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Native American Housing Opportunities Fund (NAHO)

2026 Guidelines and Application

Native American Housing Opportunities Fund Questions and Answers

Q. What type of organizations can apply?

A. Federally recognized tribes and Tribally Designated Housing Entities (TDHEs) located in Arkansas, Louisiana, Mississippi, New Mexico, or Texas may apply. Applications must be submitted by an FHLB Dallas member.

Q. What can the NAHO award be used for?

A. The award can be used by eligible organizations to support housing-related activities for tribal members residing in the Bank's District — Arkansas, Louisiana, Mississippi, New Mexico or Texas.

Q. How is the NAHO Grant amount determined?

A. Requests for a NAHO award may range from \$50,000 to \$200,000 per organization. The Bank will review each application to assess how a grant would support the applicant in meeting its housing-related mission or objectives. The actual amount of the award will be determined at the sole discretion of the Bank.

Q. Can my organization use this grant in conjunction with other funding sources?

A. Yes. The NAHO award may be supplemented with other grants or funding sources.

Q. How do we submit our application for NAHO funds?

A. An individual from the member institution must email the application and supporting documentation as a PDF attachment to NAHO@fhlb.com. Files sent as a link to an external site (e.g. Dropbox, ShareFile, Google Drive, etc.) will not be accepted.

Q. Will you allow electronic signatures for the application?

A. Yes, electronic signatures, using software such as DocuSign or AdobeSign, will be permitted. If an electronic signature is used, we will require an individual listed on the member's signature card with Advances or AHP authority to send an email attesting to the NAHO application. The email must come from the member's email account, not a personal email address.

Q. What is the selection process for awarding NAHO funds?

A. At the end of the submission window, applications are reviewed in the order received until funds are exhausted.

Q. Can a member support more than one organization?

A. Yes. Members can support multiple organizations. However, an application for each organization is required and each application should be submitted separately.

Native American Housing Opportunities Fund Guidelines

Overview

- The Native American Housing Opportunities Fund (NAHO) was developed by the Federal Home Loan Bank of Dallas (Bank) to help meet the housing needs of federally recognized tribes and Tribally Designated Housing Entities (TDHEs) within the Bank's five-state District. The program is offered through eligible Bank member institutions.
- The program supports tribes and tribal organizations working at the local level who are able to identify critical tribal housing needs and how best to respond to them.
- Requests for a NAHO award may range from \$50,000 up to \$200,000 per organization depending on the planned use of the award, projected outcomes, and the applicant's experience in addressing housing related issues. The actual grant award size will be at the sole discretion of the Bank.
- The Bank will accept applications from members beginning May 1, 2026, until May 29, 2026. Applications will be reviewed in the order received.

Program Requirements

- The application must be submitted by a member of the Bank. In the event that the Bank determines that a member be designated as a "restricted member" (as described in the Bank's Member Products and Credit Policy), then such member shall not be eligible to apply for NAHO funds
- The applicant must be a federally recognized tribe or Tribally Designated Housing Entity (TDHE) located within the Bank's five-state District of Arkansas, Louisiana, Mississippi, New Mexico or Texas.
- The tribe or TDHE must submit documentation of experience providing housing-related activities to tribal members. The documentation should include years of experience, related staff and their applicable experience as well as any existing housing programs. The applicant must describe their strategy to support housing development or programs for tribal members within the District and describe how the proposed use of grant funds will meet its housing-related mission and objectives.

Application Process

- The completed application with supporting information should be submitted by the sponsoring member to the Bank's Community Investment Department by emailing NAHO@fhlb.com. All applicable documents should reflect the organization's legal name on its letterhead.
- Must provide documentation evidencing that the applicant is a federally-recognized tribe or TDHE such as: 1) a copy of the IRS determination letter indicating the organization is a tribal government entity; 2) Determination of eligibility letter provided by the Bureau of Indian Affairs; 3) Determination of eligibility letter provided by Indian Health Services; 4) tribal entity's listing in the Federal Register which lists all tribal entities eligible to receive services for the Bureau of Indian Affairs; or 5) original Tribal Resolution/Ordinance that established the tribally designated housing entity.
- Must provide a financial compilation dated within 2 years from the application submission date, such as an IRS Form 990 or Audited Financial Statements, if applicable.
- Must provide the tribe's or TDHE's current year operating budget, housing program budget, and/or housing development budget.
- Must provide documentation of relevant staff and their experience (e.g. resumes, bios, related credentials)
- Must be able to show how the proposed use of funds will be used to support housing developments or programs for tribal members.
- Must be able to quantify the impact to be accomplished with the grant funds.

