

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

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Introduction

Homeownership is a cornerstone for stability, economic mobility, and community resilience. It offers families a foundation for building personal and intergenerational wealth, improving well-being, and fostering greater community participation (HUD, 1995; Kunesh, 2015; Rohe & Lindblad, 2013). For Native American families, homeownership holds additional significance as it reinforces cultural traditions, enables proximity to extended family, and strengthens connections to communities, ancestral lands, and heritage (Fannie Mae, 2018; Kunesh, 2015).

Despite these benefits, Native American households face persistent and systematic barriers to homeownership as compared to other demographic groups, including limited access to affordable and culturally relevant housing, financial constraints, and systematic inequities in lending practices (Levy et al., 2017; Levy & Pindus, 2020). In Albuquerque, New Mexico, only 40% of Native households own homes, compared to 70% of White households (MASS Design - Part I, 2022). Native communities in Albuquerque also face nearly triple the rate of home loan denials as White communities and significantly higher foreclosure rates (MASS Design – Part I, 2022; Young et al., 2022). Additionally, income-, other financial-, and knowledge-related barriers, a lack of culturally responsive housing support providers, and limited availability of well-maintained homes in the region also make it more difficult for Native households to buy and retain homes (Levy et al., 2017; Steeves, 2022; Young et al., 2022).

Recognizing the urgency to address these challenges, the City of Albuquerque’s Office of Native American Affairs (ONAA) within the Office of Equity and Inclusion (OEI) seeks to develop local strategies to address these racial disparities in housing, homeownership, and homeownership benefits. In this project, OEI partnered with MASS Design, Research Evaluation Consulting LLC, and regional stakeholders to use a survey and focus groups to collect broad feedback about Native Americans’ experiences, needs, and preferences around housing and homeownership. The survey component of the Housing Needs Assessment project addressed three evaluation 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?

The intent of this work is to ensure that the City of Albuquerque’s housing supports, including any potential City-funded developments, reflect and advance the goals and values of Albuquerque’s current and future Native populations. **This executive summary only highlights key findings from a more comprehensive report. Please refer to the full report for detailed findings from this study.**

Methodology

This report presents data from the Housing Needs Assessment Survey, which gathered data from self-identifying Native American and Alaska Native adults living in New Mexico or interested in living in Albuquerque. 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. Insights from the literature scans and stakeholder interviews shaped the survey to ensure cultural sensitivity and alignment with established best practices in collecting the needs assessment data.

The survey was made available online and in paper format¹ for 8 weeks between April and June 2024. OEI/ONAA staff, core project team members, and Native-led or -serving community partners publicized the survey in multiple ways, with 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. In appreciation of the participants’ time, individuals who completed the survey could enter a drawing to win one of fifty \$20 gift cards. Survey participants were also asked if they would be interested in participating in paid focus groups to further discuss their housing needs and preferences. The focus group findings are presented separately in a report led by MASS Design.

Results

A total of 660 eligible individuals completed the survey. Detailed survey findings are summarized in the full-length report, organized into the following eight sections:

Part 1. Household Location

Most survey participants lived in northwestern New Mexico, but some lived in other parts of the state and in other U.S. states.

- Participants lived in 12 counties in New Mexico and 10 counties across eight other states.
- Bernalillo (78%), Sandoval (7%), and McKinley (4%) were the most frequent counties of residence.

Part 2. About the Participants and Households

The survey included a diverse group of Native-identifying individuals and households.

¹ Paper versions of the survey were available at selected in-person events or by request to ONAA.

