

Zuni Housing Authority

Pueblo of Zuni Reservation, New Mexico



Organizational Profile

The Zuni Housing Authority (ZHA), located in Zuni, New Mexico, was established in 1963 for the purpose of providing safe, affordable, and culturally-grounded housing services to its tribal citizens. The organization has expanded its mission from a singular focus on low-rent housing assistance to providing a diverse range of housing and homeownership options to meet the needs of the Pueblo of Zuni.

Project Description

Zuni Housing Authority approaches its housing and homeownership programs holistically, and looks for opportunities to better support its community members and stimulate the local economy. ZHA actively seeks partnerships, maintains strong community relationships, and leverages multiple sources of financing to maintain existing homes and build new homes.

Like many Native communities, the harsh economic realities of reservation life lead to challenges when promoting homeownership as a way of building assets and creating wealth. The poverty level on Zuni is 36.8%, compared to the state level of 21.8%, and the national level of 12.3%. The per capita income on Zuni is \$10,883. New Mexico's per capita income is \$23,537. Child poverty is a serious concern with 48% of Zuni children living below the poverty level. Twenty-six percent of Zuni children reside in households in which no parent works full- or part-time. The task of preparing the community for homeownership could seem insurmountable, but to the ZHA, it is critical work to ensure safe and stable futures for Zuni families.

Key Facts

Service Area: Pueblo of Zuni Reservation

Number of Tribal Citizens: 11,770

Indian Housing Block Grant: \$2.8 million

All Sources of Funding: \$17.4 million

Number of Employees: 38 Permanent
80 Force Account

Number of Units: 307 in Current Assisted Stock (CAS)
80 Lease Purchase
15 Mortgage

ZHA has accomplished this work – and created an array of affordable home options – by taking calculated risks and using all available public and private funding sources. For example, ZHA uses Low-Income Housing Tax Credits, fully deploys the Indian Community Development Block Grant program, leverages Bureau of Indian Affairs (BIA) grant funding, and earmarks tribal funds as a springboard for increased community development. Funding and services from the US Department of Agriculture Rural Development also have been vital resources in designing a homeownership program grounded in Zuni culture.

Culture and tradition are essential elements of Zuni life, and ZHA intentionally incorporates those elements into its programs. One important tradition is Shalako, a Zuni ceremony that celebrates the harvest and blesses newly built homes constructed collectively by community members. Drawing on this tradition, ZHA developed

the Zuni self-help (self-build) housing program through a grant from Rural Development's Section 523 Self-Help Technical Assistance Grant, a program that helps low-income households construct and purchase their homes using sweat equity. This program harkens back to a time when the Zuni community built its homes as a community in preparation for the Shalako ceremony. The modern-day version of this traditional practice involves several families working together to complete 65% of the construction of each other's homes.

Each family participating in the self-help housing program qualifies for an individual mortgage under the Section 502 mortgage program. All families build together, help one another under the supervision of a construction manager, and the culmination is a community celebration with all the families as they move into their new, single-family mortgage-based homes together.



Promising Approach

Housing as an economic driver. ZHA's role in the community goes well beyond providing basic shelter and affordable housing. Realizing homeownership is an economic driver, ZHA incorporates housing as part of a larger economic development strategy that involves a successful in-house construction business and design services. Both businesses support the reservation economy and demonstrate ZHA's responsibility to provide stable employment to community members.

Culture, partnerships, and community relationships as a foundation. Importantly, ZHA's success is due to its strategic partnerships, close relationships with community members, and drawing on Zuni culture as the foundation for its program design and community outreach. Building a cohesive team that shares the organization's values and mission has been a key factor for continued success.

Impact

- The most profound impact of ZHA's efforts happens when families turn the keys to their new homes and feel a sense of pride, belonging, and ownership.
- Another invaluable hallmark of ZHA's work is knowing that Zuni children have safe places to sleep, grow, learn, and prepare for school the next day. ZHA is making an impact in the community one family at a time.



Lessons Learned

- Ensure community members receive homeownership and financial education.
- Tap into diverse funding sources and reduce dependency on a single funding source.
- Take the time to build a strong team united by a shared vision and connection to the community.

Ongoing Challenges

- Losing the interest of buyers and third-party partners while waiting on the lengthy timeline for the BIA leasing process.
- Demonstrating the creditworthiness of a high percentage of self-employed community members.
- Conducting effective outreach to the community about the potential to be homeowners.
- Helping families understand the value, pride, and responsibility that comes with homeownership.
- Creating a community mind shift from dependency to self-sufficiency.

“

The most profound impact of ZHA's efforts happens when families turn the keys to their new homes and feel a sense of pride, belonging, and ownership.

”

On the Horizon

While expanding its Bluebird Subdivision, Zuni Housing Authority plans to develop a new community—complete with a community building for gathering, elder services, a daycare facility, and teen health center. Currently, there are 54 homes on a 159-acre site that includes a mixture of mortgage- and lease-purchase homes. Sixty percent of the land is currently undeveloped. Plans for further development involve building 20-25 new homes under HUD's Section 184 Loan program with ZHA as the lender. In five to ten years, the Bluebird Subdivision and community will be filled with Native homeowners.