

Michigan State Housing Development Authority (MSHDA)
Tribal Nations Housing Development Assistance Program: A Collaborative Approach to
Tribal Housing
Category: Special Achievement

Overview

For the first time in the history of the Michigan State Housing Development Authority (MSHDA), the Authority is engaged with all twelve sovereign federally recognized tribes that share geographic boundaries within Michigan. While that alone is a monumental special achievement, we co-created an actionable culturally informed housing program that leverages federal – state – and financial institution. The [Tribal Nations Housing Development Assistance Program](#) (TNHDAP) attracted the attention of the [Federal Home Loan Bank of Indianapolis](#) (FHLBI), a financial institution wanting to invest in tribal nations but were not sure exactly where to start. They provided \$3 million in funding with the majority of funds targeted to tribal housing. To increase tribal housing staff capacity, three carefully co-curated in-person training sessions were held and attended by all of the twelve tribes.

MSHDA has to add an “s” to special achievement because in addition to what has been shared above and because of the TNHDAP, engagement amongst and with the tribes resulted in the tribes writing a white paper, adopted by resolution by the United Tribes of Michigan, that changed Michigan’s Qualified Allocation Plan, Low-Income Housing Tax Credit 9% Program for 2026-27.

To assist MSHDA with building the program, we contracted with the National American Indian Housing Council and worked closely with their TA providers, mainly, [BeauxSimone Consulting, LLC](#). With the additional national exposure on so many levels, the TNHDAP has garnered the attention of Indian Country, other state’s housing agencies, and is becoming known as *The Michigan Model*.

Respond to an Important State Need

The genesis of the Tribal Nations Housing Development Assistance Program (TNHDAP) relates to Governor Gretchen Whitmer’s [Executive Directive 2019-17](#) creating Tribal Liaisons within each state agency, and from creating Michigan’s first Statewide Housing Plan. Through the Plan, that included robust outreach and engagement, the Authority reviewed its programs, policies, and services. Recognizing that 1) prior to the Statewide Housing Plan, there was not a lot of evidence of interactions with tribes, 2) Michigan is fortunate to have twelve sovereign federally recognized tribes that share our geographic boundaries and approximately 70,000 of its citizens live off-reservation throughout the state, and 3) a statewide target increasing affordable housing by 115,000 units (new and rehab/preservation), MSHDA decided to use some of American Rescue Plan (ARP) funds to increase affordable housing to Tribes and their citizens.

Innovative

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The MSHDA Tribal Liaison had been learning about tribal housing needs while building trusted relationships as well as researching how other state housing finance authorities were engaging with and providing resources to Indian Country. Without any specific models at the time that would check all our boxes, MSHDA utilized ARP funds and drafted a Request for Proposal looking for an organization that could assist in creating the program. The [National American Indian Housing Council](#) (NAIHC) and their experienced team of technical assistance consultants was contracted to provide technical assistance, build on existing tribal housing capacity and supporting long-term housing development efforts.

The TNHDAP came together as a unique source of flexible funding across multiple partnerships, to support the affordable housing needs of the twelve federally recognized tribes that share geographic boundaries within Michigan. Administered by MSHDA with a supporting grant of \$3 million from FHLBI, the TNHDAP combines capacity and knowledge-building technical assistance with grant dollars, to assist tribal leaders in developing housing solutions that meet the individual needs of their communities. The program strengthens tribal capacity to plan, finance, and develop housing that reflects each nation's unique cultural, economic, and community needs.

Achieve Intended Results

Key TNHDAP components consisted of initial individualized housing needs assessments with each Tribal Nation that informed:

- The creation of training sessions and technical assistance program tailored to the expressed interests of the tribes and delivered in three different locations from March to October, 2024. All twelve tribes participated in these trainings, which is considered a highly successful participation rate.
- The creation of capacity-building support delivered by NAIHC to strengthen tribal housing development capabilities.
- The financial support from the FHLBI to attend the training sessions and grants to advance priority housing projects, e.g., predevelopment, hiring a consultant to assist creating a homeownership program, and gap financing.

