



# **Creating Partnerships to Advance Mortgage Opportunities on Tribal Lands**

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# Presenters

❖ **Deborah Webster**

Principal

Concept Consulting Group, LLC

[dwebsterccg@me.com](mailto:dwebsterccg@me.com)



❖ **Ben Navarro**

Advisor, Fannie Mae

[Benjamin\\_Navarro@fanniemae.com](mailto:Benjamin_Navarro@fanniemae.com)

❖ **Lisa Manwell**

Executive Director

San Ildefonso Housing Authority (SIHA)

[director@sanihousing.org](mailto:director@sanihousing.org)



❖ **Denise Zuni**

Owner, Sh'eh Wheef Law Offices

[dzuni@live.com](mailto:dzuni@live.com)

❖ **Rachael Gilman**

Home Purchase Advisor Manager

Homewise

[rgilman@homewise.org](mailto:rgilman@homewise.org)



## Housing Development on New Mexico's Tribal Lands

- Why building new housing and preserving traditional land uses and culture on reservations is important
- What does it take or what is in the way of making that happen?
- Where can we get support and help?



## About San Ildefonso Pueblo

- Located on 39,000 + acres of lands held in Trust by the Federal Government in Santa Fe County
- National Register of Historic Places- established c. 1300 AD
- Tribal enrollment of 800+ people
- Economy
  - Tourism
  - Government related employment in nearby Los Alamos National Labs and Santa Fe
  - Tribal Government employment and programs, such as the Farm Project



# San Ildefonso 2022 Land Use Plan

## Vision

- “To create a place that unifies the people, culture, and traditions of the Pueblo de San Ildefonso”

## *Housing Concerns*

- *The “development of attainable housing is a top priority for the Pueblo. Without new housing, the Pueblo is unable to attract and retain the Pueblo Members needed to maintain cultural traditions and preserve the nation.”*
- *An “estimated half of the 230+ tribal members who live outside the community would relocate if housing were available”*

# San Ildefonso Pueblo

## Housing Program History

- All Indian Pueblo Housing Authority (AIPHA) - Pre-1996
  - Southern Pueblos + Ohkay Owingeh
  - 1937 Act - allocated per region
  - “HUD” housing model - low rent, mutual help
- Northern Pueblos Housing Authority
  - 1996 Native American Housing Assistance Self Determination Act (NAHASDA)
    - Block grant program
    - Enabled TDHEs to be formed
    - Encouraged, leveraging of resources
- New Housing
  - Deer Tail I - 2013 - 10 Lease Purchase
  - Battleship - 1998 - 20 Lease Purchase
  - Black Mesa - 1992 - 28 Mutual Help Units

# San Ildefonso Housing Authority (SIHA)

- SIHA established in 2021- 2022
- Administers the Pueblo's annual Indian Housing Block Grant program (IHBG) under NAHASDA
- 2025 IHBG is \$464k and SIHA manages existing assisted housing stock, operations and addresses housing needs with these funds
- Staff of three with consulting support in accounting
- Major goals defined in SIHA's Annual Indian Housing Plan guided by Pueblo and the Pueblo's 2022 Master Land Use Plan



## Four Key SIHA Goals

### **1. Create sustainable new homes for homebuyers**

- Complete the Deer Tail II 27 lot subdivision
- Facilitate access to quality and effective homebuyer education and counseling

### **2. Increase homeownership opportunities for families at all income levels**

- Enable new mortgage loan options, e.g., conventional mortgage loan
- Access funding needed to make homes more affordable
- Meet regularly with SIHA board, Tribal Council to orient and explain how mortgage financing works on Trust lands



## Four Key SIHA Goals

### **3. Promote the economic well being of, and safeguard the cultural traditions and quality of life for, tribal members**

- Design financing plans that builds tribal member assets, e.g., homeowner equity
- Establish new partnerships to leverage staff time and funding
- Complete a Pueblo-wide comprehensive housing needs assessment

### **4. Coordinate more effectively with Pueblo**

- Adhere to the Pueblo's 2022 Comprehensive Land Use Plan
- Collaborate to access funding for infrastructure (2024)
- Address internal residential leasing process challenges
- Address inconsistencies in tribal laws that impede the mortgage process

## Deer Tail II

# Deer Tail II

- Mixed income development with 27 buildable lots
- Lots are for sale to eligible homebuyers
- SIHA will build up to 15 affordable homes for sale to eligible homebuyers who can obtain a mortgage from an approved lender
- Remaining lots can be sold to eligible homebuyers who can build a home with their own funds or with a mortgage loan from an approved lender



## Deer Tail II Program

Eligible San Ildefonso Tribal Members are those families who:

