Native Homes in Urban Spaces: Data, Dignity, and Direction

June 10, 2025

Presented by Brandi Ahmie
City of Albuquerque
Office of Native American Affairs, Liaison

ONE ALBUQUERQUE equity & inclusion

Our Mission

To inspire and equip city government to make Albuquerque a national role model of racial equity and social justice.

Our Vision

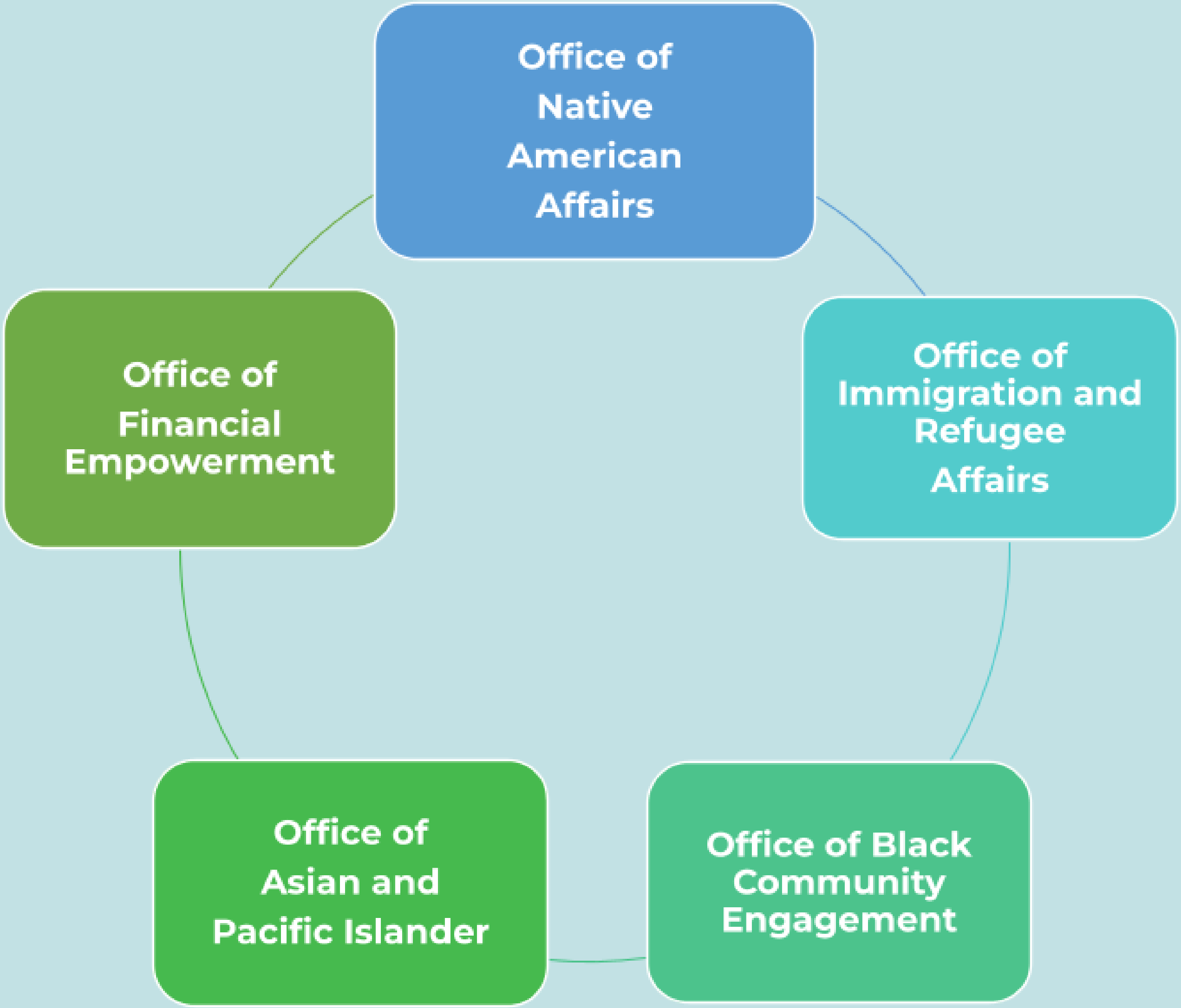
People in Albuquerque of all backgrounds are our greatest asset and have what they need to thrive.

