TRIBAL HOMEOWNERSHIP COALITION OF THE SOUTHWEST

2025 Program & Impact Report

2025 THOCSW Program & Project Report

The Tribal Homeownership Coalition of the Southwest, (THOCSW) is dedicated specifically to advancing **tribal homeownership** across Arizona and New Mexico. Our work does not focus on general housing systems such as rental housing or homelessness programs—instead, we are focused on creating, strengthening, and scaling pathways to homeownership on tribal land. This includes addressing real-world barriers related to land status, leasing, lending, valuation, and buyer readiness, while working directly with tribal partners and industry stakeholders to make homeownership achievable in practice.

We are committed to expanding tribal homeownership by empowering Native families, strengthening tribal leadership, and activating the shapers and movers of the homeownership ecosystem. This means working directly with those who influence outcomes—tribal housing authorities, lenders, developers, and policymakers—to build systems that make homeownership on tribal land achievable, sustainable, and scalable.

THOCSW delivers a coordinated portfolio of programs, education, workforce initiatives, research, and market demonstration projects focused on one outcome: expanding **tribal homeownership**. Our work is designed to reduce friction in on-reservation homeownership, build lender and homebuyer confidence, and create pathways that work in practice—then scale what performs.

---

1) Strategic Initiatives

These are our three primary organizational initiatives and the foundation of THOCSW's long-term sustainability.

A) Southwest Tribal Homeownership and Housing Summit (SWTHHS)

THOCSW delivers the Southwest Regional Tribal Housing Ecosystems Summit as a core convening platform designed to strengthen coordination across the tribal housing and homeownership landscape. The Summit brings together tribal housing authorities, tribal leadership, lenders, developers, state and federal agencies, philanthropic organizations, nonprofits, and industry professionals to engage in solution-focused dialogue around housing and homeownership in Tribal communities.

The Summit is structured to increase cross-sector collaboration, improve understanding of tribal housing systems, elevate tribal-led priorities, and support long-term ecosystem development throughout Arizona and New Mexico.

Summit programming is aligned with regional and national partners to maximize participation, resource alignment, policy engagement, and system-level coordination across the Southwest.

B) **Technical Assistance (Fee-Based)**

THOCSW delivers technical assistance to tribal housing entities and partners across three core areas:

- Leadership and systems training
- Real estate and title policy development
- Mortgage readiness and transaction preparation

C**) Tribal Homeownership Resource Guide (THRG - Annual Publication)**

THOCSW produces the Tribal Homeownership Resource Guide (THRG), an annual publication that serves as both a field resource and a platform for aligning partners, sharing data, and supporting homeownership education across tribal communities meant to educate potential tribal homebuyers.

---

2) Education & Training Programs

All education and training delivered by THOCSW is specifically designed to support **tribal homeownership readiness and systems understanding**.

A) Tribal Homebuyer Education Classes (Grant-Funded)

THOCSW delivers tribally relevant homebuyer education across Arizona and New Mexico, equipping Native families with the knowledge and preparation required to successfully navigate homeownership on tribal land.

B) Online Education Series (YouTube)

THOCSW's online education platform expands access to tribal homeownership knowledge, delivering consistent, culturally relevant content that supports homebuyer readiness and reinforces key concepts beyond in-person training.

C) Tribal Leadership Housing Education Module (Pilot → Product)

THOCSW delivers a Tribal Leadership Housing Education Module designed to strengthen leadership understanding of homeownership systems, policy barriers, and implementation strategies on tribal land. This training supports more effective decision-making and system alignment at the tribal level.

Currently waiting for deployment – Navajo Nation

D) Teen/Family 2-Day Housing and investment Workshop

We are developing a 2-day teen/family workshop focused on homeownership, investing, and financial literacy. This is aimed at building early, practical understanding in families so future homebuyers and leaders are not starting from zero.

E) Podcast Series

We are developing a short podcast series designed to be quick, practical, and easy to share—generally 5–10 minutes per episode. The first series is in development. Episode 1 focuses on qualifying for a mortgage: what it takes, what lenders are looking for, and the readiness steps that make the difference between “not yet” and “approved.”