In addition to the Tribal housing teams being part of identifying training topics with actionable understanding of their housing needs, gaining enhanced skills, tools, and knowledge to support long-term housing development - the majority of tribes have been granted funds expected to result in the creation of 500 affordable housing units.

These 500 units that are now supported with TNHDAP funds, provide pre-development and gap financing to projects ranging from homeownership to smaller scale rehab or new construction, and larger LIHTC developments. The co-learning between tribes, technical assistance consultants, and MSHDA, raised awareness of other funding sources and tribal

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housing needs that have created more housing opportunities for tribal citizens through increased leveraged resources and creativity.

Provide Benefits That Outweigh Costs

Through the TNHDAP, the agency has been able to build and strengthen relationships with Tribal Nations and increase awareness and access to affordable housing resources resulting in an increase of affordable housing units to a population that was formerly underserved.

MSHDA is now doing more to work with tribes in program/policy/service updating and creation showing impact across the state including:

- Working with the Tribal Nations to make changes in the Qualified Allocation Plan to help their Low-Income Housing Tax Credit applications become more competitive. This improvement became a priority and resulted in real improvements because of increased collaboration with the tribes and key decisions makers, including MSHDA's Chief Housing Investment Officer, at the table from TNHDAP.
- Increasing awareness of financial resource gaps and opportunities, to leverage existing MSHDA and other federal sources. The TNDHAP has also acted as coalescing opportunity for tribes to focus and collaborate on housing in their own Tribal Nations on a housing spectrum.
- Providing technical assistance to the Tribal Nations via [Great Lakes Housing Services](#), a non-profit providing a wide array of housing counseling services. This technical assistance has been crucial to get projects farther along and able to not only apply or TNDHAP funding but other sources as well.
- Adding a Tribal track to Michigan's premiere housing conference that includes sessions to increase awareness and knowledge of tribal housing. This track will be at Michigan's conference in May 2026, providing invaluable connections and continued momentum for tribal housing programs and projects.

The innovation of the TNHDAP, early results, and ability to replicate the program has garnered national attention. All key partners of the program regularly get asked to present at many national events and is becoming known as "The Michigan Model" that will bring together the key partners and showcased at NAIHC's [Housing Our Relatives Summit: Collaborative Solutions for Native Communities](#) in May 2026.

The TNHDAP strengthens tribal sovereignty in housing development, supports culturally informed planning, and accelerates the creation of new affordable housing units. By aligning financial resources with technical assistance and community-driven priorities, the Program positions Tribal Nations to expand housing opportunities and improve quality of life for their citizens.

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Visual Aids

Visual Aid 1: Tribal Nations Housing Development Assistance Launch Video

Link here: <https://youtu.be/s8crmHqu8V0>



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Visual Aid 2: Table of funded development projects, including tribal nation, whether the funds were used for pre-development or gap financing, and the number of units created or preserved.

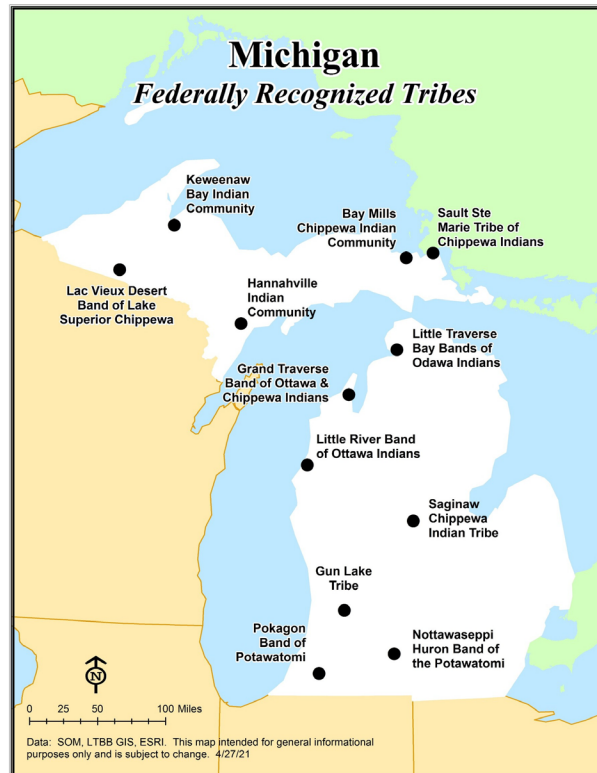
MICHIGAN TNHDAP Grants Approved as of 12/31/2025

