

Expanding Tribal Homeownership in New Mexico

Submitted to: New Mexico State Legislature

Prepared by: Tribal Homeownership Coalition of the Southwest (THCOSW)



**TRIBAL HOMEOWNERSHIP
COALITION OF THE SOUTHWEST**

IV. Goals and Objectives

Goal: Substantially increase homeownership opportunities for New Mexico's tribal citizens through focused education, leadership development, and research.

Objectives:

- Offer adult homebuyer certificate programs in at least 10 tribal communities.
- Develop and collaborate with high schools on homeownership training in at least five schools serving large tribal populations.
- Deliver leadership development for a minimum of 50 tribal housing/homeownership professionals and Tribal leaders and staff.
- Produce surveys, case studies, and policy briefs to inform tribal homeownership strategies.

Goal: Strengthen tribal capacity for accurate housing data collection and analysis to inform policy and investment.

Objectives:

- Conduct a comprehensive statewide tribal homeownership survey to identify needs and readiness in at least 15 tribal communities.
- Facilitate workshops and training sessions for tribal staff on data collection methods, data management, and reporting best practices.
- Integrate tribal-specific data into state and federal housing databases to ensure greater visibility and improved resource allocation.

Goal: Expand access to culturally relevant financial and homeownership resources for tribal communities.

Objectives:

- Develop and distribute culturally tailored educational materials addressing tribal land tenure, title systems, credit building, and mortgage processes in partnership with tribal housing authorities.
- Establish at least three new partnerships with tribal colleges, community colleges or nonprofits to deliver ongoing, locally-based homeownership education programs.
- Increase participation in homebuyer education programs by at least 25% among Native families by the end of the program period.

V. Program Design

1. Adult & Youth Homebuyer Training

- **Adult Homebuyer Certificate Program:** Collaborate with tribal housing authorities and community colleges to deliver certificate-based training on financial and mortgage readiness, Tribal Real Estate Fundamentals and navigating trust land financing.
- **High School Homebuyer Training:** Partner with schools in Gallup, Farmington, Grants, Albuquerque, and other key areas close to Pueblos and Tribes, including BIE schools, to embed financial literacy and homeownership education in electives and after-school activities.

2. Leadership Module

- **Rural Community and Assistance Corporation (RCAC) and Southwest Tribal Housing Alliance (SWTHA) Partnership:** Leverage RCAC's expertise and SWTHA's network and experience to provide technical assistance and mentorship for tribal leaders regarding housing.
- **Leadership Development:** Equip housing directors, policymakers, and financial partners to champion innovative homeownership solutions and advocate for expanded resources.

3. Research and Data

- **Statewide Tribal Survey:** Assess Tribal homeownership needs and readiness across tribal communities.
- **Case Studies:** Document and share best practices from successful tribal homeownership programs (e.g., Pueblo, Apache and Navajo initiatives).
- **Policy Briefs:** Produce three white papers highlighting the impact of homeownership, with actionable recommendations for legislators and agencies.

VI. Expected Outcomes & Impact

The program is designed to deliver measurable outcomes that will advance tribal homeownership, financial readiness, and leadership capacity across participating communities.

The following key outcomes and impacts are anticipated:

- **Adult Homebuyer Training:** At least 200 adults will complete the Tribal homeowner training within a three-year period, increasing financial literacy and readiness for homeownership among tribal members.
- **High School Homebuyer Education:** Homebuyer education modules will reach approximately 100 tribal youth annually, building foundational knowledge of financial literacy and homeownership from mid to late adolescent age.

- **Leadership Development:** Fifty tribal housing professionals and leaders will complete specialized leadership programs, strengthening the capacity of tribal organizations to drive innovative homeownership solutions and advocate for expanded resources.
- **Research and Publications:** The program will produce and publish two policy briefs and two case studies, documenting best practices and effective strategies in tribal housing to inform future initiatives and policy development.
- **Collaboration and Advocacy:** Enhanced collaboration will be fostered among tribal communities, policymakers, and financial institutions, supporting the expansion of Native homeownership and advancing housing equity across the region.

VII. Evaluation Plan

To ensure effective implementation and measurable outcomes, the evaluation plan will utilize the following strategies:

- **Monitor Participation Rates:** Participation rates in training programs for both adults and youth will be systematically tracked to assess engagement levels and reach within tribal communities.
- **Assess Knowledge Gains:** Pre- and post-training surveys will be conducted with participants in order to evaluate knowledge acquisition and the effectiveness of the training curriculum.
- **Gather Leadership Feedback:** Qualitative feedback will be collected from tribal leaders who complete the leadership module. This feedback will help assess the module's relevance, impact, and areas for improvement.
- **Track Research Output Influence:** The dissemination and policy impact of research outputs, including policy briefs and case studies, will be monitored to determine their influence on legislation and agency action.
- **Annual Reporting:** Comprehensive annual reports will be provided to tribal partners, funders, and state agencies, ensuring transparency, accountability, and shared progress updates.

