

Tribal Homeownership Coalition of the Southwest



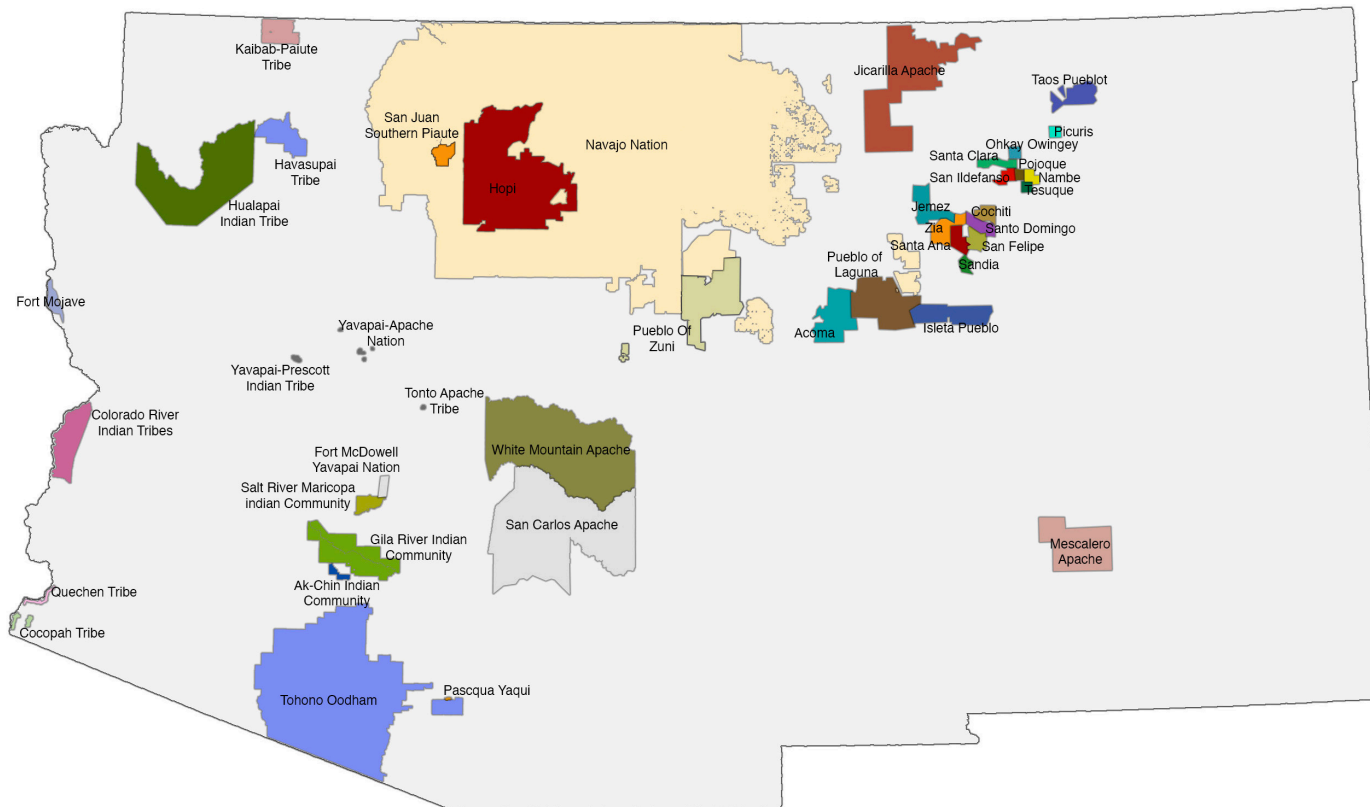


**TRIBAL HOMEOWNERSHIP
COALITION OF THE SOUTHWEST**

Mission

To empower Tribal communities in the Southwest to achieve economically sustainable homeownership through advocacy, collaboration, education, and **TRIBALLY RELEVANT** solutions.

Diverse Pueblos and Tribes of AZ and NM



The Data

The numbers

01

- 43% of Tribal homebuyers are above the 80% AMI threshold
- 73% of Tribal homebuyers want to purchase homes in their tribal communities
- 70% will wait for over a year before moving to urban areas or border towns
- 94% will share what they learn about the process with their families
- 52% report lack of homeownership process on the reservation

Homes on the reservation

02

- Approximately 60% of homes are built by the Tribal Housing Authority
- 49% of new home loans are for manufactured housing
- Almost no Private sales by Tribal Homeowners

Study, Preliminary Findings

03

- 329 Potential Tribal Homeowners surveyed - People who want to buy on Reservation.
- Incomes of potential homeowners: \$65,000 to over \$200,000.00 per year.
- Some willing to wait up to 2 years to find a home to purchase before looking to bordertowns.