Our Core Values

- We all do better when we all do better.
- Strategies should be based on the lived experiences of those being served least well by existing structures, systems, and institutions.
- We use an intersectionality lens.

In 2018 Mayor Tim Keller restructured the former Human Rights Office into the Office of Equity and Inclusion to better address racial disparities and to achieve equity across all populations and indicators.

The Office of Equity and Inclusion is made up of the following liaison offices in order to build working relationships and make city government more accessible to all.



Office of Native American Affairs

recognizes that Native Americans have an inalienable permanent right to exist as peoples, nations, cultures, and societies.

Vision

To ensure that Albuquerque's Native Americans receive equitable and inclusive access to City services and resources to improve their quality of life, ensure their safety, and maintain their cultural heritage.

Mission

The City of Albuquerque Office of Native American Affairs is dedicated to promoting policy and program initiatives that ensure the safety and well-being of Native American individuals and families living in the Albuquerque metropolitan area and devoted to the support and development of intergovernmental relations between the City of Albuquerque government and tribal governments.

- Started as a 1 day a week contract position.
- The City of Albuquerque amended O-18-45 to increase the size of the Commission on American Indian and Alaska Native Affairs from five to nine members, including representatives of Sandia Pueblo, Isleta Pueblo, Santa Ana Pueblo, Laguna Pueblo, the To'hajiilee Chapter of the Navajo Nation, and the All Pueblo Council of Governors.
- Language Access
- Goal: Track, analyze, and report service equity data to provide actionable data for decision-making.
- Provide technical assistance to city departments to remove institutional and systemic structural barriers to equitable service provision.

WHY ARE WE HERE TODAY?

- Build awareness, access, and capacity regarding Native American housing issues
- Celebrate and share outcomes of a first of its kind study.
- Develop partnerships that continue to promote:
  - inclusive and equitable housing in NA communities
  - investment in underinvested communities

Two pieces of research being shared today:

- Research Evaluation Consulting
  - Quantitative – Presented by Liaison, Brandi Ahmie
- MASS Design
  - Qualitative – Presented by Garron Yeppa and Joseph Kunkle

Acknowledgements

- **Living Cities**, Funder
- **Prior OEI Leadership**
  - Michelle Melendez
  - Feliz Baca
  - Dawn Begay
  - Maria Brazil
  - Kena Chavez, Public Ally Intern
- **Community Partners**
  - Americans for Indian Opportunity (AIO)
- **Community**
  - Survey respondents
  - Co-LAB
  - Focus group participants
- **Research Teams**
  - Research Evaluation Consulting (REC)
  - MASS Design

Report to the City of Albuquerque's Office of Equity and Inclusion (OEI)

September 2024

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RESEARCH EVALUATION CONSULTING

OEI native american affairs ABQ

A Housing Needs Assessment with the Indigenous Community of Albuquerque, New Mexico

Living Cities Project Background

In 2022, the City's Office of Equity and Inclusion (OEI) received funding from the Living Cities Foundation, a collaboration of philanthropy, financial institutions, and local governments, to increase access to affordable housing for Black, Indigenous, and other People of Color (BIPOC). The current project is part of a multi-phase effort within the Living Cities effort to develop in-depth and localized understanding of Native perspectives and experiences around homeownership and to identify local strategies for closing Albuquerque's gap between Native and White homeownership.

Phase I

Mass Design found substantial racial gaps in homeownership between Albuquerque's White and Native populations and other communities of color (MASS Design - Part 1, 2022).

Phase II

MASS Design and the project team worked with community members and leaders to develop preliminary guidance on possible sites, design, and programming for a housing project that would reflect community values and help close Albuquerque's homeownership equity gap (MASS Design - Part II, 2022).

Phase III

A collaboration between OEI, MASS Design, and Research Evaluation Consulting LLC to collect broader feedback regarding Native experiences, needs, and preferences around housing and homeownership in Albuquerque.