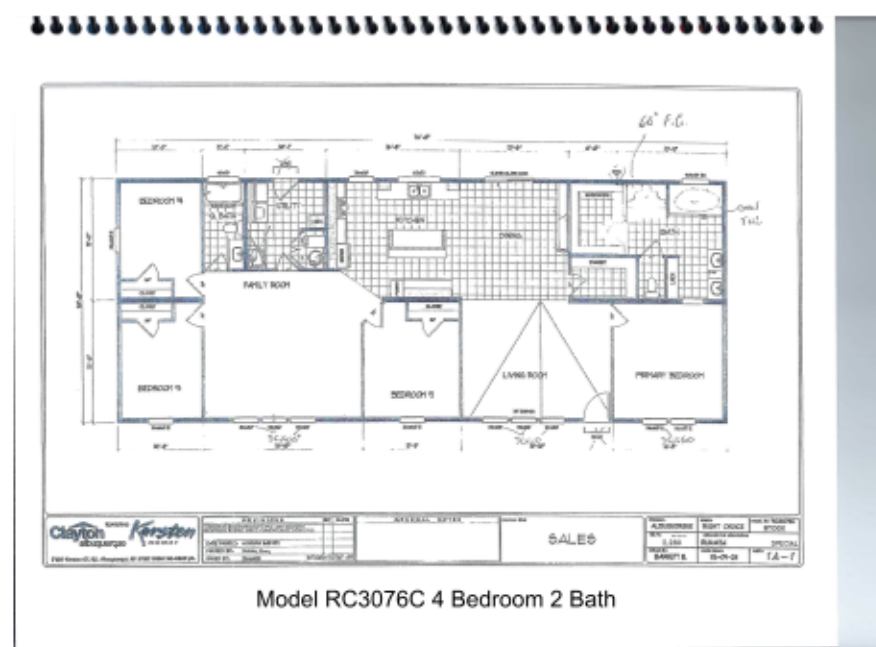
- Qualify for a residential lease approved by SIHA and the BIA
- Will use the home as their primary residence

Funding and policy is in place for subsidy under the *SIHA Home Mortgage Assistance Policy (HMAP)*



# Where We Are

- Stick built or manufactured homes allowed
- Infrastructure will be completed by January 2026
- SIHA 10 manufactured homes - seven 3 bedroom and three 4 bedroom - to be installed with hook-ups by target date of June 2026



# Deer Tail II Infrastructure Project

## Developer: San Ildefonso Pueblo

Number of Lots	27				
<b>Infrastructure - Deer Tail II</b>	<b>ARPA</b>	<b>TIF-14</b>	<b>Capital Outlay3033</b>	<b>TIF -01</b>	<b>Totals</b>
Total Grant/Award	\$ 1,000,000	\$ 1,500,000	\$ 1,000,000	\$ 1,100,000	\$ 4,600,000
Planning and Design	\$ 174,476		\$ 73,831	\$ 7,989	\$ 256,296
Construction	\$ 825,524	\$ 1,500,000	\$ 926,169	\$ 1,092,011	\$ 4,343,704
<b>Totals</b>	<b>\$ 1,000,000</b>	<b>\$ 1,500,000</b>	<b>\$ 1,000,000</b>	<b>\$ 1,100,000</b>	<b>\$ 4,600,000</b>
<b>Per Lot Costs</b>	<b>\$ 170,370</b>				
<b>Number of Assisted or Restricted Lots</b>					
Total Sources	\$ 4,600,000				
Total Amount of Sources with Restrictions	\$ -				
Percentage of Restricted Lots	0%				
<b>Number of Assisted or Restricted Lots</b>	<b>0</b>				

# Deer Tail II - Affordable Housing Developer SIHA

- 10 +/-Units Constructed by SIHA
  - Three and four BR/2BA manufactured homes
  - SIHA HUD grant funds --2023 IHBG, 2024 ICDBG (5M)
  - HUD Income and housing payment restrictions apply (USMI)
  - SIHA's 2024 Home Mortgage Assistance Policy requirements apply
- Down Payment and Closing Cost Assistance
  - SIHA's 2023 ICDBG grant funds (2M)
  - HUD Income restrictions (AMI)
  - SIHA's 2024 Home Mortgage Assistance Policy requirements apply



# Deer Tail II - Affordable Housing

## Developer: SIHA

Infrastructure		\$ 170,370	
3 BR House		\$ 190,000	
Utility Hook-Ups		\$ 20,000	
Total Costs			\$ 380,370
Purchase Price			\$ 380,370
Less Forgivable Grant - Lot Acquisition		\$ 170,370	
Balance - Required Mortgage/Subsidy			\$ 210,000
What is the Affordable Mortgage?			
Adjusted Monthly Income	\$3,930		
Maximum Debt Ratio - Mortgage Lender (41%)	\$1,611		
Less Monthly Debt	\$650		
Less Insurance	\$100		
Balance for PIT		\$861	
Sustainable Mortgage @ 6.50%			\$136,267
Subsidy Required - SIHA 20 Year Forgivable Grant			\$ 73,733
1st Mortgage and Amount Paid to SIHA at Closing - Program Income			\$ 136,267