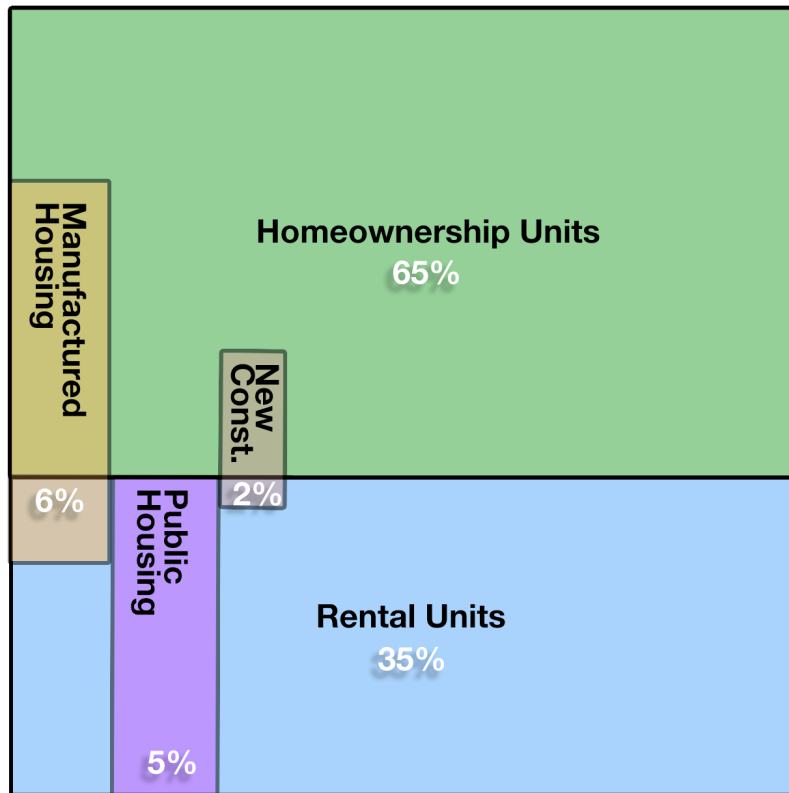


TRIBAL HOMEOWNERSHIP
COALITION OF THE SOUTHWEST

Housing Market

Off the Reservation

Trillion Dollar Market Value



Homeownership Units (65%)

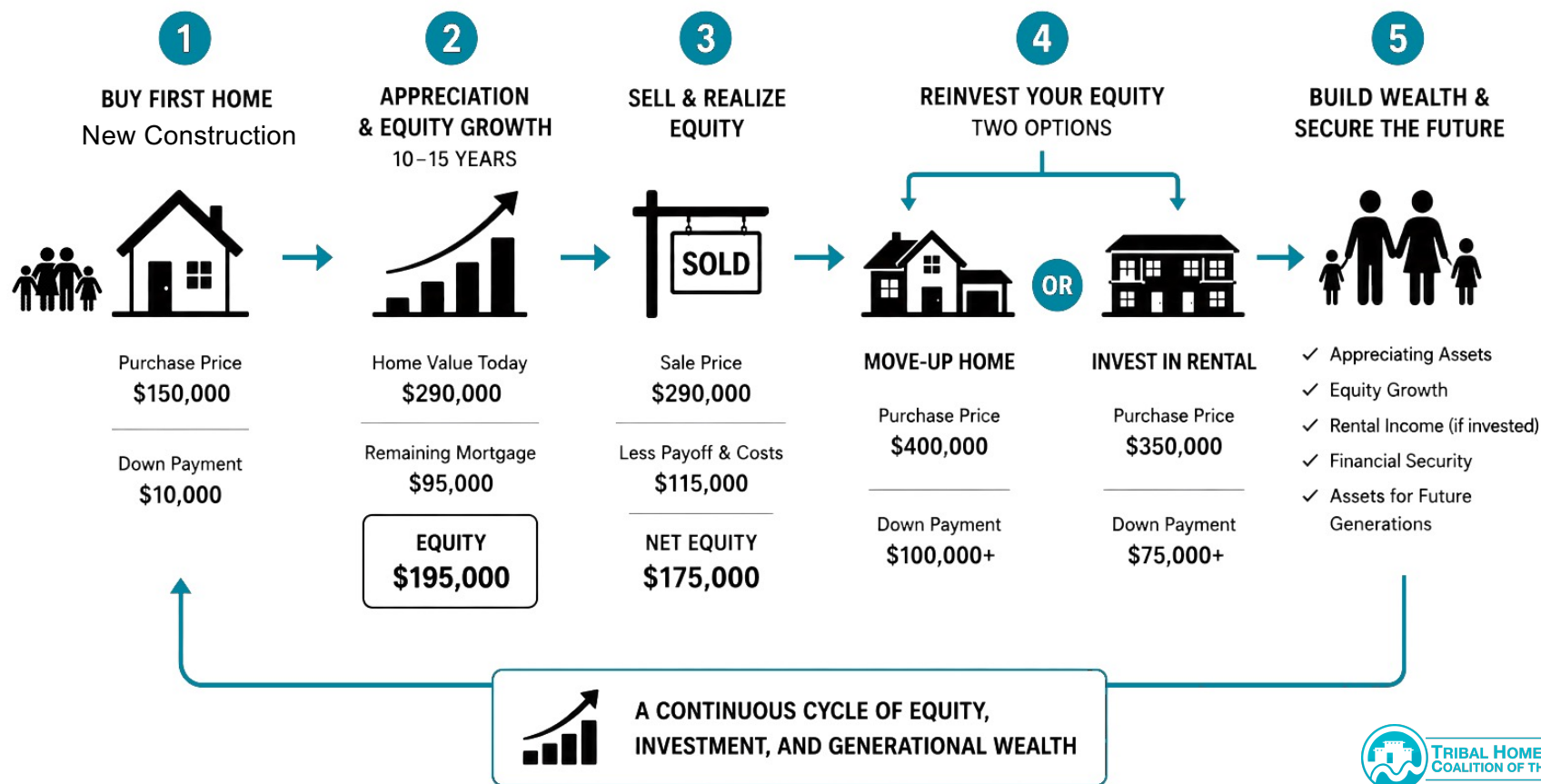
Exisiting Site Built (SFD, TH, Condo, Co-op Etc)	58%
Manufactured Housing	5%
New Construction	~2%