Methodology

- Took about 5 months to develop a culturally sensitive methods to ensure broad participation.
- The survey design was informed by two extensive literature scans that examined prior Native-specific housing needs assessments and identified best practices for conducting research and data collection with local Native communities.
  - **Twenty-nine** reports and studies were identified and vetted.
- REC also conducted telephone interviews with **six** key stakeholders identified as having strong knowledge and connections to Native American communities in and around Albuquerque.

- Survey was made available for 8 weeks from April to June of 2024.
- Distribution included: online, email, newsletter, and news site announcements, social media posts, purchased online and newspaper ads, television, online news, and public radio interviews, listserv and personal emails, in-person recruitment at community events, and a community member-based “snowball sampling” strategy all used to encourage participation.
- Incentive: Participants could choose to be entered to win a $20 gift card for participation.
- 660 eligible respondents.
- Survey participants were also asked if they would be interested in participating in paid focus groups to further discuss their housing needs and preferences.

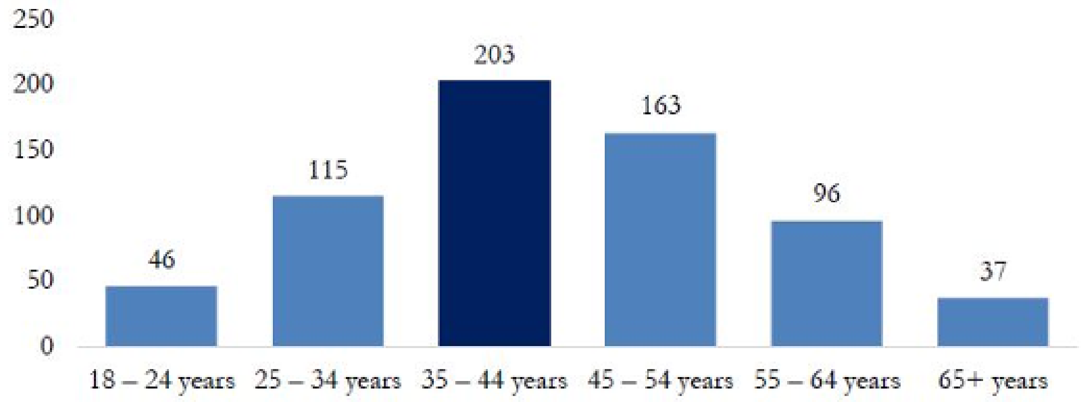
Part 2. About the Participants and Households

These findings focus on the survey participants' demographics, tribal affiliation, and household information.

Age

All 660 participants (100%) chose a range that best described their age. **Most often, participants were 35 – 44 years (n = 203, 30.8%), 45 – 54 years (n = 163, 24.7%), and 25 – 34 years (n = 115, 17.4%) old**. See *Chart C*.

Chart C. Age Ranges (N = 660)