- 87% were 25 – 64 years of age, with a good distribution of respondents across all adult age categories.
- 76% identified as Women, 22% as Men, and 2% as another gender.
- 19% identified with at least one racial or ethnic group in addition to Native American, most often Hispanic or White.
- The survey participants represented at least 60 tribes, with individuals most often reporting affiliation with the Navajo Nation (59%), Pueblo of Acoma (7%), Pueblo of Laguna (6%), No Tribal Affiliation (5%), and Zuni Tribe of the Zuni Reservation (5%).
- Annual household incomes were less than \$30,000 for 22% and less than \$75,000 for 71% of participants.
- Participants' households included an average of 3.68 members, with 55% of households including one or more children or youth and 24% including one or more seniors aged 60+.
- Participants most often lived with their children (59%), spouses or partners (49%), or parents or parents-in-law (19%).

Part 3. Housing Experiences and Needs

Participants had experienced various household situations and needs.

- Most participants lived at least part-time in Albuquerque (82%) or an adjacent community (8%), and 26% lived at least part-time on a reservation or tribal territory.
- 67% had spent at least one-quarter of their adult lives in shared living situations (e.g., staying with friends or family, having roommates, doubling up).
- 61% had experienced one or more housing difficulties, most often the Inability to remain in a home due to an increase in mortgage or rent (34%), an Inability to remain in a home due to the loss of employment or income (28%), or Relocation due to family violence or domestic violence (20%).
- 45% were Satisfied or Very Satisfied with their current housing situations, 31% were Dissatisfied or Very Dissatisfied, and 23% were Neither Satisfied nor Dissatisfied.
- 43% had lived in their current housing situation for less than 3 years, while others reported consistent housing situations for the past 4 – 9 years (27%) or 10 or more years (30%).
- Houses and apartments/condominiums were participants' most common current (42% and 38%) and past (52% and 79%) housing types.
- 33% reported owning their current home.
- When describing changes that would make their housing situations better for them or their families, participants most often wanted Increased Housing Affordability (30%), No Changes or Unsure of Changes (19%), and More Space Indoors or Outdoors (18%).

Part 4. Thoughts About Homeownership

Participants identified multiple benefits of homeownership, but many had limited experience with the home-buying process and faced challenges to homeownership.

- When asked about the benefits of homeownership, participants most often reported Stability, Security, and Community Building (37%), Strengthened Financial Power (29%), and Feelings of Empowerment and Pride (26%).
- 29% reported having ever bought a home, 10% had been gifted or inherited a home or were caretakers of a lineage home, and 5% had cosigned or otherwise supported another person's home loan application.
- 21% had applied for a home mortgage but had their applications denied.
- 14% had participated in a down payment assistance program, and 7% had participated in the Section 184 Indian Home Loan Guarantee program.
- Participants were most interested in purchasing a home with a spouse or partner (50%) or alone (36%).
- 17% and 8% had considered living on a community land trust or in a housing cooperative, respectively.
- When asked about challenges to homeownership, participants most often reported an Inability to Finance a Home (59%), No Barriers or a Lack of Experience with Homeownership (25%), and a Need for Home-Buying or Homeowning Knowledge, Education, and Support (13%).
- Only 28% estimated that they could, together with their preferred co-buyers, pay \$1,500 or more per month to buy a home.

Part 5. Thoughts About Living in Albuquerque

Participants identified both benefits and challenges of living in Albuquerque.

- 67% were Interested or Very Interested in living in Albuquerque.
- Top benefits of living in Albuquerque were Job, Career, and Business Opportunities (77%), Educational Opportunities or Schools (54%), and Entertainment or Leisure activities (41%).
- Top challenges of living in Albuquerque were Crime and Safety Concerns (75%), High Cost of Living (63%), and Shortage of Affordable Housing (58%).
- 30% had homes elsewhere but needed housing in Albuquerque for school, work, medical, or other reasons.

Part 6. Desired House Characteristics

Many participants preferred to live in larger single-family houses with multiple features.

- 88% preferred to live in houses or single-family detached homes.
- 64% preferred large (3+ bedrooms) homes.
- For general home features, participants prioritized Laundry Spaces (86%), Yards (82%), and Garages, Storage Spaces, or Workshops (71%).
- For home accessibility features, participants prioritized Wider Hallways (39%), Front Entrance Ramps (31%), and Restroom Grab Bars (29%).
- For communal features, participants prioritized Children's Play Areas (55%), Walking Trails (55%), and Recreational Areas for Youth and Young Adults (55%).

