDHE to report to the IHBG Formula Customer Service Center when the unit is conveyed or when the 2-year time period is up, and to provide all necessary documentation for HUD to re-evaluate the unit to see if it remained eligible as FCAS beyond the conveyance eligibility date. If the Tribe/TDHE has demonstrated it made reasonable efforts to convey in the face of a legal impediment as required by 24 CFR §1000.318(b), then HUD will revise the FCAS data for the preceding years and calculate the appropriate adjustment pursuant to the formula at 24 CFR §1000.319. No homeownership unit will be considered FCAS 24 months after the date the unit became conveyance eligible, unless the Tribe, TDHE, or Indian Housing Authority (IHA) provides evidence from a third party, such as a court or state or federal government agency, documenting that a legal impediment continues to prevent conveyance, and assuming that the Tribe made reasonable efforts to overcome any existing legal impediments during the preceding 24 months in accordance with 24 CFR §1000.318(b).

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Please note changes and corrections to the unit counts on the table below and also complete and submit appropriate forms as follows:

- Use **Appendix A1** to report units that are conveyance eligible or conveyed.
- Use **Appendix A2** to report changes due to DOFA of FCAS units.
- Use **Appendix A3** to report changes due to conversion of FCAS units.
- Use **Appendix A4** to report demolished and rebuilt FCAS units.
- Use **Appendix A5** to report all other FCAS changes.

NOTE: In accordance with Section 302(b)(1) of the *Native American Housing Assistance and Self-Determination Act (NAHASDA)*, 25 U.S.C. § 4152(b)(1), Mutual Help and Turnkey III units developed under the United States Housing Act of 1937 that are conveyed or eligible to be conveyed prior to October 1 of the calendar year immediately preceding the FY for which funds are provided cease to be eligible as FCAS beginning that FY unless the Tribe can demonstrate that the unit has not been conveyed for reasons beyond its control. By the terms of their Mutual Help and Occupancy Agreements (MHOA), such units are eligible for conveyance no later than 25 years from the inception of those agreements, which generally corresponds to the Date of Full Availability (DOFA). **Accordingly, all units in any project that reached its DOFA in FY 2001¹, are presumptively no longer considered FCAS, and HUD is removing them from its FCAS data for the Tribe in the table below as indicated with a (*).** If your Tribe believes that any of these units are still eligible for FCAS, please identify the project and unit number and provide the necessary information in accordance with the FRF as follows:

1. If the unit was converted to and is currently managed as a Low Rent (LR) unit, provide the information required in Appendix A3.
2. If there is a subsequent homebuyer, or the unit is still within the term of its lease-to-own agreement, please provide the information required in Appendix A5, including the date that the current agreement was signed and the termination date of the agreement.

¹All units in projects that reached DOFA prior to FY 2001 were previously removed from FCAS on an FRF for FY 2014 or later, and are only listed on the FRF if the Tribe/TDHE submitted unit level information documenting continued eligibility. Unit eligibility will be re-challenged every three years to assure appropriate treatment.

