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The National American Indian Housing Council Applauds Senate Passage of the Tribal Trust Land Homeownership Act

WASHINGTON, DC – The National American Indian Housing Council (NAIHC), the nation’s leading advocacy organization for Tribal housing, applauds the Senate’s unanimous consent in passing the *Tribal Trust Land Homeownership Act of 2025*. Passed on December 11th, the Act represents a significant step towards improving homeownership opportunities for Native and Tribal communities across Indian Country.

“The passage of this Act is a major step towards improving Tribal families’ access to affordable housing opportunities on Tribal trust land,” said **Rudy Soto, executive director of the National American Indian Housing Council**. “We commend the Senate’s passage of the bill and urge the House of Representatives to act swiftly. Advancing this legislation will remove long-standing barriers and expand access to homeownership throughout Indian Country.”

Introduced by U.S. Senator John Thune (R-SD), the bipartisan legislation would streamline the mortgage approval process for residential and business mortgages on Tribal trust land, enhancing homeownership opportunities for Native Americans.

“Affordable housing opportunities on tribal trust land can be hard to come by in South Dakota and across the nation due in part to the BIA’s challenging mortgage approval process. It can complicate lenders’ ability to provide financing to prospective homebuyers and participate in federal tribal housing programs,” said **Thune**. “I applaud the Senate’s passage of our bipartisan legislation, which would expedite this mortgage approval process and encourage more lenders to provide mortgages across Indian Country.”

“This proposed legislation is poised to significantly streamline the process of securing mortgage financing on trust land. It modernizes the BIA review processes and enhances transparency and support systems for lenders operating within our tribal communities,” stated **Sharon Vogel, executive director of the Cheyenne River Housing Authority and chair of the South Dakota Native Homeownership Coalition**. “We deeply appreciate Senator Thune’s ongoing leadership in Indian Country.”

The Act establishes statutory timelines for the Bureau of Indian Affairs (BIA) to process and approve mortgages involving Tribal trust land. Lenders will be notified upon receipt of mortgage documentation, and the BIA is required to perform a preliminary review within 10 days and approve or disapprove the documents within 20 to 30 days, depending on the application type.

The *Tribal Trust Land Homeownership Act* is cosponsored by U.S. Senators Mike Rounds (R-SD), Kevin Cramer (R-ND) and Tina Smith (D-MN). And by U.S. Representatives Dusty Johnson (R-SD), Tom Cole (R-OK) and Joe Neguse (D-CO). It is endorsed by the South Dakota Native Homeownership Coalition.

Click [here](#) for the full bill text.

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About NAIHC

The National American Indian Housing Council (NAIHC), established in 1974, is the only national nonprofit organization representing Tribal housing programs and Tribally Designated Housing Entities (TDHEs) across Indian Country. NAIHC provides training, technical assistance, advocacy, and resources to support safe, affordable, and culturally appropriate housing for Native people.

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