

Increasing Safe Housing for Urban Natives: Leveraging Public-Private-Tribal Partnerships

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Office of Equity and Inclusion

The Office of Equity and Inclusion (OEI) was created in 2018 with a mission to inspire and equip city government to make Albuquerque a national role model of racial equity and social justice.

Currently, OEI provides a number of programs and services, including the Office of Immigrants and Refugee Affairs, Office of Black Community Engagement, and the Office of Native American Affairs.

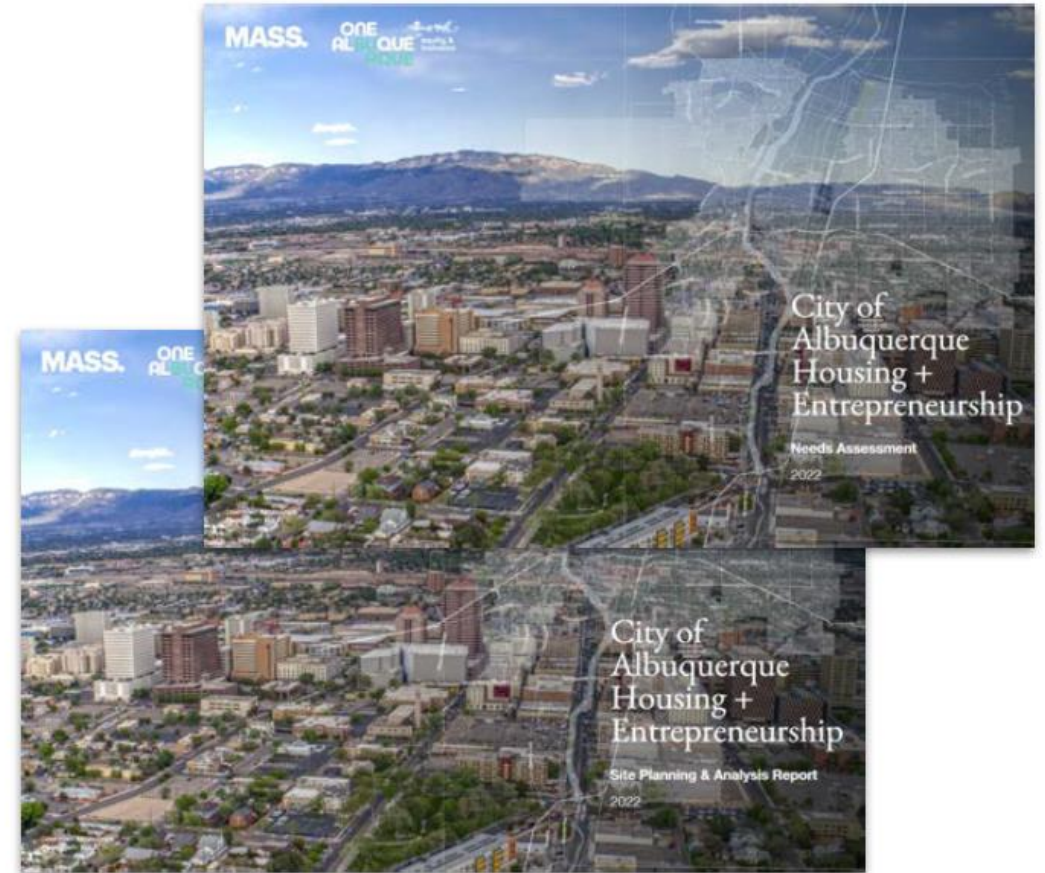


April 1968, President Lyndon Johnson Signs the Fair Housing Act....