IX. Sustainability Plan

To promote the long-term sustainability of its initiatives, the Tribal Homeownership Coalition of the Southwest (THCOSW) will work with the Southwest Tribal Housing Alliance (SWTHA), fostering coordinated efforts among tribal nations and housing authorities. In addition, THCOSW will collaborate with Housing New Mexico (HNM) to develop and adapt lending programs that specifically address the unique needs of tribal communities. These strategic alliances are designed to strengthen resources, facilitate knowledge sharing, and ensure that tribal homeownership programs remain responsive and effective over time.

THCOSW's commitment to sustainability goes beyond partnership; it is deeply rooted in capacity building, community empowerment, and innovation. By engaging trusted regional organizations, THCOSW will leverage diverse expertise and proven models to maximize the reach and impact of its programming. Ongoing collaboration will generate new opportunities for technical assistance, training, and leadership development, positioning tribal communities to drive their own housing solutions and policy advocacy for years to come.

Further, THCOSW's approach ensures that grant funds will have a multiplier effect—each investment contributes not just to immediate outcomes, but to the long-term growth of tribal

housing infrastructure and self-determination. Through annual reporting, transparent evaluation, and open channels for stakeholder feedback, THCOSW will maintain accountability and demonstrate measurable progress to funders, partners, and tribal leaders. With a foundation built on strategic partnerships, targeted support, and a clear vision for sustainability, THCOSW is poised to deliver transformative results and set new standards for housing equity across the region.

1. Budget & Resources (3-Year Comprehensive Plan)

The following budget outlines the projected costs for the Tribal Homeownership Coalition of the Southwest (THCOSW) initiative over a three-year period, totaling \$1,305,000. The budget is designed to support program design, implementation, leadership development, research, and sustainability, ensuring the delivery of impactful results and measurable outcomes in tribal communities statewide.

Category	Year 1	Year 2	Year 3	Total (3 Years)
Staff: Program Coordinators, Trainers, Researchers	\$160,000	\$165,000	\$175,000	\$500,000
Curriculum Development & Training Materials	\$40,000	\$30,000	\$25,000	\$95,000
Training and Workshop Events direct and Indirect Cost	\$25,000	\$30,000	\$35,000	\$90,000
RCAC & SWTHA Partnership for Leadership Modules	\$35,000	\$40,000	\$40,000	\$115,000
Survey & Research: Data Collection, Analysis, Publication	\$55,000	\$60,000	\$60,000	\$175,000
Travel & Community Engagement	\$40,000	\$45,000	\$45,000	\$130,000
Administrative & Overhead Costs	\$35,000	\$40,000	\$40,000	\$115,000
Evaluation & Reporting	\$15,000	\$20,000	\$20,000	\$55,000
Sustainability & Partnership Development	\$10,000	\$10,000	\$10,000	\$30,000
Total	\$415,000	\$440,000	\$450,000	\$1,305,000

2. Budget Narrative

- **Staff:** Funding supports dedicated coordinators, trainers, and researchers to implement and manage all program components.
- **Curriculum Development & Training Materials:** Resources for designing, printing, and distributing culturally resonant educational materials for adults and youth.
- **Training and Workshop Events direct and Indirect Cost:** Venue, Equipment rental/purchasing, Marketing costs, press releases, food
- **RCAC & SWTHA Partnership:** Technical assistance and mentorship for tribal housing leaders through a proven partnership model.
- **Survey & Research:** Systematic data collection, analysis, and publication to inform policy and advocacy.
- **Travel & Community Engagement:** In-person convenings, outreach, and stakeholder meetings across New Mexico’s tribal communities.
- **Administrative & Overhead:** Operational costs including office, technology, and administrative support.
- **Evaluation & Reporting:** Monitoring progress, evaluating impact, and delivering annual reports to stakeholders and funders.
- **Sustainability & Partnership Development:** Ongoing efforts to build and maintain strategic partnerships that secure the initiative’s long-term viability.

This budget reflects a phased approach, allowing for robust program design and piloting in Year 1, expansion and scaling in Years 2 and 3, and sustained investment in leadership, research, and community engagement throughout.

Our initiative is dedicated to transforming the future of tribal housing and economic empowerment in New Mexico by fostering partnerships with tribal housing departments, authorities, and local governance offices. At the heart of our approach is an unwavering commitment to embed comprehensive training and leadership development—spanning both upper and lower tiers of leadership—into the very core of organizational functions. This ensures that capacity-building is not a one-time event, but a sustained, institutionalized practice that cultivates resilient, visionary leaders within tribal communities.

Further strengthening our impact, we are integrating essential real estate fundamentals, financial literacy, and homeownership education into the curricula of public schools and tribal colleges. By reaching both youth and adult learners, we lay a foundation for generational empowerment and bridge critical gaps in knowledge that have long hindered pathways to homeownership. This holistic educational strategy equips tribal families with the practical tools and confidence necessary to pursue and realize their dreams of stable, prosperous homeownership.

To ensure the longevity and scalability of our efforts, we are actively securing ongoing support from federal agencies and philanthropic partners. Their investments will fuel every aspect of the initiative—from curriculum development and training to research, outreach, and leadership cultivation—creating a robust infrastructure that supports tribal families today and for generations to come.

By aligning with state and tribal priorities, this initiative will build enduring capacity and ensure that New Mexico’s tribal families have a clear, supported pathway to homeownership and prosperity.

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