## Legal Structure in Place for Mortgage Homeownership

### San Ildefonso Amended Mortgage and Leasing Act 2024

- Allows for tribal members to obtain a mortgage to buy or build a home on the San Ildefonso Pueblo

### HUD 184 Loan Guarantee Program Memorandum of Understanding 2007

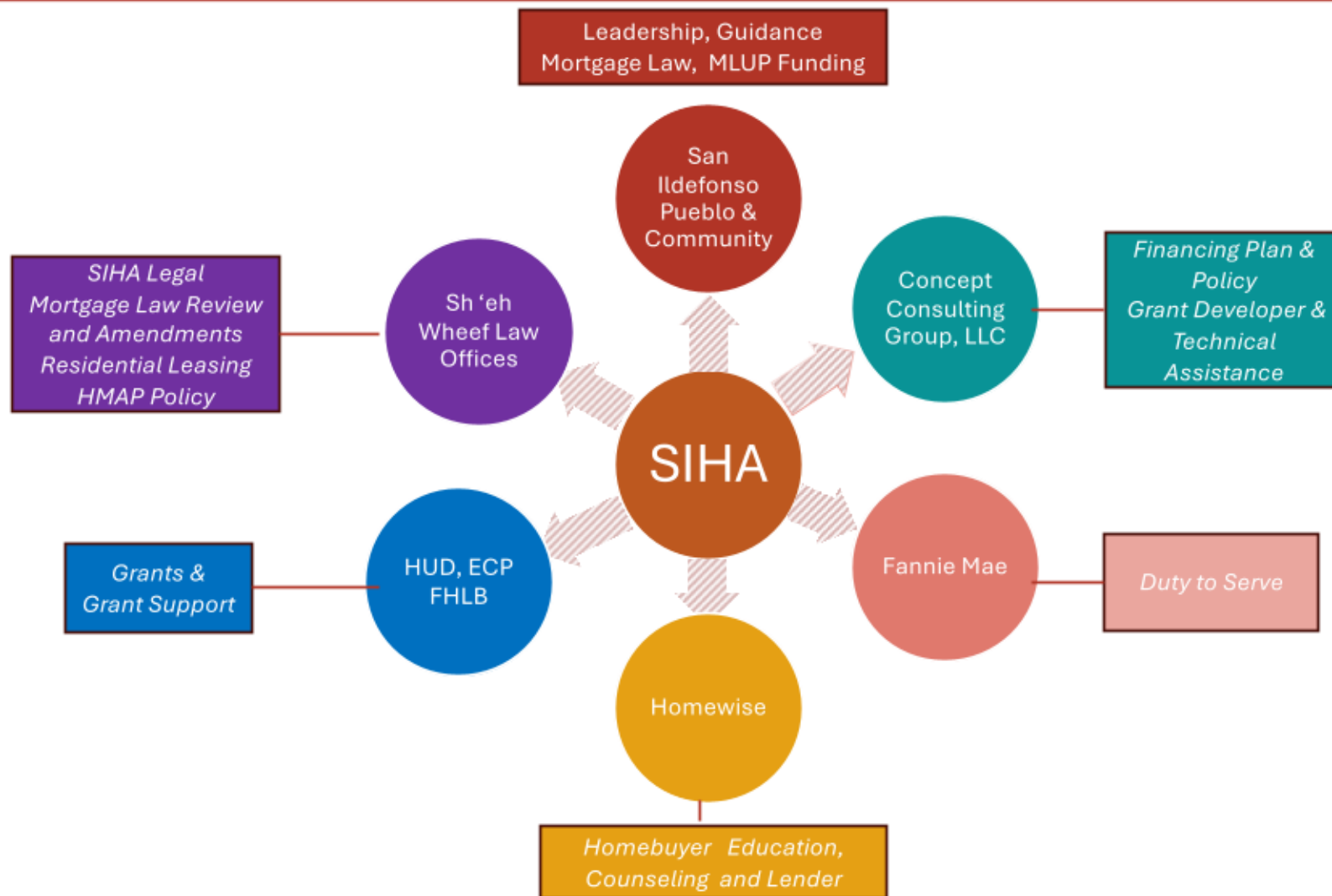
- Enables San Ildefonso Pueblo members to access a mortgage loan under the HUD 184 Loan Guarantee program from an approved lender

### Fannie Mae NACLI Memorandum of Understanding 2024

- Enables San Ildefonso Pueblo members to access a FNMA conventional mortgage loan from a FNMA approved lender

# Partners: Identifying and Addressing the Barriers to Goals





Who is...