Rental Units (35%)

Rentals (Apt, Short Term, Condos, SFD, etc)	29%
Manufactured Housing	1%
New Construction	<1%
Public Housing (Fed, State, City, NPO)	5%

Source: National Association of Realtors, Census.gov, HUD.gov

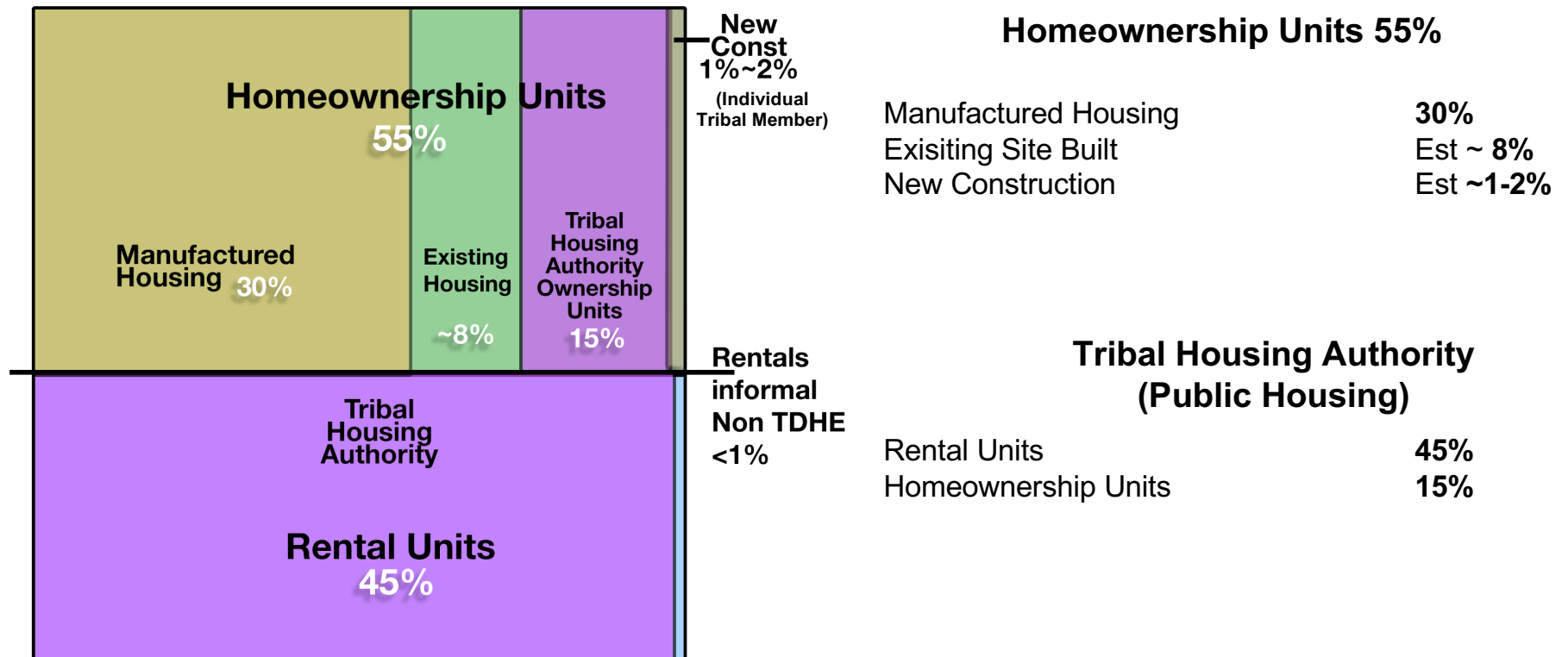
Off Reservation Homeownership Cycle



Housing Market