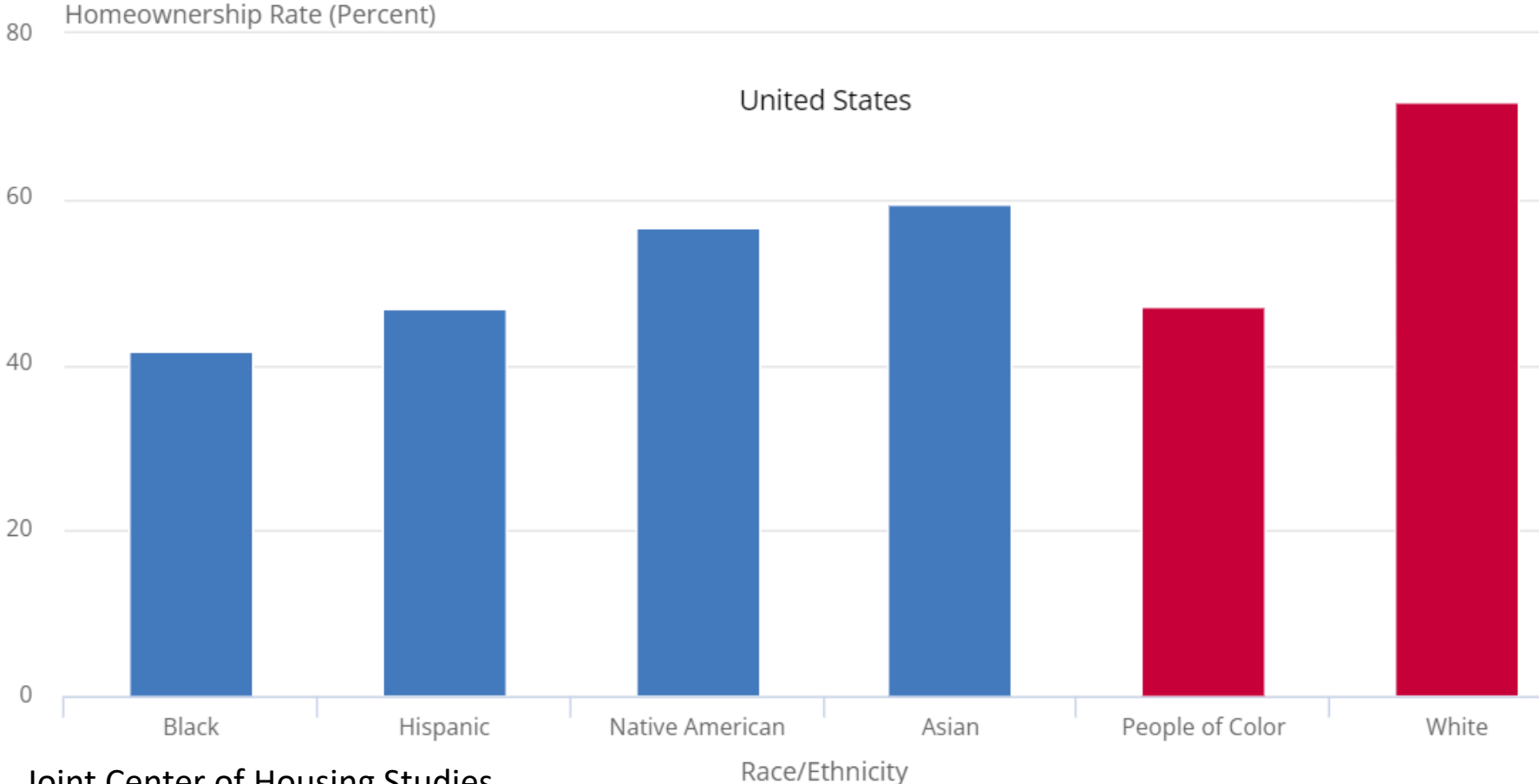
.....but in 2023 Black communities in Albuquerque own only \$1 in home equity for every \$35 in home equity owned by whites. Native Americans own \$1 in home equity for every \$30 in home equity owned by Whites.

Our Goal

Identify opportunities and challenges around access to culturally responsive, healthy homeownership and small business growth for Black and Native communities in Albuquerque