- For home or communal features that aligned with Native cultural traditions, participants prioritized Outdoor Gathering Spaces (47%), Primary Doorways (44%), and Indoor Gathering spaces (42%).
- 74% said they honored their tribal cultural traditions, beliefs, and practices in their homes.

Part 7. Desired Community Characteristics

Most participants preferred to live in suburban or urban areas with various amenities nearby.

- 58% wanted to live in a Suburban area, and 27% in an Urban area.
- For daily services, participants prioritized proximity to Grocery Stores (88%), Medical, Health, and Dental Care (65%), and Gas Stations (50%).
- For education programs, participants prioritized proximity to Adult or Higher Education Institutions (61%), Primary and Middle Schools (48%), and Secondary Schools (44%).
- For social, cultural, or recreational spaces, participants prioritized proximity to Parks or Playgrounds (73%), Libraries and Museums (63%), and Natural Areas and Lands (60%).

Part 8. Final Survey Questions

Some participants chose to make community survey referrals, participated in the incentive drawing, or expressed interest in focus group participation.

- Under the “snowball sampling” recruitment strategy, 9% provided email addresses for other potential survey participants.
- 73% gave contact information to enter the gift card drawing.
- 32% expressed interest in participating in MASS Design-led paid focus groups to discuss their housing needs and preferences, with another 36% unsure.

Discussion

This Housing Needs Assessment Survey provided valuable insights into the housing experiences, challenges, and preferences of Native American families in Albuquerque and across New Mexico. The survey was strengthened by strong community participation of both partners and survey respondents, and the involvement of individuals affiliated with many tribes from New Mexico and elsewhere. Survey data addressed three evaluation questions that the core project team developed to inform the City of Albuquerque’s housing and homeownership supports for current and future Native American residents.

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

Insights gathered highlight the benefits of homeownership, particularly its potential to provide financial security and support cultural traditions. However, affordability, space sufficiency, and housing quality were identified as key concerns for Native families. Many individuals underscored the importance of reducing housing costs, increasing financial assistance, and expanding funding for housing to improve living conditions. There was a strong preference for larger, single-family homes designed to accommodate multigenerational households and cultural practices. Additionally, the

feedback emphasized the need for improved housing quality, with current standards in the area often deemed inadequate.

Evaluation Question 2: What challenges or obstacles prevent Native families from homeownership in Albuquerque?

Homeownership remains a significant challenge for many respondents, with only 29% reporting purchasing a home. Many face both systemic and personal barriers to achieving homeownership. Challenges with financing a home purchase were frequently noted, including personal factors such as poor credit, high debts, employment instability, and broader contextual issues like the high cost of living, rising home prices, high mortgage rates, large down payments, and mortgage application denials. Limited access to homeownership education and culturally competent services further exacerbates these difficulties. The shortage of affordable, well-maintained homes that meet needs and values – such as adequate space and quality – emerges as a critical issue.

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

Findings highlight opportunities to integrate culturally relevant housing features, prioritize affordability, and explore innovative financing options such as shared equity programs and down payment assistance. 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,

Limitations

It is important to consider the main limitations of this Housing Needs Assessment Survey. First and most importantly, the survey could not capture the experiences of all Native-identifying individuals, so the findings and representativeness of the results may be influenced by who did and did not participate. Some New Mexico tribes were overrepresented and some underrepresented compared to their estimated share of the state's Indigenous population. Differences in community connections, personal characteristics and preferences, Internet access, or trust in government may have influenced individuals' participation decisions. Second, response rates or accuracy of the provided information may have varied by question, especially those addressing topics viewed as sensitive or about which participants had limited information. Third, participants' experiences and opinions reflected past and current economic and societal conditions and could change over time as these broader trends shift.

