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Tribal Trust Land Homeownership Act Passes House, Moves to President’s Desk

WASHINGTON, DC – The National American Indian Housing Council (NAIHC) applauds the U.S. House of Representatives for its strong bipartisan passage of the *Tribal Trust Land Homeownership Act of 2025*, led in the House by Representative Dusty Johnson (R-SD). The legislation passed the House on **March 4, 2026, by a vote of 384–40**, marking a major step toward improving access to homeownership for Native American families living on Tribal trust land.

The Senate previously approved the measure in December 2025, and with final passage in the House the bill now heads to the President’s desk to be signed into law.

“Homeownership is a cornerstone of strong families and thriving communities, yet far too many Native families have faced unnecessary barriers when trying to secure a mortgage on Tribal trust land,” said **Rudy Soto, executive director of the National American Indian Housing Council**. “By establishing clear timelines and improving coordination between the Bureau of Indian Affairs, lenders, and Tribal communities, this legislation will help unlock opportunities for Native families, veterans, and Tribal members who want to achieve the dream of homeownership.”

In a statement released by Senator Johnson’s office, **Johnson said**, “Government bureaucracy shouldn’t prevent an individual from achieving the American Dream of homeownership. Now that our bill has passed the House and Senate, I’m hopeful President Trump will sign it into law soon to make homeownership more accessible on tribal trust land.”

In the same statement, **Sharon Vogel, Chair of the South Dakota Native Homeownership Coalition and Executive Director of the Cheyenne River Housing Authority** said, “This legislation will positively impact our Native families pursuing homeownership. H.R. 2130 will help to eliminate barriers that have historically hindered our homeownership efforts. It also allows us to leverage private sector partnerships that require government processes to keep pace with mortgage industry timelines. We are grateful to Representative Johnson and Senator Thune for their leadership and commitment on this issue and for working with the Coalition to improve housing conditions for our families in South Dakota.”

Mortgages involving property on Tribal trust land currently require review and approval by the Bureau of Indian Affairs (BIA), a process that has historically been unpredictable and slow. The Tribal Trust Land Homeownership Act creates statutory timelines for BIA mortgage reviews, requiring the agency to acknowledge receipt of documentation, conduct a preliminary review within 10 days, and approve or disapprove applications within 20 to 30 days, depending on the type of mortgage.

The legislation also improves communication between Tribes, lenders, and federal agencies by establishing clearer processes and creating mechanisms to ensure mortgage approvals move in a timely and transparent manner.

NAIHC commends Representative Dusty Johnson and Senator John Thune for their leadership on this bipartisan effort, along with the many lawmakers in both chambers who supported the legislation. Their work represents an important step toward addressing longstanding barriers to homeownership in Indian Country and strengthening pathways to economic opportunity for Tribal communities. The National American Indian Housing Council will continue working with Congress, Tribal housing leaders, and federal partners to ensure Native families have access to the housing tools and resources necessary to build strong and sustainable communities across Indian Country.

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). In the U.S. House of Representatives, the bill was sponsored by Representative Dusty Johnson (R-SD), and cosponsored by Representatives Tom Cole (R-OK), Joe Neguse (D-CO), Ryan Zinke (R-MT), Teresa Leger Fernandez (D-NM), Sharice Davids (D-KS), Troy Downing (R-MT), and Julie Fedorchak (R-ND). 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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