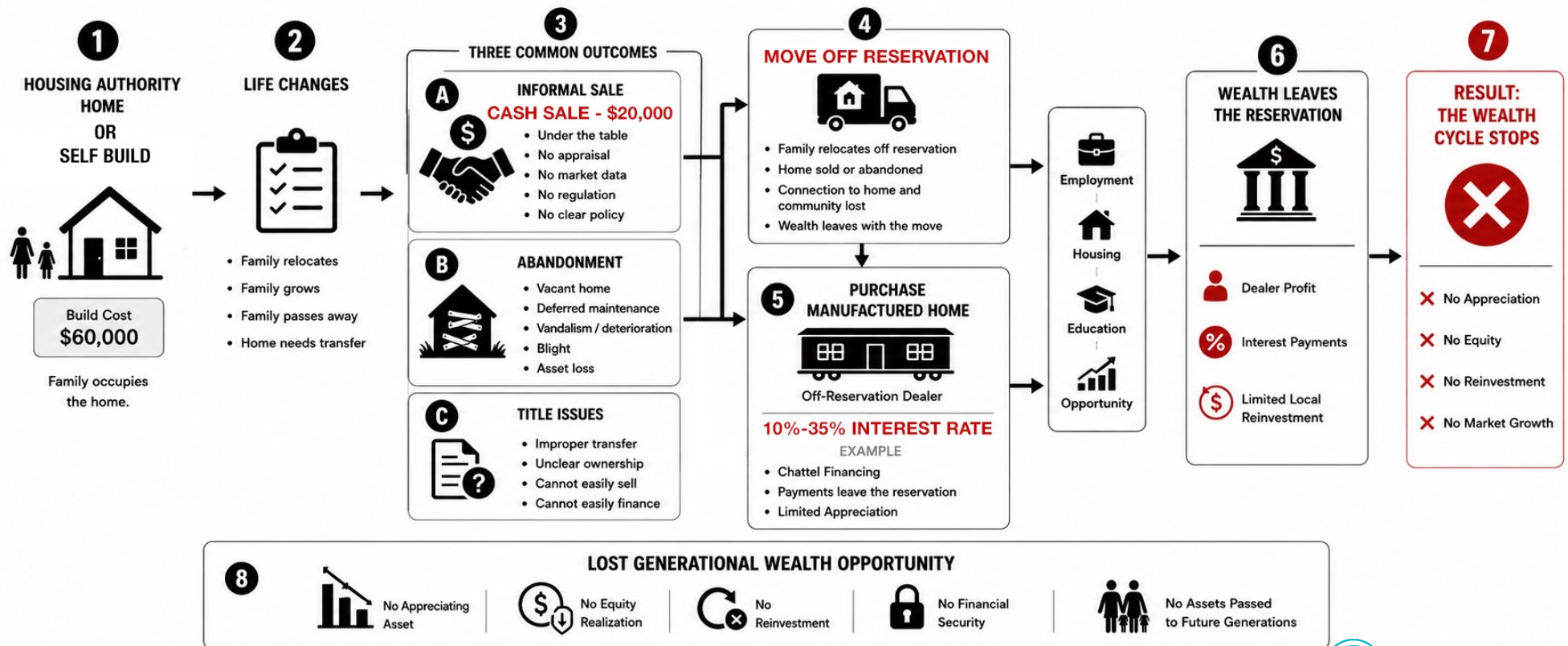
On the reservation

Unknown Market Value



Source: NCRC:Redlining the Reservation report. Census.gov, HUD.gov, American community Survey, SW Tribal Indian Housing Plans (SWIHP)

ON Reservation Homeownership Cycle



Homes on Rez Have Value!

Homes are appraisable on the reservation.