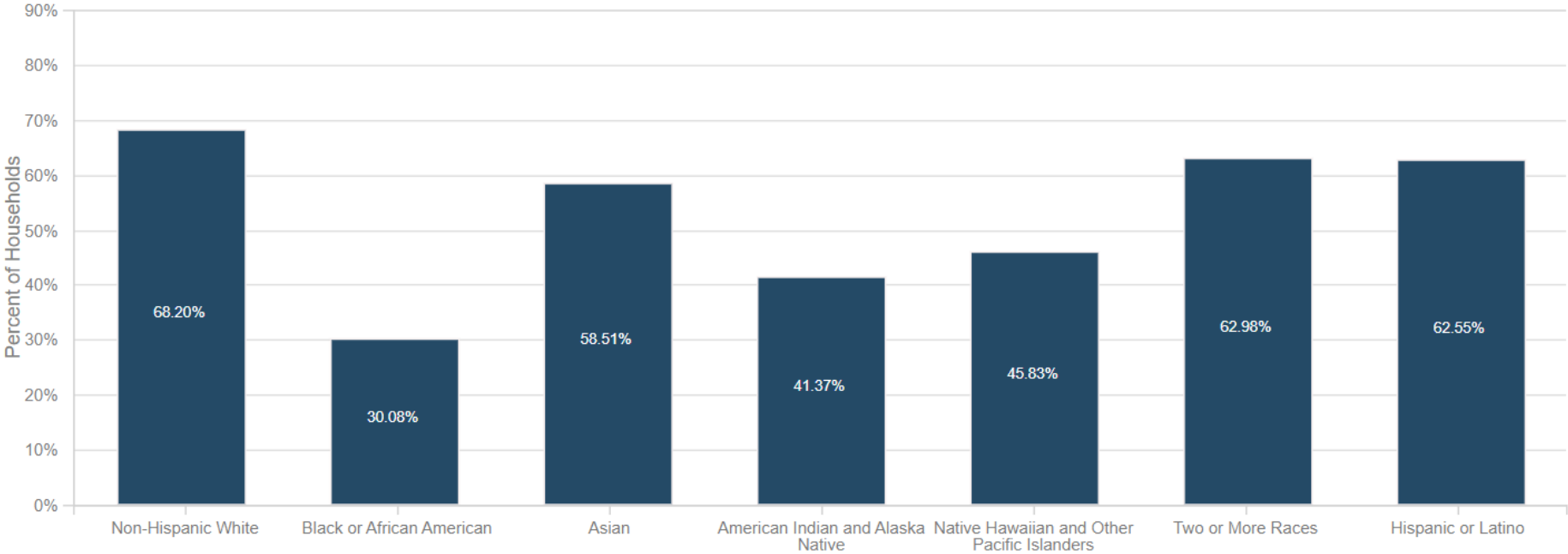


The Gap: A National Problem



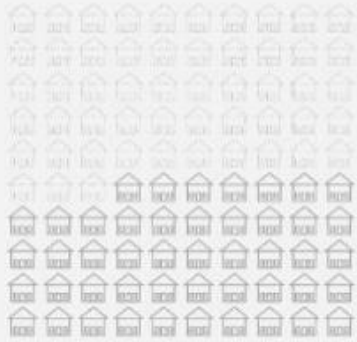
Joint Center of Housing Studies
For Harvard University
February, 2023

The Gap: Bernalillo County



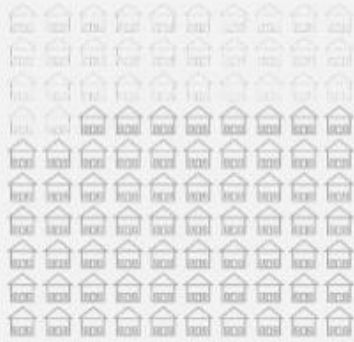
PolicyMap
Homewise Racial Housing Disparity Report
July 21, 2023