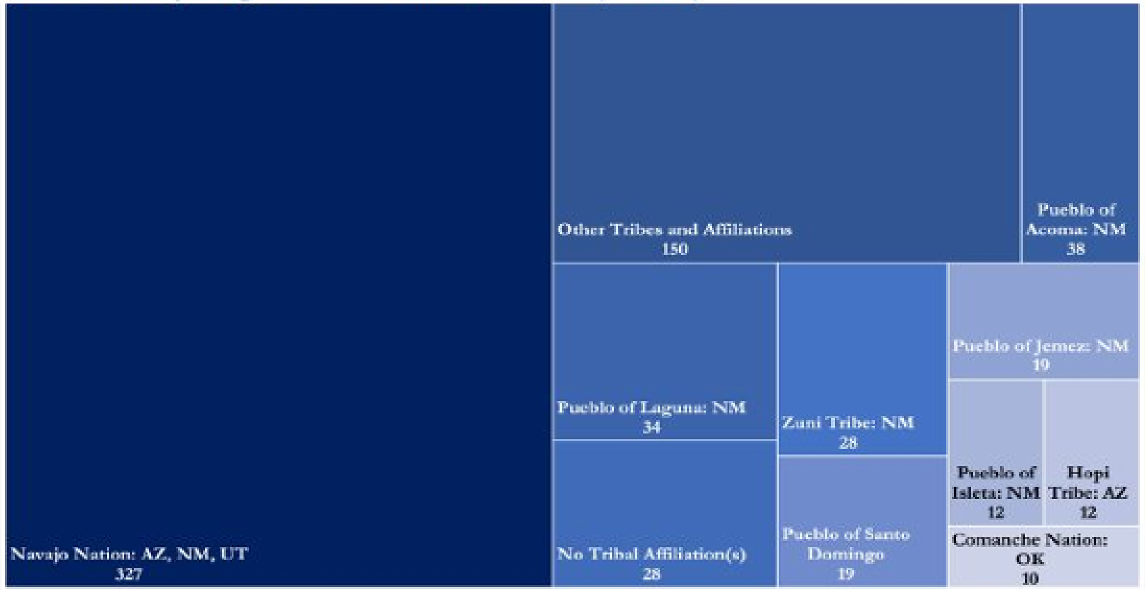
Gender

Next, 556 participants (84.2%) identified their gender.[15] **Most participants identified as Women (n = 423, 76.1%) or Men (n = 120, 21.6%)**, with 2.3% of respondents (n = 13) identifying as another gender. Of this latter group, seven participants identified as Two-Spirit,[16] two identified as Transgender Women, two identified as both Two-Spirit and Women, one participant identified as a Transgender Man, and one participant identified as Non-Binary.

Tribal Affiliation

Next, 553 respondents (83.8%) provided tribal affiliation information.[18,19] Most often, participants were affiliated with the **Navajo Nation, Arizona, New Mexico, and Utah (n = 327, 59.1%), Pueblo of Acoma, New Mexico (n = 38, 6.9%), and Pueblo of Laguna, New Mexico (n = 34, 6.1%)**. *Chart E* presents the top nine tribal affiliation groups for survey respondents, as well as categories for Other Tribes and Affiliations to represent all other tribes (n = 150, 27.1%) and No Tribal Affiliation(s) to represent individuals without tribal affiliations (n = 28, 5.1%). In *Chart E*, the area and color of each group corresponds to the relative size of the affiliated tribe or category in the population of survey respondents. See *Appendix D* for a full list of participants' tribal affiliations.

Chart E. Survey Respondents' Tribal Affiliations (n = 553)



High Level Findings centered on Phase III Questions

1. What are the housing experiences and needs of Native families living in New Mexico?

2. What challenges or obstacles prevent Native families from homeownership in Albuquerque?

3. What financing strategies, design solutions, and site programming would best support the housing needs of Native families in New Mexico?

1. What are the housing experiences and needs of Native families living in New Mexico?

Experiences with the Homeownership Process

Between 591 and 602 participants (89.5% – 91.2%) shared their experiences with several aspects of the homeownership process.[38] **Most often, participants had Bought a Home (n = 170, 28.6%), Applied for a Home Mortgage and Had their Application Denied (n = 123, 20.8%), or Considered Living on a Community Land Trust (n = 99, 16.7%).** See *Table E.*

Table E. Experiences with the Homeownership Process (n = 591 – 602)

Theme	Yes (%)	No (%)
Bought a home?	28.6%	71.4%
Applied for a home mortgage and had your application denied?	20.8%	79.2%
Considered living on a community land trust?	16.7%	83.3%
Participated in a down payment assistance program?	14.1%	85.9%
Been gifted or inherited a home, or are the caretakers of a lineage home?	10.1%	89.9%
Considered living in a housing cooperative or co-op?	8.4%	91.6%
Participated in the Section 184 Indian Home Loan Guarantee program?	7%	93%
Cosigned or otherwise supported another person's home loan application?	5%	95%

[38] An additional seven (1.1%) to 20 (3%) respondents chose Prefer not to Answer for these different experiences.