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Project Number	Low Rent	Mutual Help	TurnKey III	In Development	DOFA
AZ99B012001	60	0	0	0	12/31/1968
AZ99B012002	49	0	0	0	4/30/1968
AZ99B012003	107	0	0	0	4/30/1968
AZ99B012004	40	0	0	0	11/30/1967
AZ99B012005	50	0	0	0	1/31/1967
AZ99B012012	50	0	0	0	1/31/1971
AZ99B012038	10	0	0	0	12/30/1974
AZ99B012039	10	0	0	0	12/31/1975
AZ99B012040	10	0	0	0	6/30/1976
AZ99B012043	45	0	0	0	4/30/1979
AZ99B012048	10	0	0	0	10/31/1978
AZ99B012050	40	0	0	0	8/31/1983
AZ99B012057	150	0	0	0	4/30/1987
AZ99B012058	37	0	0	0	5/31/1983
AZ99B012059	30	0	0	0	12/31/1982
AZ99B012060	10	0	0	0	11/30/1982
AZ99B012062	119	0	0	0	11/30/1983
AZ99B012063	88	0	0	0	3/31/1984
AZ99B012067	65	0	0	0	11/30/1982
AZ99B012073	15	0	0	0	10/31/1983
AZ99B012082	50	0	0	0	9/30/1986
AZ99B012083	70	0	0	0	8/31/1985
AZ99B012085	50	0	0	0	8/31/1986
AZ99B012086	50	0	0	0	8/31/1986
AZ99B012087	47	0	0	0	9/30/1986
AZ99B012093	40	0	0	0	8/31/1985
AZ99B012098	33	0	0	0	10/31/1987
AZ99B012103	65	0	0	0	5/31/1991
AZ99B012113	25	0	0	0	5/31/1992
AZ99B012118	15	0	0	0	11/30/1991
AZ99B012122	10	0	0	0	3/31/1992
AZ99B012124	10	0	0	0	12/31/1991
AZ99B012126	29	0	0	0	11/30/1992
AZ99B012132	20	0	0	0	5/31/1995
AZ99B012133	19	0	0	0	10/31/1994
AZ99B012134	19	0	0	0	7/31/1994
AZ99B012135	19	0	0	0	7/31/1994
AZ99B012138	16	0	0	0	10/31/1996
AZ99B012144	15	0	0	0	5/31/1997
AZ99B012145	6	0	0	0	11/30/1998
AZ99B012147	15	0	0	0	5/31/1997
AZ99B012149	20	0	0	0	5/31/1998
AZ99B012150	40	0	0	0	5/31/1998
AZ99B012151	40	0	0	0	9/30/1997
AZ99B012160	10	0	0	0	3/31/2001
AZ99B012161	54	0	0	0	3/31/1997
AZ99B012163*	0	0	0	0	6/30/2001
AZ99B012164*	0	0	0	0	6/30/2001
AZ99B012165*	0	0	0	0	6/30/2001
NM99B015001	60	0	0	0	11/30/1965
NM99B015002	59	0	0	0	9/30/1976
NM99B015003	19	0	0	0	10/31/1966

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NM99B015004	30	0	0	0	10/31/1966
NM99B015005	18	0	0	0	1/31/1967
NM99B015006	100	0	0	0	4/30/1968
NM99B015012	50	0	0	0	4/30/1971
NM99B015013	60	0	0	0	6/30/1973
NM99B015014	20	0	0	0	10/31/1972
NM99B015024	10	0	0	0	2/28/1975
NM99B015028	19	0	0	0	9/30/1975
NM99B015030	30	0	0	0	6/30/1975
NM99B015032	148	0	0	0	7/31/1979
NM99B015036	105	0	0	0	8/31/1979
NM99B015039	88	0	0	0	9/30/1980
NM99B015040	74	0	0	0	4/30/1983
NM99B015041	100	0	0	0	4/30/1984
NM99B015042	20	0	0	0	2/28/1983
NM99B015044	20	0	0	0	6/30/1983
NM99B015045	10	0	0	0	11/30/1983
NM99B015046	25	0	0	0	1/31/1983
NM99B015047	50	0	0	0	12/31/1983
NM99B015048	100	0	0	0	1/31/1984
NM99B015049	51	0	0	0	2/29/1984
NM99B015052	4	0	0	0	4/30/1984
NM99B015055	59	0	0	0	1/31/1986
NM99B015073	10	0	0	0	12/31/1991
NM99B015075	10	0	0	0	11/30/1991
NM99B015077	35	0	0	0	12/31/1991
NM99B015079	20	0	0	0	3/31/1992
NM99B015080	20	0	0	0	8/31/1991
NM99B015082	10	0	0	0	11/30/1991
NM99B015085	10	0	0	0	11/30/1991
NM99B015087	20	0	0	0	12/31/1993
NM99B015089	18	0	0	0	8/31/1992
NM99B015094	18	0	0	0	1/31/1994
NM99B015095	17	0	0	0	3/31/1994
NM99B015096	20	0	0	0	12/31/1993
NM99B015104	11	0	0	0	10/31/1996
NM99B015105	9	0	0	0	10/31/1996
NM99B015106	20	0	0	0	5/31/1996
NM99B015107	14	0	0	0	9/30/1996
NM99B015109	14	0	0	0	6/30/1996
NM99B015110	10	0	0	0	4/30/1996
NM99B015122*	0	0	0	0	11/30/2000
NM99B015123*	0	0	0	0	12/31/2000
NM99B015124*	0	0	0	0	11/30/2000
NM99B015125	19	0	0	0	3/31/2002
NM99B015127	18	0	0	0	6/30/2001
NM99B015128*	0	0	0	0	6/30/2001