Tribal Nation (Applicant)	TNHDAP Grant Amount	Location	Project Type	Total # units
Bay Mills Indian Community	\$75,000	Brimley	Pre-Development Costs Support phase II of a project: new, single-family units with rental and homeownership opportunities for low or middle-income tribal members	50
Bay Mills Indian Community	\$342,138	Brimley	Gap Financing Support phase I of a project: constructing six, single-family stick-built modular rental homes.	6
Hannahville Indian Community, Band of Potawatomi	\$75,000	N14911 Hannahville Road B1, Wilson, MI	Pre-Development Costs Supportive Housing and Affordable Rental - Rehab of an office building to convert to affordable and PSH	22
Lac Vieux Desert Band of Lake Superior Chippewa Indians	\$150,000	Watersmeet	Pre-Development Costs New, multi-family units for rent	44
Lac Vieux Desert Band of Lake Superior Chippewa Indians	\$350,000	Watersmeet	Gap Financing New, multi-family units for rent	0 (see above)
Little River Band of Ottawa Indians	\$75,000	Manistee	Pre-Development Costs Develop homeownership policies and program regulations to apply for development funding for a homeownership project.	0
Match-E-Be-Nash-E-Wish Band of Pottawatomi Indians (Gun Lake Investments)	\$150,000	Wayland	Pre-Development Costs New, multi-family units prioritized for Wayland residents, casino employees, tribal members	50
Nottawaseppi Huron Band of the Potawatomi	\$200,000	Athens	Gap Financing New construction of one (1) multi-family/duplex unit with each unit living space approximately 1,000 square feet.	2
Saginaw Chippewa Indian Tribe (Migizi Economic Development Company)	\$75,000	7631 E. Broadway Road, Mt. Pleasant, MI	Pre-Development Costs Multi-Family Rental - approximate two-hundred (200) unit multi-family housing development for mixed-income, to include various site amenities for guests, such as gathering spaces, playgrounds, dog parks, etc.	200
Sault Ste. Marie Tribe of Chippewa Indians	\$75,000	Odenaang (trust land), near Sault Ste. Marie	Pre-Development Costs New, multi-family permanent supportive housing units for homeless tribal members	36
Grand Traverse Band of Ottawa and Chippewa Indians	\$75,000	2300 Stallman Road, Suttons Bay, MI	Pre-Development Costs 50 unit permanent supportive housing project that will provide housing and on-site services to those experiencing homelessness.	50

Visual Aid 3: Map of Tribal Nations headquarters. Projects are located in relative proximity to tribal headquarters.

MICHIGAN'S TRIBAL COMMUNITIES AND NATIVE POPULATIONS

This map represents the locations of the tribal headquarters but does not represent each tribe's reservation boundaries or service areas which are a checkerboard throughout the state. Tribal members live throughout Michigan. The TNHDAP housing projects closely align with the tribal headquarters.



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Visual Aid 4: National American Indian Housing Council Certificate of Appreciation to the Michigan State Housing Development Authority for their Tribal Nations Housing Development Assistance Program – presented at the Great Lakes Indian Housing Association Meeting on March 10, 2026.

“In appreciation of your commitment to support housing for Tribal Nations and Native American families in the state of Michigan through the Michigan Tribal Nations Housing Development Technical Assistance program.”



Pictured L to R: Rudy Soto – NAIHC Executive Director, Karen Gagnon – MSHDA Tribal Liaison, Tony Lentych – MSHDA Chief Housing Investment Officer, Maria Danz – NAIHC Training and Technical Assistance Program Director (Photo by highmesadigital.io)