- Home In Lechee, AZ 3 bedroom
- Home Appraisals
 - Cost Approach: **\$170,000.00**
 - Comparable: **\$185,000.00**
 - No Appraisal: **\$30,000.00**
- Comparable home in Page sold for between \$240,000 - \$280,000.00
- Closed home is recorded in MLS and accessible by appraisers for a Comparable Market Analysis.
- Need more home sales for data building.

flexmls Web

11/18/24, 4:28 PM

Client Report (1)

09 Cliff View LOOP, Page, AZ 86040

\$170,000

	6767539 Residential Single Family - Detached Pending	
	Beds/Baths: 3 / 1 Bedrooms Plus: 3 Approx SqFt: 1,188 / Appraiser Price/SqFt: \$143.1 Year Built: 2000 Pool: None Encoded Features: 31RX1C1S Exterior Stories: 1 # of Interior Levels: 1 Dwelling Type: Single Family - Detached Dwelling Styles: Detached	Approx Lot SqFt: 11,604 / Appraiser Approx Lot Acres: 0.266 Subdivision: Lechee NHA Tax Municipality: Coconino - COUNTY Marketing Name: Planned Cmty Name: Model: Builder Name: Navajo Housing Authority Hun Block: Map Code/Grid: Building Number:
	Ele Sch Dist: Out of Area Elementary School: Out of Maricopa Cnty Jr. High School: Out of Maricopa Cnty	High School District: Out of Area High School: Out of Maricopa Cnty

Cross Streets: Coppermine Dr and Cactus Barrel Rd **Directions:** From Coppermine and Cactus - Head south on Coppermine road, R on Cactus Barrel, L on Clf View Loop, follow around corner, 4th house from the corner on North side of St.

Public Remarks: This home is located on the Navajo Reservation just a few miles south of Page. Surrounded by gorgeous canyons, mountains and near Lake Powell. This cozy little home shows pride of ownership with a clean yard and well maintained interior. This home is on Tribal trust and governed by Navajo Nation laws and policies and can only be purchased by enrolled and registered tribal members of the Navajo Nation.

Features	Room Details	Construction & Utilities	County, Tax and Financing
Garage Spaces: 0 Carport Spaces: 1 Total Covered Spaces: 1 Slab Parking Spaces: 1 Pool Features: No Pool Spa: None Horses: N Fireplace: Fireplace Living Rm; Freestnd Fireplace Landscaping: Dirt Front; Dirt Back Add'l Property Use: None Flooring: Carpet; Linoleum Windows: Dual Pane	Kitchen Features: Range/Oven Gas Master Bathroom: None Laundry: Wshr/Dry HookUp Only Dining Area: Dining in LR/GR Basement Y/N: N Sep Den/Office Y/N: N	Architecture: Other (See Remarks) Const - Finish: Stucco Construction: Frame - Wood Roofing: Comp Shingle Fencing: Wood Cooling: Refrigeration Heating: Propane Utilities: SRP; Butane/Propane Water: City Water Sewer: Sewer - Public Residential Propane Tank: Residential Propane Tank: Owned Services: County Services	County Code: Coconino Legal Description (Abbrev): AN: 000-00-000 Lot Number: 09 Town-Range-Section: 40-9-20 Cty Bk&Pg: Plat: Taxes/Yr: \$0/0 Ownership: Leasehold Co-Ownership (Fractional): Agreement Y/N: No New Financing: Cash Existing 1st Loan: Treat as Free&Clear Existing 1st Ln Trms: Disclosures: Seller Discl Avail; Agency Discl Req Possession: By Agreement; Close of Escrow

Fees & Homeowner Association Information			
HOA Y/N: N			
HOA 2 Y/N:			
HOA 3 Y/N:			
Association Fee Incl: No Fees Assoc Rules/Info: Pets OK (See Remarks)		Rec Center Fee Y/N: Rec Center Fee 2 Y/N: Land Lease Fee Y/N: N PAD Fee Y/N: N	Ttl Mthly Fee Equiv: \$0 Cap Improvement/Impact Fee: Cap Improvement/Impact Fee 2: Other Fees HOA:
Listing Dates		Pricing and Sale Info	Listing Contract Info
CDOM/ADOM: 1 / 1 Status Change Date: 11/07/2024 Off Market Date: 11/07/2024		List Price: \$170,000	Special Listing Cond: N/A

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Case Study: Public Home Sale on the Navajo Nation