**Navajo Nation
Formula Current Assisted Stock
Section 8**

Under the IHBG Formula, your Tribe's FCAS count includes the following Section 8 units:

Number of units: 76

By regulation, Section 8 units are counted under the IHBG formula after their contracts expire only if the Tribe/TDHE continues to manage the assistance in a manner similar to the Section 8 program.

If you no longer provide or operate an equivalent number of Section 8, please make corrections to the total above and on the table below.

Contract Number	Number of Section 8 Units	Contract Expiration Date
AZ012VO0003	9	02/28/1997
AZ012VO0006	50	08/31/1998
AZ012VO0007	17	01/31/2000

Navajo Nation**Adjustment Factors****Inflation Rate Factor**

Inflation rate is adjusted annually and is a national figure used to adjust the amount of subsidy for FCAS.

2.34%

Local Area Cost Adjustments

Allowable Expense Level (AEL), Fair Market Rent (FMR), and Total Development Cost (TDC) are used to adjust the amount of subsidy for FCAS to reflect local conditions. TDC is also used to adjust the Needs component to reflect local costs.

Annual Expense Level (AEL):	\$293
Fair Market Rent (FMR):	\$1,264
Total Development Cost (TDC):	\$536,448

In accordance with 24 CFR §1000.336(b), AEL cannot be challenged. However, instructions for challenging the FMR and TDC are provided in the document "*Challenging U.S. Decennial Census Data: Guidelines for the Indian Housing Block Grant Formula*" available through the IHBG Formula Customer Service Center. Tribes successfully challenging FMR and TDC data elements must submit the revised figures to the IHBG Formula Customer Service Center by August 1, 2026. Please note that while HUD requires requests for formula changes to be submitted by August 1, HUD may consider subsequent requests from Tribes that have been directly affected by changes resulting from other Tribes' requests submitted prior to the August 1 deadline. Subsequent requests received in prior FYs may be carried into future FYs if processing of such requests is not finalized in the current FY.

**Navajo Nation
Formula Area**

In accordance with 24 CFR §1000.302 Formula Area (1)... "Formula Areas are:"

1. Reservations for federally recognized Indian tribes, as defined by the U.S. Census;
2. Trust lands;
3. Department of the Interior Near-Reservation Service Areas;
4. Former Indian Reservation Areas in Oklahoma Indian Areas, as defined by the U.S. Census as Oklahoma Tribal Statistical Areas (OTSAs);
5. Congressionally Mandated Service Areas;
6. State Tribal Areas as defined by the U.S. Census as State Designated American Indian Statistical Areas (SDAISAs);
7. Tribal Designated Statistical Areas (TDSAs);
8. California Tribal Jurisdictional Areas established or reestablished by Federal court judgment; and
9. Alaska formula areas described in §1000.302 Formula area (4).

Formula areas may include additional geographic units if the Tribe demonstrates that it is providing substantial housing services in accord with 24 CFR §1000.302 Formula area (2) & (3) and 24 CFR §1000.302 substantial housing services.

The geographic areas currently contained in your Formula Area are listed below.