F) Post-Purchase Home Care & Maintenance Workshop

We also see a need for a short, practical workshop focused on after-closing home care and basic maintenance**.** The goal is to help new homeowners protect their investment, avoid preventable repair issues, and understand routine upkeep—especially in areas where contractor access and repair costs can become a major burden if problems are ignored early.

---

3) Workforce Development & Housing Industry Pipeline

MCC + THOCSW Trades Scholarship (Active; Seeking Additional Funding)

THOCSW partners with Mesa Community College to support workforce development aligned with tribal homeownership, including training in construction trades, building systems, and housing delivery. This effort connects education to real-world application through internships and partnerships with housing entities:

- Masonry, HVAC, Carpentry, Plumbing, Electrical, Solar
- Construction Management, Building Codes
  This includes summer internships with housing authorities (Via a SWTHA/SWNAC partnership agreement) to connect training to real-world experience and expand capacity in the field.

This program is positioned for expansion as additional resources are secured to scale workforce capacity.

---

4) Research, Data, and Publications

THOCSW's research efforts are focused on strengthening **tribal homeownership systems**, improving data availability, and supporting informed decision-making across tribal and industry partners.

A) White Paper: On-Reservation vs. Off-Reservation Homeownership Systems Gap (In Development)

THOCSW is producing a white paper that looks at why homeownership does not function on the reservation the way it does off the reservation, what structural conditions would need to exist to move closer to that system, and the long-term benefits of a functioning market-rate pathway (stability, valuation data, lender confidence, mobility, and household wealth-building).

B) White Paper: TDHE Leadership Listening Session Findings, 2023

We have produced a separate white paper based on our TDHE leadership listening session. The intent is to preserve what was said, organize themes, and translate the findings into actionable priorities for training, technical assistance, and partner engagement.

C) Market-Rate Tribal Homeownership Data Survey

Our market-rate homeownership data was collected and we are now working toward actionable findings. We are working with the National Community Reinvestment Coalition (NCRC) to process this data.

D) Tribal Leadership Understanding Assessment (In Development)

We are developing an assessment of tribal leadership's understanding of homeownership on the reservation, led by Dr. Carr Cook. This work will incorporate the TDHE listening session findings and help us measure baseline knowledge and refine training accordingly.

E) Updating NAIHC Pathways (Completed spring of 2026, by Melinda Williams)

THOCSW is involved in updating National American Indian Housing Council(NAIHC) Pathways because much of the information in the system is obsolete and does not reflect current conditions or real-world transaction experience. This matters because outdated training content leads to bad expectations and slows deal-ready capacity across the ecosystem.

---

5) Partnerships & Ecosystem Development

A) Public Build/Sell Partner Development

THOCSW is advancing public build/sell partnerships to expand tribal homeownership through coordinated development and sales models. Engagement with state, tribal and private partners is underway to establish aligned approaches that support home construction and transition to ownership. This work is focused on creating scalable, repeatable models that increase homeownership on tribal land.

THOCSW invites tribal governments, housing authorities, developers, and financing partners to engage in build/sell initiatives that expand homeownership on tribal land. Priority areas include site control, construction partnerships, and access to lending capital. Organizations interested in advancing practical, market-based homeownership models are encouraged to connect with THOCSW to explore partnership opportunities.

6) Advocacy & Systems Change

A) Statewide Engagement

THOCSW actively engages with state and federal partners to improve alignment, reduce barriers, and advance policies that support tribal homeownership. We are working to increase engagement and alignment with statewide housing stakeholders, with a particular focus on:

- Housing New Mexico (Previously Mortgage Finance Authority)
- NM Indian Affairs Committee, IAC and NM Indian Affairs Department, IAD engagement last year Need more engagement this year
- Arizona Department of Housing and the Arizona Housing Coalition.
- The goal is stronger coordination and more meaningful participation in tribal housing priorities, including events, training, and system reform work.