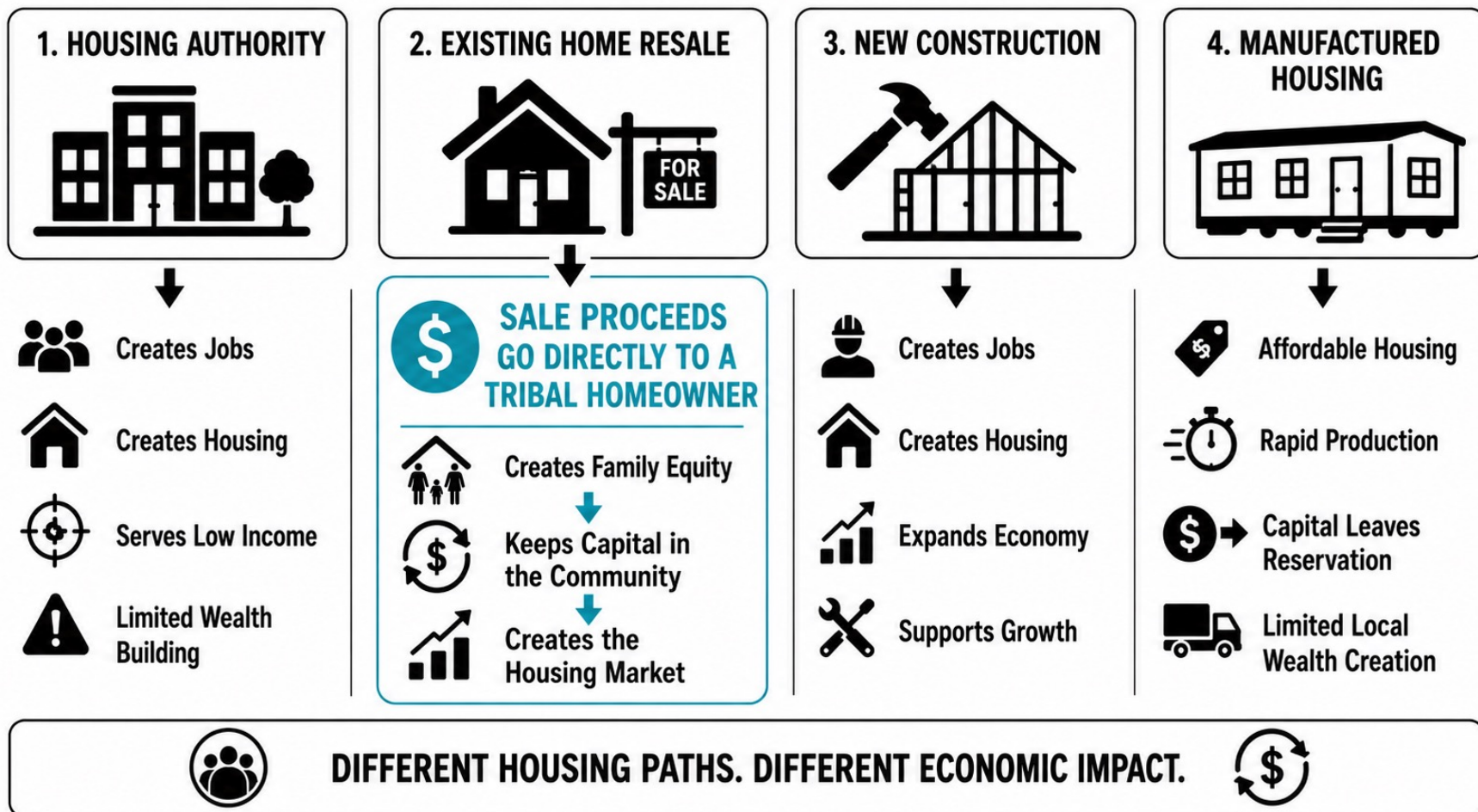
TRIBAL HOMEOWNERSHIP COALITION OF THE SOUTHWEST

CHRISTOPHER BILLEY, EXECUTIVE DIRECTOR

Funded By Wells Fargo Invest Native Initiative



ECONOMIC IMPACT OF TRIBAL HOUSING TYPES



Tribal Homeownership Education



**OUR
GOAL**

Shift the paradigm around what homeownership means—and what is possible—in tribal communities.



Home Sales are Vital!

Construction, Existing Home, Housing Authority

01

Tribal Members only

Must be a registered tribal member selling/buying from another registered tribal Member of the parent tribe.

02

Keeps Capital in the Community

Parent Tribe's home site Leasing Policy must allow for Sale/Transfer. Not all tribes will allow for a Sale of a home within their communities.