- Community Development Financial Institution (CDFI), founded in 1986
- Education: group and one-on-one pre-purchase counseling
- Partial down payment assistance
- Salaried Realtors to help in the home search
- Low-interest mortgage loans
- In-house loan servicing
- Home Improvement assistance and lending
- Refinance
- Help in Selling a Home
- Community Development
- Public policy work to help close the racial wealth gap
- Only NACLI-approved lender in NM on Tribal Land- we can do conventional financing on trust land. Also offer the HUD-184 loan*

# Homebuyer Process for San Ildefonso Project

1. Interested homebuyer submits completed applications to SIHA
  - SIHA verifies tribal membership, household data on income & family size
  - SIHA determines eligibility for financial assistance (grants)
2. Interested homebuyers are referred to Homewise
  - Homebuyer complete homebuyer education
  - Homewise determines mortgage "readiness" and helps applicants create and follow an Action Plan to meet financial goals and work to qualify for a mortgage
3. SIHA works with homebuyer and Homewise to:
  - Obtain a residential lease
  - Complete homebuyer purchase, grant and other agreements
  - Close on the mortgage loan and grants



# Issue: Legal Infrastructure

## Issue

- Conflicts between 2024 Mortgage Ordinance and FNMA requirements and SIHA's authority
  - Security Instrument Rider
    - Right of 1<sup>st</sup> refusal and sale of leasehold interest
    - Subleasing to non-tribal member with tribal consent
  - SIHA directed to approve lender's 1<sup>st</sup> mortgage loans which is not with their authority

## Fix

- FNMA legal, Sh 'eh Wheef worked with Pueblo's legal and Tribal Council to make corrections amend and approve the 2024 Mortgage Ordinance
- Requested amendment to FNMA Security Instrument Rider

# Issue: The Leasing Process

## Issue

- Pueblo Realty is not staffed or experienced with the BIA residential lease process for new development
- Understaffed BIA and time taking to review and approve the Deer Tail II Survey and Master Lease

## Approach

Under Amended 2024 Mortgage Law, SIHA is authorized to prepare and approve residential leases on behalf of the Tribal Council and submit lease to BIA for approval and recording

Regular communication with BIA staff. Future goal: enable HEARTH Act

# Issue: Understanding Mortgage Loans and Process for Tribal Council and SIHA Board

## Issue

- Preparing the SIHA Board
- Tribal Council (TC) had concerns about risks of mortgage loans - default & foreclosure and loss of Tribal lands and want to protect tribal members

## Approach

- Training/workshops meetings with boards
- Facilitated workshops and discussions with TC in their TC working sessions on how mortgage financing works on trust lands and risks and default mitigation

# Issue: Understanding Mortgage Loans and Process for Homebuyers

## Challenges

- SIHA is developing a new process - first “for sale” model development - needs organizational support
- Mortgage “readiness” -- income, debt and housing payment expectations
- Tribal members unsure of how mortgage loan process works

## Approach

- CCG: access capacity building funds to help SIHA with staff training and consulting services under FNMA Duty to Serve
  - ECP: Financing Software, staff & board training on mortgages
  - FHLB: Inspection Services
- Homewise: mortgage qualifying, assesses “best” mortgage loan, education, one-on-one counseling and community outreach
- SIHA: monthly newsletters, community meetings

# Issue: Development

## Challenges

- High cost of new housing construction on reservations
- High costs and gaps in funding, financing for infrastructure for site planned in 2022
- Long timeline to get Utility (NM Gas/Jemez Electric) drawings and cost estimates

## Approach

- Manufactured housing option - estimated 30%-40% difference
- SIHA worked with Pueblo and engineer to apply for and obtain NM Tribal Infrastructure funds (\$1,100,000)
- Engaged Pueblo leadership to contact utilities

# Homebuyer Financing

## Challenges

- High cost of new home construction
- Need to serve Tribal members at various income levels
- Need a clear policy on how families qualify for assistance

## Approach

- Pueblo, SIHA and CCG obtain grants to build homes and DP/CC
  - \$7 million
- Unrestricted lots for sale
- SIHA, CCG, Homewise and Sh'eh Wheef develop the HMAP program

# Streamlining the Process with Partners

- SIHA and Homewise need to intake and qualify applicants for different reasons.
  - SIHA updated applicant forms to include authorization for SIHA and Homewise (and 3<sup>rd</sup> party consultants) to share applicant and borrower information
  - Enabled efficient sharing of intake lists with status of mortgage qualifications (Homewise and SIHA)
- Need to adapt the process as the SIHA program evolves
  - Collaborate to make sure communication with homebuyers is clear and consistent (SIHA, Homewise and CCG)
  - Help to define an efficient path for homebuyers to get a mortgage, e.g., intake to closing
  - Prepare to adapt the policies



Questions?