B) Appraisal & Market Infrastructure

THOCSW is participating in the CARE Council under the Appraisal Institute. This is directly connected to market function because appraisal and valuation remain a major bottleneck in building reliable comparable data and lender confidence in tribal markets.

---

7) Homeowner Protections & Consumer Infrastructure

Old Republic Home Warranty (On-Reservation Service Expansion)

THOCSW successfully expanded access to home warranty services on tribal land, addressing a key gap in post-purchase support and homeowner protection. We are now pursuing a formal acknowledgement and qualification process that would allow Old Republic to approve or disapprove service eligibility up front—essentially a consistent way to "pre-qualify" whether a home is eligible for service, so homeowners and partners are not guessing.

---

8) Market Demonstration / Precedent-Setting Projects

Tuba City Master Lease Home Sale Project (Lender Needed)

THOCSW is implementing a market demonstration project in Tuba City to establish a replicable model for home sales on tribal land, supporting lender participation and real-world transaction pathways. We are actively searching for a mortgage partner. This project is important because it creates precedent and gives lenders experience in a controlled, practical way.

---

9) Grants & Resource Development

THOCSW's resource development efforts are focused on sustaining and expanding tribal homeownership initiatives across Arizona and New Mexico. Priority investment areas include operations, homebuyer education, workforce development, research and data, and tribal leadership training—all directly tied to advancing homeownership on tribal land.

THOCSW's work demonstrates that tribal homeownership is achievable when systems are aligned and barriers are addressed. By focusing on real-world implementation—education, partnerships, market development, and policy engagement—THOCSW is helping create pathways that allow Native families to become homeowners on tribal land. This work is not theoretical; it is producing measurable outcomes and building the foundation for scalable homeownership across tribal communities.

Opportunities to Engage & Support Tribal Homeownership

To expand impact and accelerate progress, THOCSW is inviting partners, funders, and stakeholders to engage in the following areas:

1. Expand Homebuyer Education Delivery

Support the delivery and expansion of tribal homebuyer education across Arizona and New Mexico, increasing the number of Native families prepared to successfully navigate homeownership on tribal land.

---

2. Strengthen Workforce Development Pathways

Invest in workforce initiatives, including the MCC Trades Scholarship and internship pipeline, to build the skilled labor force required to support home construction and long-term homeownership sustainability in tribal communities.

---

3. Advance Market Demonstration Projects

Engage with THOCSW to support market demonstration efforts, including the Tuba City master lease home sale project. Participation from lending partners and financial institutions is critical to establishing replicable homeownership models on tribal land.

---

4. Support Strategic Partnerships

Collaborate with THOCSW and aligned organizations to strengthen coordination across the tribal homeownership ecosystem, including partnerships that improve program delivery, capacity, and system alignment.

---

5. Invest in Organizational Capacity Building

Support THOCSW's internal capacity to scale and sustain its work, including staffing, operational systems, program delivery infrastructure, and organizational development. Capacity-building investments enable THOCSW to expand reach, improve efficiency, and deliver high-quality, tribally relevant homeownership initiatives across Arizona and New Mexico.

---

6. Scale Tribal Leadership Education

Partner with THOCSW to expand leadership training initiatives that equip tribal leaders with the tools and understanding needed to advance effective homeownership systems within their communities.

---

7. Amplify Tribal Homeownership Education and Awareness

Help expand the reach of tribal homeownership education by sharing THOCSW content, participating in outreach efforts, and connecting communities to available resources and opportunities.

---

8. Invest in Data, Research, and Market Infrastructure

Support the analysis and application of tribal homeownership data, including survey efforts and research initiatives that inform policy, improve program design, and strengthen market confidence.

---

9. Invest in Tribal Homeownership (Funding Partners)

THOCSW is seeking funding partners to support and scale tribal homeownership initiatives across Arizona and New Mexico. Investment opportunities include homebuyer education, workforce development, research and data infrastructure, and leadership training—all directly tied to expanding homeownership on tribal land.

Funders and philanthropic partners play a critical role in accelerating these efforts, enabling THOCSW to deliver measurable outcomes and build scalable homeownership pathways across tribal communities.