03

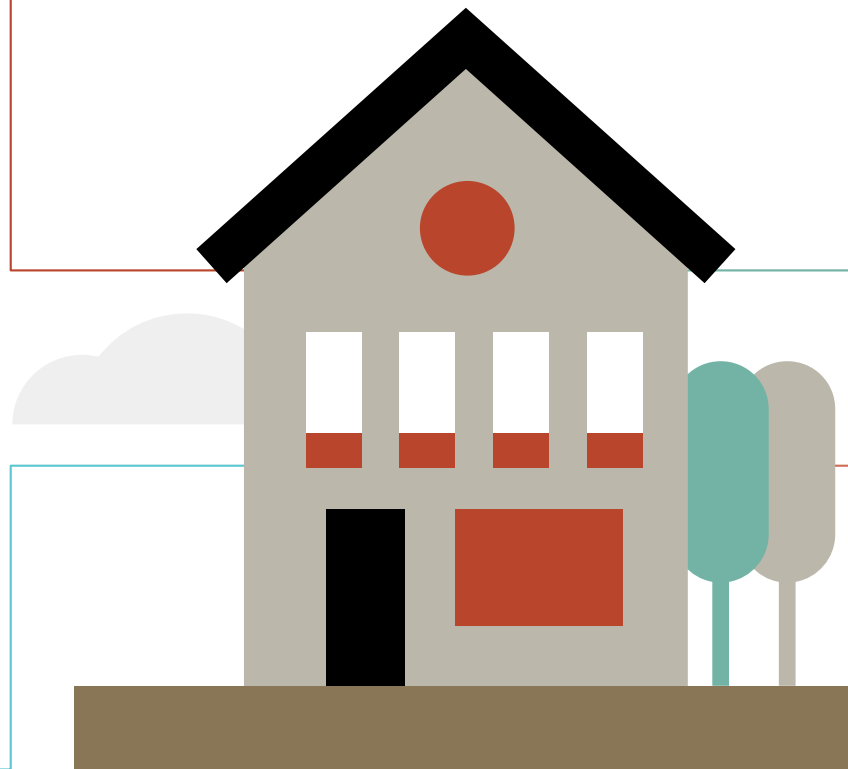
Creates Economic Activity

Every home sale generates work for lenders, appraisers, inspectors, contractors, suppliers and tribal governments.

04

Supports Market Growth & Investment

Recorded Sales Create Market Data, Improve Lender confidence, and encourage Construction



Create a Equitable Comparable Sales Market

Recorded Data is the life blood of Home Values and equity!



Use a licensed Appraiser

01

Appraisers are the 1st point of contact when trying to establish home value. Will most likely use Cost Approach.

Work with Licensed Professionals

02

Working with State Licensed Agents, Lenders and Title Companies. All have a fiduciary responsibility to their clients. They will establish how the sale, pricing and documents.

Record with the County and State MLS

03

At Closing, Record the sale with the County the home is located in. If a Realtor is involved they will automatically record it to the Multiple listing Service.

Redlining the Reservation

Report by NCRC
&
Native Community Capital

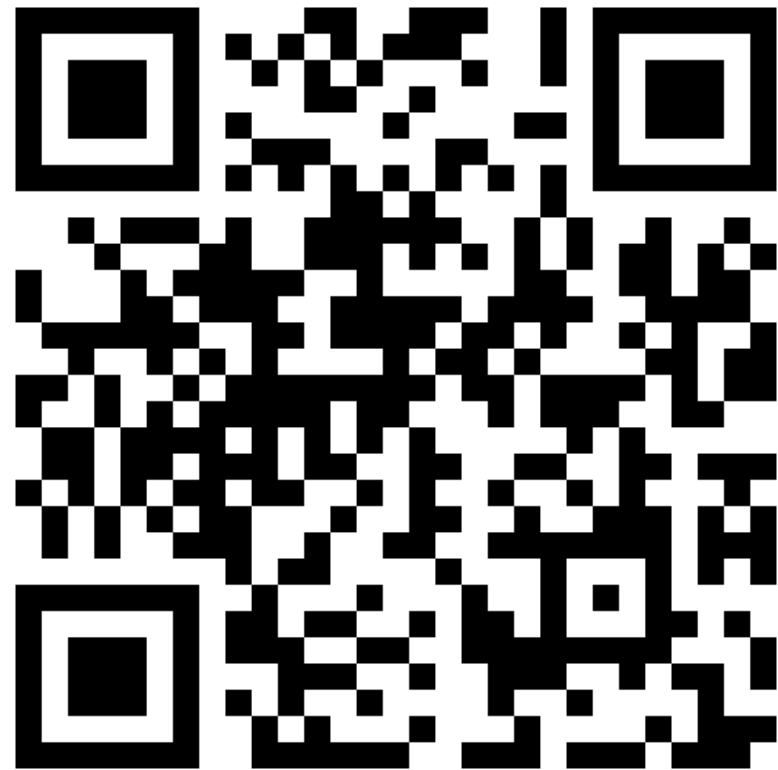


**REDLINING THE
RESERVATION**



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Tribal Homeownership Resource Guide