2. What challenges or obstacles prevent Native families from homeownership in Albuquerque?

History of Housing Difficulties

Finally, 631 participants (95.6%) identified current or past housing changes largely outside their control due to specific challenging circumstances. **In total, 246 participants (39%) had not experienced any of these housing difficulties.** For those who did experience at least one of the housing difficulties, the changes most often involved the **Inability to remain in a home due to an increase in mortgage or rent (n = 213, 33.8%), an Inability to remain in a home due to the loss of employment or income (n = 174, 27.6%), or Relocation due to family violence or domestic violence (n = 127, 20.1%).** See *Table C*.[36]

Table C. History of Housing Difficulties (n = 631)

Housing Difficulties	n (%)
None	246 (39%)
Inability to remain in a home due to an increase in mortgage or rent	213 (33.8%)
Inability to remain in a home due to the loss of employment or income	174 (27.6%)
Relocated due to family violence or domestic violence	127 (20.1%)
Eviction	90 (14.3%)
Inability to remain in a home due to the loss of a household member	88 (13.9%)
Living in a boarding school	60 (9.5%)
Other	41 (6.5%)
Been incarcerated, jailed, or imprisoned	23 (3.6%)
Forced government relocation	16 (2.5%)
Been exiled and/or disenrolled from your tribal community	11 (1.7%)
Lived in or aged out of a foster care program	8 (1.3%)

Two hundred four participants shared that homeownership could or does improve their feelings of **stability** and **security**. Participants associated homeownership with consistent and reliable shelter, **reduced stress** around housing, and **less fear of sudden homelessness.** They described how owning a **“forever home”** can help their families establish roots, form community connections, and provide homes for future generations.

334 Participants reported challenges with financing a home

- Home financing barriers included poor credit ratings (some due to previous foreclosures)
- high debt-to-income ratios
- employment instability
- high cost of living
- and criminal history
- Other challenges involved saving money for down payments
  - closing costs
  - Furnishings
  - high mortgage rates.

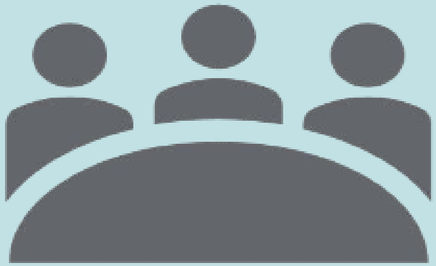
"I have bad credit and student loans that prevent me from considering even applying."

"Rising home costs and interest have priced many out of homeownership."

"Cannot make down payments and unaware of programs to assist me."

"Home mortgage rates. Cost of living. No credit due to never having credit cards even though I have no debts of any kind."

"Employment, incarceration, alcohol addiction."



3. What financing strategies, design solutions, and site programming would best support the housing needs of Native families in New Mexico

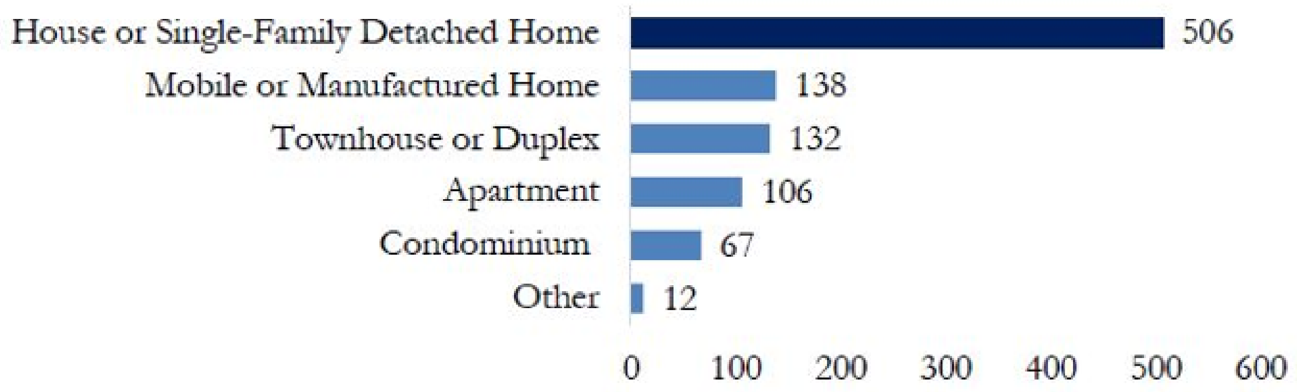
a. Opportunities to integrate culturally relevant housing features, prioritize affordability, and explore innovative financing options such as shared equity programs and down payment assistance.
b. Key priorities include:
    - housing developments located near jobs, schools, and Native community hubs, as well as improving housing quality and community infrastructure.
    - Preferences for larger single-family homes with 3+ bedrooms, yards, storage, and gardens reflect cultural practices and the needs of multigenerational households.
    - Communal amenities, such as children’s play areas and outdoor gathering spaces, were also highly valued. Site selection emerged as a critical consideration, with safety and proximity to city amenities, Native cultural hubs, grocery stores, medical care, and natural areas being emphasized.
    - While suburban living was preferred, respondents acknowledged the need to balance ideal housing features with financial realities.