Organizations and partners interested in advancing tribal homeownership are encouraged to connect with THOCSW to explore collaboration, investment, and implementation opportunities.

Christopher Billey
Executive Director, THOCSW
chris@tribalhomesw.org
602-790-8983

2025 Public Impact Report

Program activity, outcomes, and reach (calendar year 2025)

In 2025, THOCSW delivered a full year of tribal homeownership work across the Southwest—combining homebuyer education, partner support, applied problem-solving, professional capacity-building, and systems engagement. Our tracking shows **54 engagements (events THOCSW engaged with tribal Community in general)** and **1,372 documented impacts**, alongside substantial public reach through campaigns and digital channels. In parallel, THOCSW-supported tribal homeownership programs reported **85 home purchases in 2025**, tied to **grant funding and/or homebuyer education provided by THOCSW in the prior year**, supporting tribal members' readiness and purchase activity through established tribal homeownership programs.

---

1) 2025 key metrics

Metric	2025 result (tracked)
Total engagements logged	**54**
Documented impacts (sum of tracked impact entries)	**1,372**
Campaign reach (total)	**139,476**
Unique visitors (total)	**8,426**
Male served (tracked)	**194**
Female served (tracked)	**228**
Renters engaged (tracked)	**159**
Existing homeowners engaged (tracked)	**19**
Non-homeowner counseling touchpoints (tracked)	**165**
New-homeownership counseling touchpoints (tracked)	**181**
Home purchases reported by partner programs (tracked, 2025)	**85**
New homes constructed (tracked)	**4**
Households meeting a "+$5k savings" milestone (tracked)	**18**
Instructor certifications (tracked)	**21**
Tribally relevant homeowner videos produced (YouTube)	**8**
Tribal homeownership survey effort	**13 events**; **nearly 300 surveys** collected (survey closed)

Note on the "85 purchases" metric: These purchases were tracked through tribal homeownership programs supported by **THOCSW grant funding and/or homebuyer education delivered in the prior year**, resulting in home purchases during 2025 (details in Section 5).

---

2) Geographic footprint and engagement volume

Engagements by location (count of engagements logged)

Location (State code in tracker)	Engagements	Documented impacts (where recorded)
Arizona (AZ)	**24**	**534**
New Mexico (NM)	**15**	**297**
Washington, DC (WDC)	2	113
South Dakota (SD)	2	69
Nevada (NV)	2	37
Oklahoma (OK)	1	9
Pennsylvania (PA)	1	37
Tennessee (TN)	1	15
Washington (WA)	1	21
Michigan (MI)	1	—

Interpretation: THOCSW's core service activity remained concentrated in **AZ and NM**, while strategic participation in national convenings and partner meetings extended reach and strengthened systems alignment beyond the region.

---

3) Program activity profile

Engagement mix (number of engagements that included each component)

Activity component	# of engagements
Peer-to-peer engagement	**20**
Campaign / awareness activity	**18**
Program development	**14**
Professional development	**10**
Advocacy / systems engagement	**9**
Training sessions	**9**
Instructing other professionals	**9**
Innovative product / model development	**9**

Research & development (R&D)	**7**
Homebuyer education (HBE)	**5**
Data / survey work	**5**
Interviews	2
Case study work	2

4) Innovative products and tools developed or advanced (2025)

In 2025, THOCSW advanced a set of practical products and tools designed to remove barriers in tribal homeownership and strengthen the ecosystem for families, tribal housing programs, and housing industry professionals. These tools are designed to be **replicable** and to reduce friction across appraisal, underwriting, resale, education, and program administration.