47.3%



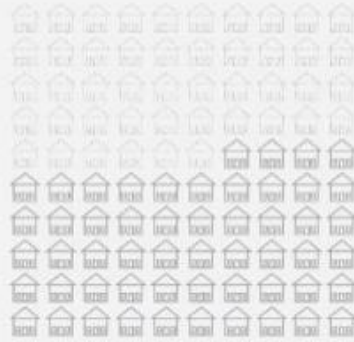
ASIAN

68%



WHITE

53.8%



OTHER

39.8%



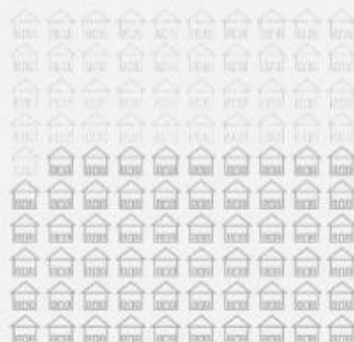
NATIVE

42.2%



BLACK

59.1%



HISPANIC

% Homeownership Rate

Data collected by the Urban Institute, 2022

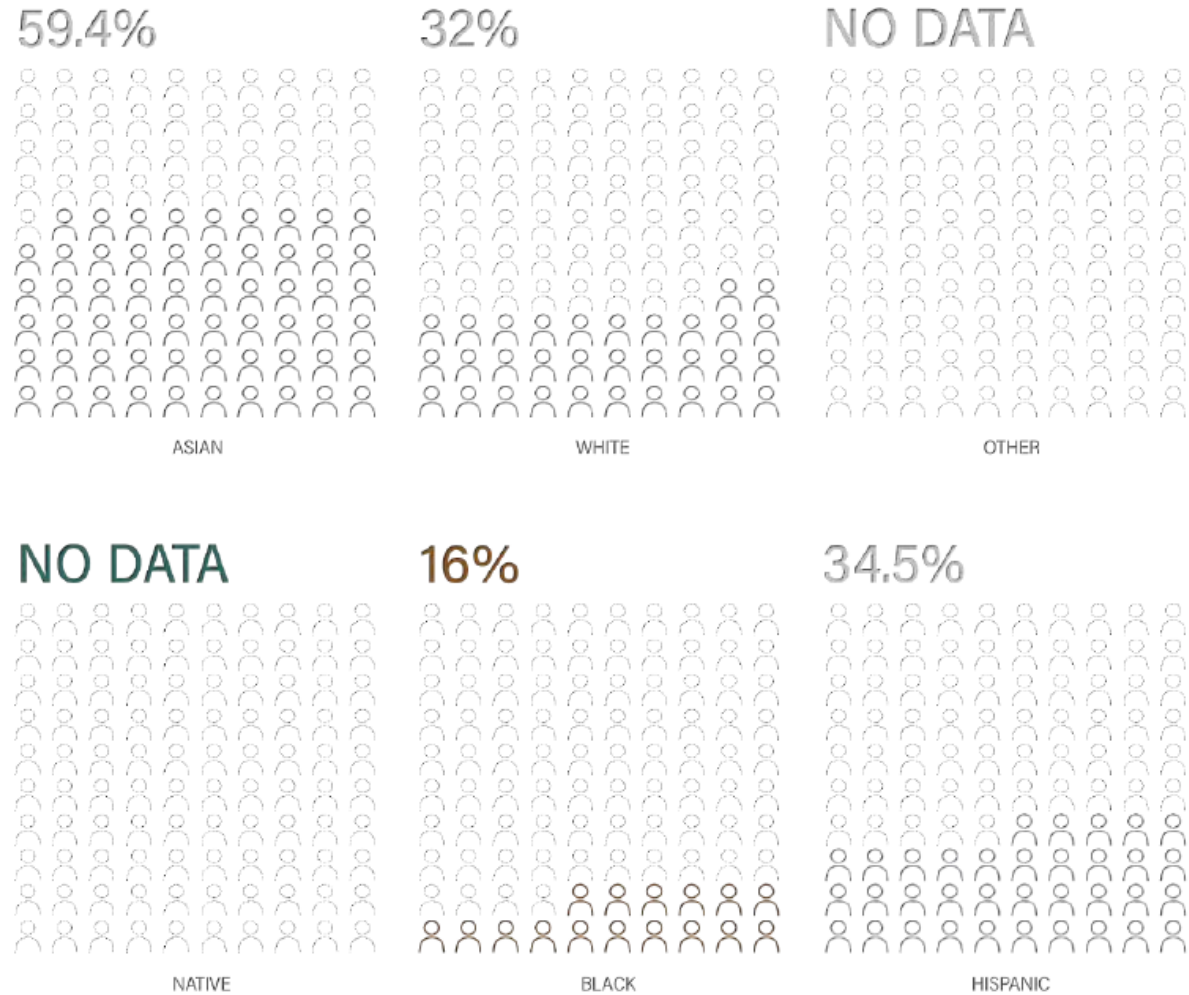
The Gap: The City of Albuquerque

By every measure and at every level since the end of World War II, Black and Native families have had fewer opportunities to benefit from homeownership. In 2023, “Black communities in Albuquerque own only \$1 in home equity for every \$35 in home equity owned by whites. Native Americans own \$1 in home equity for every \$30 in home equity owned by Whites.”

MASS Design Needs Assessment

Mortgage Readiness

16% of Black adults age 18-45 in Albuquerque have the credit characteristics needed to qualify for a mortgage