Formula Area	Estimated Change in American Indian and Alaska Native (AIAN) population since 2020 Census
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Apache County,Arizona	-5.41%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Bernalillo County,New Mexico	6.19%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Cibola County,New Mexico	-1.52%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Coconino County,Arizona	-0.68%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-McKinley County,New Mexico	-5.85%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Navajo County,Arizona	-2.62%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Rio Arriba County,New Mexico	0.78%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-San Juan County,New Mexico	2.40%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-San Juan County,Utah	-4.33%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Sandoval County,New Mexico	4.27%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Socorro County,New Mexico	-1.31%

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A "+" next to a geographic area listed above indicates that the area overlaps with other Tribe(s). For overlapping areas, be sure to review the information in the next section, "Overlapping Formula Areas." Balance of county refers to any land in a county outside reservations or trust lands.

If any of these areas do not meet the above criteria or are not covered under 24 CFR §1000.302 Formula area (2), please make changes and corrections in Appendices B1 and B2.

If you wish to request other geographic areas beyond those identified above to be added to your Tribe's Formula Area, please complete the Formula Area table in **Appendices B1 and/or B2**. HUD will review this submission based on 24 CFR §1000.302 Formula area (2) & (3) and 24 CFR §1000.302 substantial housing services and determine whether to include these areas. HUD will make its judgment using as its guide whether this addition is fair and equitable for all Tribes receiving a formula allocation. Please note that if Formula Area expansions are approved based on substantial housing services, Tribes must continue to provide investment levels consistent with the definition of substantial housing services in accordance with 24 CFR §1000.302 substantial housing services (2).

Navajo Nation Overlapping Formula Areas

**Only for Tribes with a "+" next to the geographic area
(see previous section on Formula Area)**

In cases where Tribes are overlapped, Needs data (population and household) for the entire Formula Area of all Tribes involved in the overlap are shared. If your Formula Area is overlapped, you are likely receiving a share of the Needs data for areas beyond those listed as being part of your Tribe's Formula Area.

Currently, your Tribe is sharing Needs data as a result of overlapping Formula Areas with the following Tribes:

None

Since FY 1998, HUD has used the most recent Bureau of Indian Affairs (BIA) Total Resident Service Area Indian Population (TRSAIP) data to proportionately divide the U.S. Decennial Census population data for Tribes with overlapping Formula Areas, unless the Tribes agree on a different allocation method.

The TRSAIP being used for your Tribe is: 192,067

If you wish to correct your Tribe's TRSAIP, please contact your BIA Area Office. Although BIA no longer manages the Labor Force Report, some offices continue to update TRSAIP figures upon request. Requests must be submitted to the Tribe's local BIA office, which may process them according to existing procedures. Once your update is approved by BIA, obtain a BIA certification with the updated TRSAIP number (see Appendix D to the document "*Challenging U.S. Decennial Census Data: Guidelines for the Indian Housing Block Grant Formula*" available through the IHBG Formula Customer Service Center).

For Tribes in overlapping Formula Areas, the Needs data for all areas are combined and then divided among the Tribes. Under 24 CFR § 1000.326, Tribes can agree on how to share the data. If no agreement is reached, HUD uses TRSAIP data to allocate needs.

HUD recognizes that in some cases, TRSAIP data may be outdated, and BIA may not be able to update it for a Tribe on a case-by-case basis. HUD also recognizes that there may be cases where TRSAIP data is simply too outdated to equitably distribute Needs data among Indian Tribes in overlapping Formula Areas. In such cases, in accordance with 24 CFR § 1000.326, HUD reserves the right to make a decision on what data will be used to divide the funds among Indian Tribes in overlapping Formula Areas. HUD may choose an alternative data source to divide such funds among the Tribes with the overlapping Formula Areas, as it deems appropriate.

HUD will make the decision on what data will be used to divide the funds among the Indian Tribes by August 1.

Navajo Nation Tribal Enrollment & Formula Area Population Cap

In accordance with 24 CFR §1000.302 (5), Tribal Enrollment is used to cap AIAN persons in calculating Needs data. A cap is placed at twice Tribal Enrollment. If there is a "*" next to "AIAN persons" in the Needs section, your Tribe's data have been "capped."