Future Reporting Requirements

Grant recipients must certify that the funds were used for the purposes specified in the application and submit an impact report regarding the effectiveness of the grants in achieving the desired outcomes. The impact report will be required from each participating tribe or TDHE by one-year post-disbursement of funds. **It is expected that all awarded funds will be expended in a one-year time frame.** The required report will be provided to those that are awarded funds. If the organization is applying for future funds prior to the report date, they will be required to complete the report along with the application. Eligibility for awards in future years will depend on past performance.

Completed application(s) and supporting documentation should be **emailed to** NAHO@fhlb.com.

For additional information, please contact the Bank's Community Investment Department at 800.362.2944, or visit the Bank's website at fhlb.com.



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Native American Housing Opportunities Fund Application

Member Institution

Name: _____ FHFA ID #: _____

Street Address/P.O. #: _____

City: _____ State: _____ ZIP: _____

Contact Person: _____ Title: _____

Phone: (____) _____ Email: _____

Applicant

Federally-recognized tribe Tribally Designated Housing Entity (TDHE)

Name: _____

Street Address/P.O. #: _____

City: _____ State: _____ ZIP: _____

Congressional District: _____

Contact Person: _____ Title: _____

Phone: (____) _____ Email: _____

Grant Amount Requested: \$ _____

Use of Grant Funds - Check one or more

- Down Payment/Closing Cost Assistance
- Repairs to Owner Occupied Homes
- New Construction of Owner Occupied Homes
- Rental Assistance for Tribal Members
- New Construction or Rehabilitation of Rental Housing Owned or Controlled by the Submitting Organization
- New Program or Product Development
- Enhancements To Information Technology and Systems
- Consultant fees (non-employees, separately Invoiced)
- Predevelopment Costs

Narrative (Attach additional pages if necessary)

1. Describe the applicant's housing-related mission, a brief history, and notable accomplishments.

2. Describe the applicant's existing tribal housing programs. Description should include previous funding, including FHLB Dallas NAHO funds, for the applicant's program and any challenges for future funding.

3. Describe the applicant's geographic footprint, including the location(s) to benefit from the proposed funding.



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4. Describe the applicant's strategy to increase and/or strengthen housing for tribal members in FHLB Dallas' District (Arkansas, Louisiana, Mississippi, New Mexico, Texas).

5. Describe the applicant's proposed use of grant funds to achieve the strategy identified above.

6. Describe the applicant's expected outcomes or impact related to housing for tribal members.

Please prepare the submission as a single PDF file with supporting documentation provided in the following order:

1. The fully executed application with supporting information
2. Copy of documentation evidencing that the applicant is a federally-recognized tribe or TDHE, such as:
 - Copy of the IRS determination letter indicating the organization is a tribal government entity
 - Determination of eligibility letter provided by the Bureau of Indian Affairs
 - Determination of eligibility letter provided by Indian Health Service
 - Tribal entity's listing in the Federal Register which lists all tribal entities eligible to receive services for the Bureau of Indian Affairs
 - Original Tribal Resolution/Ordinance that established the tribally designated housing entity
3. A financial compilation dated within 2 years from the application submission date, such as the applicant's IRS Form 990 or Audited Financial Statements
4. The Tribe's or TDHE's current year operating budget, housing program budget, and/or housing development budget
5. Documentation of relevant staff and their experience (e.g. resumes, bios, related credentials)

All items must be submitted by the member for acceptance of the application. Applications received from the organization will not be accepted.