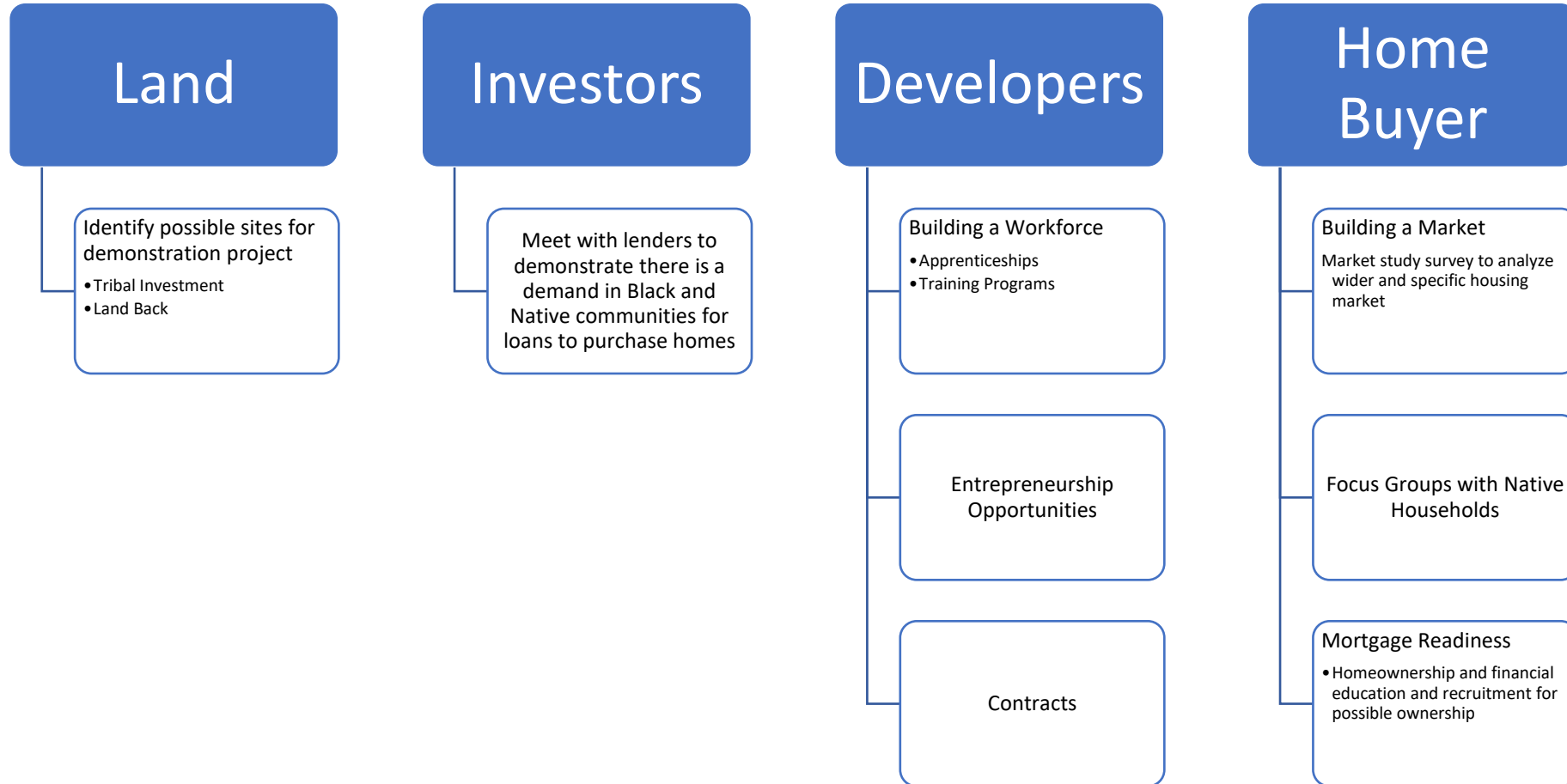
The gap between Black and Native and white homeowners will continue to grow without aggressive policy change

What's Being Done To Address the Gap?

Ideas we're exploring

- Public financing: Revenue bonds to fund development for homeownership
- Limited equity cooperatives on community trust land: Cooperative ownership is a middle path to build equity, land trusts ensure long time affordability
- Community Reinvestment Act: Pushing lenders to use their CRA resources to invest in homeownership, including grants, and new housing
- Measuring social capital: Black and Native families have assets and protective factors that current credit standards and measures don't capture
- Sustainable mortgage readiness: Using public and private resources to repair credit, support financial education, and prepare households to be owners
- Value capture: Using apprenticeship and mentoring programs at local colleges and vocational schools to provide labor to lower housing costs and train a more diverse real estate industry

Indigenous Build and Design



Centering Community Voice

Native Community Engagement:

What do you want in your dream neighborhood?

High-quality assets

Friendly & quiet community

Safety & low crime

Access to nature

Parks

Guiding Principles

Financial Health



Financial Stability



Entrepreneurship

Family & Community



Sense of Community



Sense of Safety



Connectivity and Mobility



Ecology



Proximity to Primary Roads

Home & Health



Sense of Home



Cultural Practice



Wellbeing



Proximity to Health Services



Education



Proximity to Quality Food Systems