Innovative product / tool	What it does	Barrier it addresses
Case study development	Documents real tribal homeownership pathways using actual transactions and implementation detail	Lack of replicable models; “it can’t be done” assumptions
Master lease resale pathway (sale + MLS listing + standard title/recording)	Demonstrates market-facing resale mechanics aligned with standard real estate practice	Resale feasibility; valuation credibility; market comparables
YouTube educational video series (tribal homeownership)	Produces short, engaging, tribally relevant homeownership education content	Public information gap; limited accessible tribal-specific content
Shorter non-certification Free to attend Tribal-focused homebuyer education (HBE)	Delivers tribal and system-relevant HBE tailored to tribal land realities and processes	Readiness barriers; mismatch with standard HBE models
Tribally oriented home warranty service initiative (negotiations initiated)	Works to expand home warranty coverage where service areas and contractor access limit options	Post-purchase stability; service access gaps on reservation
Tribal appraisal recordation within county database (tool/concept advanced)	Expands access to appraisal data as a professional reference point for CMA and valuation	Lack of comparable data; weak appraisal data infrastructure
Tribal homeownership survey focused on middle-income returners	Builds data on middle-income earners returning to the reservation and readiness constraints	Lack of data for “missing middle” demand and barriers

Lender mortgage training / CDFI technical assistance for licensing	Strengthens lender and CDFI capacity to operate effectively in tribal contexts, updating Pathways (NAIHC)	Limited lender readiness; licensing/compliance capacity constraints
Leadership module development	Develops structured training modules for tribal leadership on barriers, roles, and solutions	Governance knowledge gap; implementation and policy alignment challenges

---

5) Homebuyer education and partner program outcomes

A) THOCSW homebuyer education delivered in 2025 (tracked sessions)

Date	Location	Activity	HBE participation (tracked)	Documented impacts	Purchases recorded on-session*
4/26/25	AZ	HBE – Tuba City Chapter	12	12	1
7/10/25	AZ	Pascua Yaqui HBE	17	20	2
7/12/25	NM	HBE – Shiprock	56	56	1
9/25/25	NM	THOCSW HBE – Zuni Pueblo	28	28	3
9/27/25	NM	THOCSW HBE – SIPI (Albuquerque)	65	65	2

*"Purchases recorded on-session" reflects what was entered on those event lines. The larger **85 purchases** metric is tracked separately through partner program reporting (below).

B) 2025 purchases tracked through THOCSW-supported partner programs (85 total)

THOCSW tracked **85 home purchases in 2025** reported through tribal homeownership programs that had received **THOCSW grant support and/or homebuyer education in the prior year**, helping create the readiness pipeline that resulted in purchases during 2025.

Tribal homeownership program (partner)	THOCSW support contributing to 2025 outcomes	2025 outcome tracking
Zuni Housing Authority	Prior-year HBE and/or grant support	Included in the **85 total purchases**(aggregate)

Jemez Pueblo	Prior-year HBE and/or grant support	Included in the **85 total purchases**(aggregate)
Santa Ana Pueblo Homeownership Program	Prior-year HBE and/or grant support	Included in the **85 total purchases**(aggregate)

C) Program reception and demand signal

THOCSW's tribal homebuyer education classes were consistently well received by attendees. The most common and highest-value request from participants and partners was to **expand training availability** and develop a **tribal homeownership education certification program**, reflecting demand for a standardized, tribally relevant curriculum that can be deployed consistently and recognized across communities and systems partners.

---

6) Leadership training and systems change initiatives (2025)

In 2025, THOCSW was actively engaged in developing a **tribal leadership training program** focused on homeownership barriers, system design, and implementation realities on tribal lands. THOCSW engaged the Navajo Nation and additional tribal leaders to support a study and inform module development.

Leadership engagement (2025)	Purpose	Output focus
Navajo Nation leadership engagement	Identify and document homeownership system barriers; inform training modules	Leadership training module development; systems mapping
Zuni leadership engagement	Tribal program realities and barriers; readiness and implementation needs	Module development aligned with local program operations

---

7) Appraisal representation and systems engagement (2025)

Appraisal policy and representation

In 2025, THOCSW was **accepted to the Appraisal Institute's CARE Council** and is currently the **only Native American voice on the Council** representing Indian Country with regard to appraisals. This role strengthens THOCSW's ability to advocate for practical solutions to one of the most persistent constraints on tribal homeownership: credible valuation pathways that work on trust land and in rural tribal markets.