Actionable Recommendations

Based on the findings from this study, conducted with the Indigenous community of Albuquerque, REC makes the following six actionable recommendations to the City of Albuquerque:

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

The City of Albuquerque should prioritize housing developments that reflect Native cultural values, including larger single-family homes, outdoor gathering spaces, and designs suited for multigenerational living. These preferences should be balanced with available funding and resources while engaging Native residents throughout planning and implementation. Improving rental housing affordability and quality will also address the needs of those not ready for homeownership, leveraging partnerships with governmental and nonprofit organizations to expand cost-effective housing programs. These efforts will help create a more inclusive and culturally responsive housing landscape that meets the diverse needs of Native residents.

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

Many Native families encounter significant barriers to homeownership, often stemming from limited access to information and a lack of culturally competent housing services. To address these challenges, the City of Albuquerque should collaborate with Native-serving organizations to develop and deliver tailored workshops focusing on key topics such as home-buying, financing, and leveraging programs like the Section 184 Indian Home Loan Guarantee. Additionally, establishing a centralized resource hub that offers referrals and individualized support will provide Native families with the tools and guidance they need to navigate the homeownership process more effectively. These efforts will empower families to overcome systemic obstacles and achieve long-term housing stability.

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

Awareness of alternative housing models, such as community land trusts and housing cooperatives, remains limited among many Native families, yet these models offer significant potential to address affordability challenges. To leverage this opportunity, the City of Albuquerque should partner with Native-led organizations to educate families about these options through focus groups and informational sessions. These efforts should provide detailed explanations of how these models work and actively seek feedback to gauge community interest and assess feasibility. Transparent communication about these housing models' benefits, trade-offs, and long-term implications will empower families to make informed decisions and help identify pathways that align with their needs.

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

Shared equity homeownership models provide sustainable solutions to affordability challenges while ensuring long-term benefits for Native families. The City of Albuquerque should explore the feasibility of implementing community land trusts and limited equity cooperatives by collaborating with experts and community stakeholders to design pilot programs that reflect community priorities and align with broader public-serving goals. These programs should address critical

components such as eligibility criteria, resale formulas, and supportive policies, ensuring they are thoughtfully developed to promote accessibility, equity, and long-term success.

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

Findings reveal that many Native families prioritize suburban living, safety, and proximity to jobs, schools, and Native services when considering housing options. While suburban single-family homes may not always be feasible due to funding or land constraints, alternative housing types such as townhomes and apartments offer practical solutions. Housing siting and design should prioritize access to essential amenities and include communal spaces that foster connection and cultural expression. Transparent communication about the benefits and trade-offs of different housing options will be critical to maintaining trust and encouraging continued community engagement throughout the planning process.

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

Establishing a recurring evaluation framework is critical for tracking progress, monitoring outcomes, and effectively addressing challenges. Regular assessments will identify specific gaps, inform necessary adjustments, and ensure that strategies remain aligned with community needs and priorities. Tools such as logic models and theories of change can be instrumental in aligning resources with goals, providing a clear roadmap for achieving desired outcomes. To build trust and accountability, it is essential to share evaluation findings transparently with Native residents, creating opportunities for feedback and collaboration to strengthen ongoing efforts.

Conclusion

This Housing Needs Assessment was a collaborative project of the City of Albuquerque's ONAA/OEI staff, REC, and MASS Design, with indispensable input and support from community stakeholders. The survey findings, REC's actionable recommendations, and MASS Design's separate focus group report should motivate, shape, strengthen, and inform efforts to build and maintain housing options that supports Indigenous persons in Albuquerque and reflect Native communities' goals and values. By leveraging these findings, the City of Albuquerque has a unique opportunity to address long-standing housing disparities and drive meaningful change for Indigenous residents. Follow-up actions informed by this project will not only benefit Native communities but also set an example for cities nationwide in developing culturally responsive and data-driven housing initiatives. This work represents a pivotal step in transforming housing equity into a reality for all Indigenous residents of Albuquerque.

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