Chart R. Benefits of Living in Albuquerque (n = 605)

Challenges of Living in Albuquerque

Additionally, 602 participants (91.2%) chose at least one reason why Albuquerque could be a less desirable place to live. On average, participants selected 3.96 out of 14 negative characteristics. **The most commonly identified drawbacks of Albuquerque included High Crime and Safety Concerns (n = 454, 75.4%), High Cost of Living (n = 381, 63.3%), and Shortage of Affordable Housing (n = 348, 57.8%).**[45] See *Chart S.*

Chart T. Preferred Type of Housing (n = 574)



Preferred House Size

Next, 565 participants (85.6%) specified their preferred house size. **Participants preferred a Large House (e.g., three or more bedrooms; *n* = 360, 63.7%), followed by a Medium House (e.g., two bedrooms; *n* = 178, 31.5%), and least often a Small House (e.g., studio or one–bedroom; *n* = 27, 4.8%).** See *Chart U.*

Chart U. Preferred House Size (n = 565)

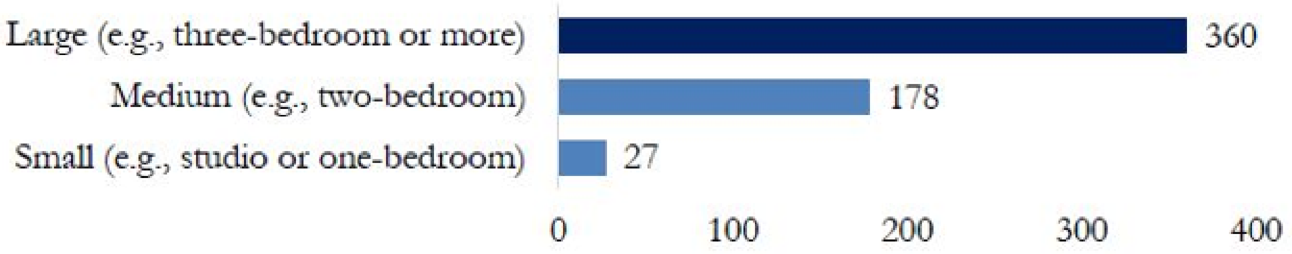
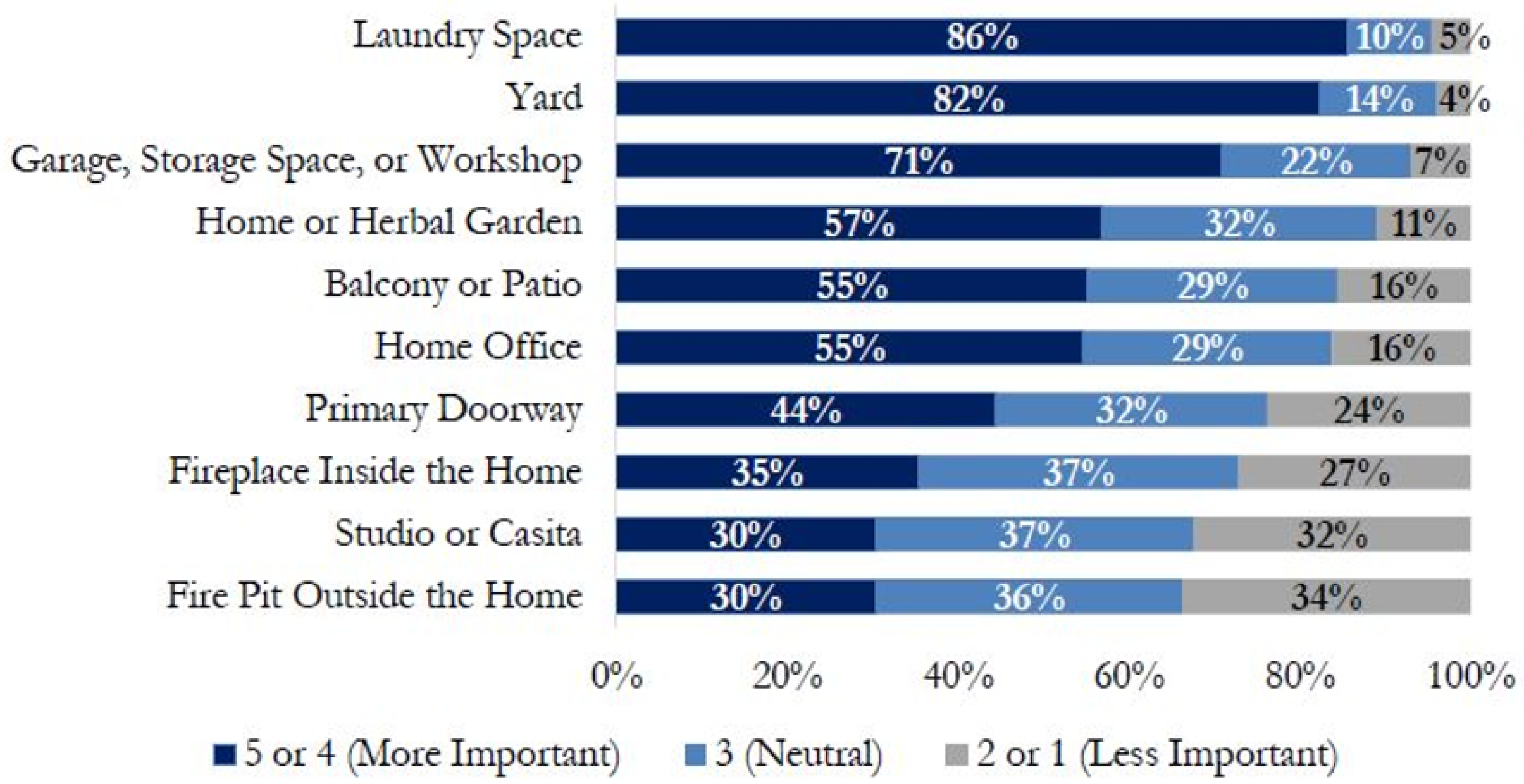


Chart V. Importance of General Home Features (n = 563 – 575)