ARIZONA TRIBAL HOMEOWNERSHIP RESOURCE GUIDE 2026



TRIBAL
HOMEOWNERSHIP
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SOUTHWEST

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AMERIND
Insure Confidently

THRG DIRECTORY

Contact: Naomi Begay, Project Coordinator
Phone: (928) 555-4875
Email: nbegay@coopertrail.az
Location: Chinle, AZ
Category: Contractor
Counties: Apache
Jurisdiction: On-Reservation
Tribal Lands Served: Navajo Nation
Services: Home repair & rehab

7. Mesa Verde Contractors

Contact: Daniel Ortiz, Manager
Phone: (480) 555-6621
Email: dortiz@mesaverdecontractors.az
Location: Mesa, AZ
Category: Contractor
Counties: Maricopa
Jurisdiction: Off-Reservation
Services: Residential construction

8. Blue Sky Site Services

Contact: Karen White, Director
Phone: (928) 555-5543
Email: kwhite@blueskysite.az
Location: Page, AZ
Category: Contractor
Counties: Coconino
Jurisdiction: Both
Services: Site prep & utilities

9. Ironwood Contracting Co.

Contact: Samuel James, Owner
Phone: (520) 555-2990
Email: sjames@ironwoodco.az
Location: Casa Grande, AZ
Category: Contractor
Counties: Pinal
Jurisdiction: Off-Reservation
Services: General contracting

10. Plateau Infrastructure Services

Contact: Linda Chavez, Program Lead
Phone: (928) 555-8401
Email: lchavez@plateauinfra.az
Location: Tuba City, AZ
Category: Contractor
Counties: Coconino, Navajo
Jurisdiction: Both
Tribal Lands Served: Navajo Nation
Services: Infrastructure construction

BUILDERS (8)

11. Sunrise Valley Builders

Contact: Michael Grey, Builder
Phone: (480) 555-3109
Email: mgrey@sunrisevalley.az
Location: Scottsdale, AZ
Category: Builder

12. Painted Rock Builders

Contact: Alicia Torres, Owner
Phone: (928) 555-4432
Email: atorres@paintedrockbuild.az
Location: Holbrook, AZ
Category: Builder
Counties: Navajo
Jurisdiction: Both
Services: Residential housing

13. Coyote Ridge Homes

Contact: Brian Miller, Sales Director
Phone: (602) 555-6620
Email: bmliller@coyoteridgehomes.az
Location: Yuma, AZ
Category: Builder
Counties: Yuma
Jurisdiction: Off-Reservation
Services: Home construction

14. Desert Willow Builders

Contact: Renee Thomas, Operations
Phone: (928) 555-7123
Email: rthomas@desertwillow.az
Location: Flagstaff, AZ
Category: Builder
Counties: Coconino
Jurisdiction: Both
Services: New builds

15. Adobe Crest Builders

Contact: Joseph Yazzie, Owner
Phone: (928) 555-2199
Email: jyazzie@adobecrest.az
Location: Kayenta, AZ
Category: Builder
Counties: Navajo
Jurisdiction: On-Reservation
Tribal Lands Served: Navajo Nation
Services: Residential homes

16. Clear Path Home Builders

Contact: Susan Lee, Manager
Phone: (480) 555-9812
Email: slea@clearpathhomes.az
Location: Chandler, AZ
Category: Builder
Counties: Maricopa
Jurisdiction: Off-Reservation
Services: Housing development

17. Red Earth Residential

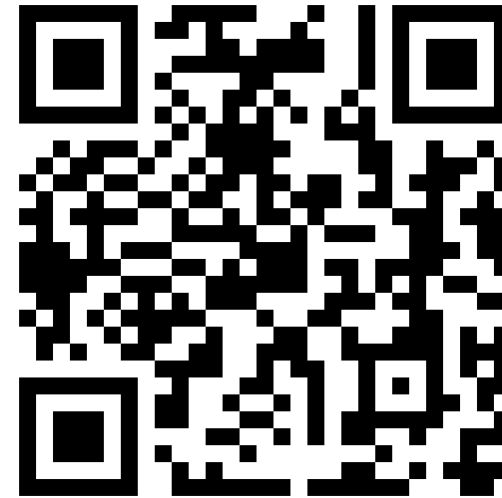
Contact: Anthony Begay, Principal
Phone: (928) 555-7741
Email: abegay@redearthres.az
Location: Chinle, AZ
Category: Builder
Counties: Apache



THANK YOU!



TRIBAL HOMEOWNERSHIP
COALITION OF THE SOUTHWEST



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