The enrollment being used for your Tribe (or Alaska Village or Corporation) is: 277,840

If your Tribe's enrollment is different than what is listed above, please follow the instructions in Appendix D for correcting your Tribe's enrollment.

If a cap has been applied to your Tribe and you are providing housing services to more than twice as many AIAN members of other Tribes as members of your own Tribe, please follow the instructions in Appendix D for correcting your Tribe's Population Cap.

Please note that Formula Area Population Cap Adjustments must be submitted on an annual basis to the IHBG Formula Customer Service Center for approval. The requests must be postmarked, emailed, or faxed by August 1 of this year.

**Navajo Nation
Needs Data**

Listed below are the data currently being used to calculate the Needs component of your Tribe's allocation based on your Tribe's "Formula Area" (see Formula Area section of this document).

The data used are from a special tabulation. This tabulation:

- Counts individuals reported as AIAN. The AIAN person count variable comes from the Decennial Census and is aged using Census population estimates. For the FY 2020 Decennial Census, data for reservations, trust lands, and remote Alaska will receive an undercount adjustment of 5.64%. For all other Needs variables, in FY 2027 HUD will use the 5-year rolling average from 2018 to 2022 ACS data. The ACS data will be updated every year. These data sources apply unless Tribes have approved Census Challenges in place. **No, your Tribe does not have an approved Census Challenge.**
- The FY 2027 estimate is calculated with the Needs component based on single race (AIAN alone) Census data and multi-race (AIAN alone and in combination with other race(s)) Census data. The amount of the allocation for each Indian tribe was determined to be the greater of the two resulting allocation amounts.

The growth adjustment factor used for your Formula Area is listed next to each Formula Area in the table listing your Tribe's Formula Area. After adjusting for population growth and undercount, sharing of Needs data among Tribes in cases of overlapping Formula Areas and application of the Population Cap (see note below), your Tribe's Needs component is based on **single-race data**. The Needs data are:

AIAN persons:	161,961
AIAN households with annual income less than 30% of median income:	14,500
AIAN households with annual income between 30% and 50% of median income:	7,095
AIAN households with annual income between 50% and 80% of median income:	8,370
AIAN households which are overcrowded or without kitchen or plumbing:	14,820
AIAN households with housing cost burden greater than 50% of annual income:	2,770
Housing Shortage (number of low-income AIAN households less total number of NAHASDA and Current Assisted Stock):	26,531

Note: If there is a "*" next to "AIAN persons" above, the Tribe's data have been "capped." This occurs when the AIAN population in the Tribe's Formula Area is greater than twice its total Tribal Enrollment.

If you think these data do not reflect your Needs:

- Check to see if the Formula Area, as listed previously, is correct for your Tribe. If the Formula Area is not correct, submit that correction.
- Check to see if the Formula Area for your Tribe overlaps that of another Tribe. If it does, you may wish to contact the IHBG Formula Customer Service Center to obtain detailed information on how the Needs data are being shared.

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- If you still disagree, you may wish to submit a Census challenge. To determine if submitting a Census challenge would be appropriate for your Tribe, please review the *FY 2027 Needs Data* above and the *FY 2028 Needs Data* on Attachment A for a full presentation on the Needs data assigned for your Tribe, and then read the document "*Challenging U.S. Decennial Census Data: Guidelines for the Indian Housing Block Grant Formula*" at: <https://www.hud.gov/helping-americans/public-indian-housing-ihbgformula>. Census challenges and documentation are required by 24 CFR § 1000.336 to be submitted by March 30, 2027, for consideration in computing the FY 2028 allocations.

**Navajo Nation
Preliminary Allocation Amount**

(Based on an estimated \$1,111,000,000 appropriation)

This is only a preliminary estimate to be used for planning purposes based on an estimated \$1,111,000,000 appropriation for the IHBG program. It will change based on corrections to the data used for all Tribes (any change in one Tribe's data affects the allocation for all Tribes) and/or actual FY 2027 appropriations.