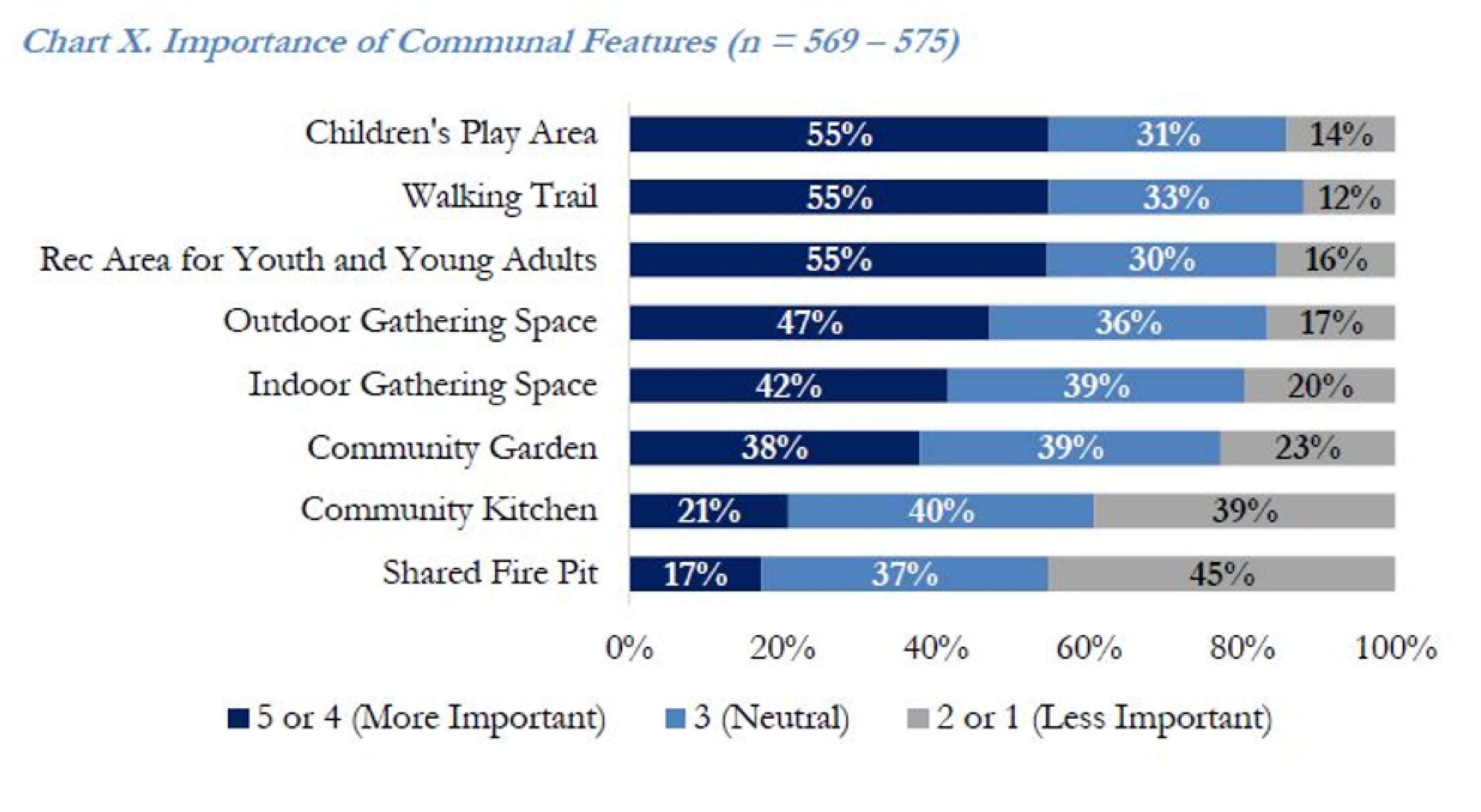


Chart X. Importance of Communal Features (n = 569 – 575)
Children's Play Area
55%
31%
14%
Walking Trail
55%
33%
12%
Rec Area for Youth and Young Adults
55%
30%
16%
Outdoor Gathering Space
47%
36%
17%
Indoor Gathering Space
42%
39%
20%
Community Garden
38%
39%
23%
Community Kitchen
21%
40%
39%
Shared Fire Pit
17%
37%
45%
0%
20%
40%
60%
80%
100%
5 or 4 (More Important)
3 (Neutral)
2 or 1 (Less Important)

Actionable Recommendations

1. Ensure that Albuquerque's Housing Efforts are Consistent with Native Communities' Preferences and Available Resources.

2. Help Native Americans Access Culturally Responsive and Individualized Home-Buying Education, Program Referrals, and Other Housing Supports.

3. Continue Outreach to Explore Community Interest in Alternative Paths to Homeownership.

Actionable Recommendations

4. Explore Which Shared Equity Homeownership Models, If Any, Best Suit the City's Public-Serving Goals and Organizational Capacity.

5. Make Data-Informed Siting and Design Decisions While Recognizing and Communicating the Need for Trade-Offs.

6. Continue to Prioritize Evaluations and Data-Informed Decision-Making.

Question & Answer

We are in the process of updating the CABQ website to house both reports. An email notification will be sent once it live.

If you would like a copy of the reports email to you please email bahmie@cabq.gov