

S 723

Tribal Trust Land Homeownership Act of 2025

Congress: 119 (2025–2027, Current)

Chamber: Senate

Policy Area: Native Americans

Introduced: Feb 25, 2025

Current Status: Became Public Law No: 119-88.

Latest Action: Became Public Law No: 119-88. (May 4, 2026)

Law: 119-88 (Enacted May 4, 2026)

Official Text: <https://www.congress.gov/bill/119th-congress/senate-bill/723>

Sponsor

Name: Sen. Thune, John [R-SD]

Party: Republican • **State:** SD • **Chamber:** Senate

Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Rounds, Mike [R-SD]	R · SD		Feb 25, 2025
Sen. Smith, Tina [D-MN]	D · MN		Feb 25, 2025
Sen. Cramer, Kevin [R-ND]	R · ND		Sep 16, 2025

Committee Activity

Committee	Chamber	Activity	Date
Indian Affairs Committee	Senate	Reported By	Sep 3, 2025

Subjects & Policy Tags

Policy Area:

Native Americans

Related Bills

Bill	Relationship	Last Action
119 HR 2130	Related bill	Feb 23, 2026: Placed on the Union Calendar, Calendar No. 439.
119 HR 2130	Identical bill	Jan 22, 2026: Ordered to be Reported by Unanimous Consent.

Tribal Trust Land Homeownership Act of 2025

This act sets forth requirements for the processing of a proposed residential leasehold mortgage, business leasehold mortgage, land mortgage, or right-of-way document by the Bureau of Indian Affairs (BIA). The BIA must notify lenders upon receipt of such documentation, perform a preliminary review of such documents not later than 10 days after receipt, and approve or disapprove of such documents within 20 or 30 days, depending on the type of application.

Additionally, the act sets forth requirements for the BIA regarding (1) response times for the completion of certified title status reports, (2) notification of delays in processing, and (3) the form of notices and delivery of certain reports.

The act also provides relevant federal agencies and Indian tribes with read-only access to the Trust Asset and Accounting Management System maintained by the BIA.

The Government Accountability Office must report on digitizing documents for the purpose of streamlining and expediting the completion of mortgage packages for residential mortgages on Indian land.

Finally, the act establishes within the BIA's Division of Real Estate Services the position of Realty Ombudsman.

Actions Timeline

- **May 4, 2026:** Signed by President.
- **May 4, 2026:** Became Public Law No: 119-88.
- **Apr 27, 2026:** Presented to President.
- **Mar 4, 2026:** Considered as unfinished business. (consideration: CR H2390)
- **Mar 4, 2026:** Passed/agreed to in House: On motion to suspend the rules and pass the bill Agreed to by the Yeas and Nays: (2/3 required): 384 - 40 (Roll no. 81).
- **Mar 4, 2026:** On motion to suspend the rules and pass the bill Agreed to by the Yeas and Nays: (2/3 required): 384 - 40 (Roll no. 81).
- **Mar 4, 2026:** Motion to reconsider laid on the table Agreed to without objection.
- **Mar 3, 2026:** Mr. Westerman moved to suspend the rules and pass the bill.
- **Mar 3, 2026:** Considered under suspension of the rules. (consideration: CR H2359-2362; text: CR H2359-2361)
- **Mar 3, 2026:** DEBATE - The House proceeded with forty minutes of debate on S. 723.
- **Mar 3, 2026:** At the conclusion of debate, the Yeas and Nays were demanded and ordered. Pursuant to the provisions of clause 8, rule XX, the Chair announced that further proceedings on the motion would be postponed.
- **Dec 15, 2025:** Message on Senate action sent to the House.
- **Dec 15, 2025:** Received in the House.
- **Dec 15, 2025:** Held at the desk.
- **Dec 11, 2025:** Passed/agreed to in Senate: Passed Senate without amendment by Unanimous Consent.
- **Dec 11, 2025:** Passed Senate without amendment by Unanimous Consent. (consideration: CR S8689-8691; text: CR S8689-8691)
- **Dec 11, 2025:** Passed Senate without amendment by Unanimous Consent.
- **Sep 29, 2025:** Star Print ordered on 119-60.
- **Sep 3, 2025:** Committee on Indian Affairs. Reported by Senator Murkowski without amendment. With written report No. 119-60.
- **Sep 3, 2025:** Placed on Senate Legislative Calendar under General Orders. Calendar No. 148.
- **Mar 5, 2025:** Committee on Indian Affairs. Ordered to be reported without amendment favorably.
- **Feb 25, 2025:** Introduced in Senate
- **Feb 25, 2025:** Read twice and referred to the Committee on Indian Affairs. (text: CR S1350-1352)

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