FCAS Component ² :	\$38,282,582
Needs Component ³ :	\$97,902,053
24 CFR §1000.331 Phase Down Adjustments to Moderate Impact of Introduction of New Data Source ⁴ :	-\$746,967
24 CFR §1000.340 (b) Adjustments to achieve FY 1996 Base Year Amount ⁵ :	-\$711,240
Preliminary Current Year Allocation Estimate:	\$134,726,428
Adjustments for over- or under-funding in prior years ⁶ :	\$0
Initial Allocation Estimate:	\$134,726,428
24 CFR §1000.342 Undisbursed Funds Adjustment ⁷ :	To be Determined
24 CFR §1000.329 Minimum Allocation Adjustment ⁸ :	To be Determined
FY 2027 Final Allocation Estimate:	\$134,726,428

²If an "M" appears following the FCAS component, it means that the modernization subsidy on which FCAS was based was calculated using the alternative definition in 24 CFR §1000.316(b)(2), which states that "for Indian tribes with an Indian Housing Authority (IHA) that owned or operated fewer than 250 public housing units on October 1, 1997, the modernization allocation equals the amount of funds received under the assistance program authorized by Section 14 of the 1937 Act (not including funds provided as emergency assistance) for FYs 1992 through 1997." If an "A" appears, it means that your Tribe had an IHA that owned or operated fewer than 250 public housing units on October 1, 1997, but was entitled to a larger modernization amount using the original method of calculation (24 CFR §1000.316(b)(1)) and your allocation was adjusted to take this into account, as called for in 24 CFR §1000.340(a). If no "M" or "A" appears, the modernization subsidy was calculated using the original method described in 24 CFR §1000.316(b)(1).

³The Needs component includes adjustments needed to achieve minimum funding as called for in 24 CFR §1000.328. The minimum allocation in any FY to an Indian tribe under the Needs component of the IHBG Formula shall equal 0.007826% of the available appropriations for that FY after set asides. In this allocation, the minimum Needs allocation is \$86,947. To be eligible for the minimum allocation, an Indian tribe must receive less than \$200,000 under the FCAS component of the IHBG Formula for the FY, and must demonstrate the presence of any households at or below 80 percent of median income.

⁴In accordance with 24 CFR §1000.331, to minimize the impact of funding changes based on the introduction of a new data source, if, solely as a direct result of the introduction of a new data source, an Indian tribe's allocation under the Needs component of the formula is

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less than 90 percent of the amount it received under the Needs component in the immediate previous FY, the Indian tribe's Needs allocation shall be adjusted to 90% of the previous year's Needs allocation.

⁵ According to 24 CFR §1000.340, if a Tribe is allocated less funding under the formula than an IHA received on its behalf in FY 1996 for operating subsidy and modernization, its allocation is increased to the amount received in FY 1996 for operating subsidy and modernization.

⁶ Adjustments refer to corrections made to prior year formula allocations. Most are repayment agreements with HUD, usually for over-funding received by the Tribe in prior years due to late reporting of paid-off and conveyed FCAS. Funds recovered through repayments are reallocated among all Tribes in the following FY through the formula. Adjustments are also occasionally made as a result of HUD errors in entering Tribes' information or in calculating formula allocations.

⁷ In accordance with 24 CFR §1000.342, Tribes with an initial allocation amount of \$5 million or greater may be subject to a reduction depending on the amount they have in HUD's Line of Credit Control System (LOCCS) on the first day of FY 2027. The amount of the reduction would be redistributed among other Tribes in proportion to their Needs calculation.

⁸ In accordance with 24 CFR §1000.329, if carryover funds are available in any given year, HUD will hold the lesser amount of \$3 million or available carryover funds for additional allocations to Tribes with allocations less than 0.011547 percent of that year's appropriation. If the set-aside carryover funds are insufficient to fund all eligible Tribes at 0.011547 percent of that year's appropriations, the minimum total allocation shall be reduced to an amount which can be fully funded with carryover funds.