---

8) Communications and public awareness (2025)

THOCSW paired direct program work with sustained outreach to build public understanding and expand the pipeline of informed households and partners.

Tracked outreach and awareness indicators

Channel / activity line	Campaign reach	Unique visitors (where recorded)
THOCSW Facebook (year-end entry)	126,496	—
THOCSW HBE – SIPI (Albuquerque)	7,845	5,756
Data Survey (year-end entry)	3,390	1,271
THOCSW Website (year-end entry)	686	235
Newsletter (year-end entry)	284	256
YouTube channel (impact line)	—	120

Total for 2025 (tracked): 139,476 campaign reach and **8,426 unique visitors**.

Tribally relevant homeowner education content (YouTube)

In 2025, THOCSW produced **8 tribally relevant homeowner videos** on YouTube. These videos have been praised by **Wells Fargo** and other tribal housing professionals as **short, engaging, and relevant**, filling a persistent gap where accessible tribal homeownership content is often limited. This content supports THOCSW's education strategy by extending learning beyond classroom settings and reinforcing readiness through mobile-first, shareable resources.

---

9) Data and research (2025)

Tribal homeownership survey initiative (AZ and NM)

To strengthen community-informed program design and improve the quality of tribal homeownership insight, THOCSW conducted a survey initiative across **13 events in 2025** throughout tribal communities in **Arizona and New Mexico**. THOCSW collected **nearly 300 surveys** and formally **closed** the survey period in 2025. This dataset will inform program refinement, leadership training module development, and future policy and systems engagement.

---

10) Applied case study highlight (2025)

A core THOCSW strategy is demonstrating real-world feasibility, not only describing barriers. In 2025, the LeChee case study was a signature example of this approach.

Case study	What it demonstrated	Tracked impact indicators
LeChee, AZ home sale case study	Proof that homes on trust land can be sold, valued, and transferred when process barriers are addressed	**279 impacts** and **275 unique visitors**(tracked on the case study line)

---

11) Advocacy and legislative engagement (2025)

THOCSW participated in targeted advocacy and legislative engagement in 2025 to advance practical solutions for tribal homeownership barriers, strengthen agency coordination, and improve system clarity for tribal transactions.

Advocacy / legislative engagement	Focus area	Purpose / outcome
Indian Affairs and legislative meetings (AZ & NM)	Policy alignment and barrier removal	Strengthen awareness of tribal homeownership constraints; advance solutions through public-sector partners
Meetings with Housing New Mexico	State housing system coordination	Improve alignment between state tools and tribal homeownership realities
THOCSW meeting with NM Senator Heinrich staff	Federal policy engagement	Elevate barriers and solution pathways affecting tribal homeownership in New Mexico
Legislative meetings in Washington, DC	National systems engagement	Build awareness and relationships to support policy and agency coordination
Meeting with Fannie Mae and NNOPVP (to initiate communication on their MOU)	Secondary market and partnership alignment	Re-open / strengthen coordination pathways supporting tribal homeownership initiatives
HUD 184 underwriter training advocacy (Melinda Williams)	Underwriting clarity and tribal awareness	Advocated for clearer guidelines and increased tribal awareness among HUD 184–certified underwriters to support consistent decisioning and reduce friction in on-reservation transactions

---

THOCSW's work is centered on one outcome: expanding tribal homeownership as a pathway to stability, equity, and long-term opportunity for Native families. For too long, homeownership on tribal land has been constrained not by lack of demand, but by structural barriers—appraisal limitations, underwriting uncertainty, land and lease complexity, and a lack of clear, consistent systems for professionals working in Indian Country.

In 2025, THOCSW took a practical, implementation-driven approach to addressing these challenges—delivering targeted homeownership education, strengthening system readiness, advancing data and market infrastructure, and engaging partners across the homeownership ecosystem. This work is not theoretical; it is producing measurable outcomes and demonstrating that homeownership on tribal land can function, scale, and succeed.

By focusing on what works and building from it, THOCSW is helping establish a more reliable, consistent, and scalable pathway to homeownership across tribal communities.