Public Reporting Burden Statement: *This collection of information is estimated to average 2 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of the requested information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to: U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R, 451 7th St SW, Room 8210, Washington, DC 20410-5000. Do not send completed forms to this address. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. This agency is authorized to collect this information under Section 102 of the Department of Housing and Urban Development Reform Act of 1989. The information you provide will enable HUD to carry out its responsibilities under this Act and ensure greater accountability and integrity in the provision of certain types of assistance administered by HUD. This information is required to obtain the benefit sought in the grant program. Failure to provide any required information may delay the processing of your application and may result in sanctions and penalties including the administrative and civil money penalties specified under 24 CFR §4.38. This information will not be held confidential and may be made available to the public in accordance with the Freedom of Information Act (5 U.S.C. §552). The information contained on the form is not retrieved by a personal identifier, therefore it does not meet the threshold for a Privacy Act Statement.*

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**Attachment A: FY 2028 Indian Housing Block Grant (IHBG) Needs Data
for the Navajo Nation**

The Needs data which will be used to estimate your Fiscal Year (FY) 2028 Indian Housing Block Grant (IHBG) formula allocation are shown below:

Need Variable	Adjusted 2020 Decennial Census and 2019 to 2023 American Community Survey		Tribe Submitted Census Challenge (if applicable)	
	Single Race	Multi Race	Single Race	Multi Race
American Indian and Alaska Native (AIAN) persons*	161,961	164,330		
AIAN households with annual income less than 30% of median income	15,165	15,320		
AIAN households with annual income between 30% and 50% of median income	7,225	7,241		
AIAN households with annual income between 50% and 80% of median income	8,664	8,692		
AIAN households which are overcrowded or without kitchen or plumbing	15,095	15,283		
AIAN households with housing cost burden greater than 50% of annual income	3,085	3,097		

* The Decennial Census AIAN population data is adjusted for undercounts on reservation/trust lands and for remote Alaska. It is also adjusted for population change through FY 2024 based on the most recent Census county-level population projections.

Note: The Housing Shortage Needs variable is not shown because it is based on the sum of low-income households less the total number of Current Assisted Stock (CAS), and CAS is not provided on this document for review. However, it will be provided on your Tribe’s FY 2028 Formula Response Form.

The data above reflects the total Needs for your Formula Area prior to the application of the population cap. Therefore, these figures may be much higher than the amounts shown on your Tribe’s Formula Response Form. If you share Formula Area with other Tribes, the data shown are your share of the Needs data in your combined overlapping Formula Areas.

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If you have an approved Census challenge it will be shown in the table above, and that data will be used unless the Tribe specifically requests a return to the standard Census data set prior to March 30, 2027. If you believe you have an approved Census challenge but it is not shown in the table above, please contact the IHBG Formula Customer Service Center.

If you think these data do not reflect the Tribe's need:

1. Check to see if the Formula Area, as listed on your FY 2027 Formula Response Form, is correct for your Tribe. If the Formula Area is not correct, you may submit that correction no later than August 1, 2026, the deadline for the FY 2027 allocation, or August 1, 2027, the deadline for the FY 2028 allocation.
2. Check to see if the Formula Area for your Tribe overlaps that of another Tribe. If it does, you may wish to contact the IHBG Formula Customer Service Center to obtain detailed information on how the Needs data are being shared.
3. If you still disagree, you may wish to submit a Census challenge no later than March 30, 2027, for the FY 2028 IHBG allocation. If so, please review the guidelines in "Challenging U.S. Census Data: Guidelines for the Indian Housing Block Grant Formula" at <https://www.hud.gov/helping-americans/public-indian-housing-ihbgformula>. You are strongly encouraged to contact the IHBG Formula Customer Service Center before you undertake a Census challenge.

Should you have questions, please contact the IHBG Formula Customer Service Center at:

101 Ridgely Avenue, Suite 10
Annapolis, MD 21401
Phone: 800-410-8808
Fax: 202-393-6411
E-mail: IHBGformula@firstpic.org

HUD welcomes and is prepared to receive calls from individuals who are deaf or hard of hearing, as well as individuals with speech or communication disabilities. To learn more about how to make an accessible telephone call, please visit <https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs>.