

### S. 723, Tribal Trust Land Homeownership Act of 2025

As ordered reported by the Senate Committee on Indian Affairs on March 5, 2025

By Fiscal Year, Millions of Dollars	2025	2025-2030	2025-2035
Direct Spending (Outlays)	0	0	0
Revenues	0	0	0
Increase or Decrease (-) in the Deficit	0	0	0
Spending Subject to Appropriation (Outlays)	*	2	not estimated
Increases <i>net direct spending</i> in any of the four consecutive 10-year periods beginning in 2036?	No	Statutory pay-as-you-go procedures apply?	No
		<b>Mandate Effects</b>	
Increases <i>on-budget deficits</i> in any of the four consecutive 10-year periods beginning in 2036?	No	Contains intergovernmental mandate?	No
		Contains private-sector mandate?	No
* = between zero and \$500,000.			

S. 723 would require the Bureau of Indian Affairs (BIA) to process and review mortgage packages involving property located on tribal land held in trust by deadlines specified in the bill. The bill also would establish a position within BIA to serve as an intermediary between the bureau and tribes, tribal members, and lenders.

In addition, the bill would require BIA to provide federal agencies and Indian tribes with access to relevant land documents from the Trust Asset and Accounting Management System. Finally, S. 723 would require the Government Accountability Office (GAO) to report to the Congress about the digitization of documents related to mortgages on tribal land.

Using information from the Department of the Interior, CBO expects the agency would need three employees at an average annual cost of \$125,000 per employee in 2025. On that basis, and accounting for anticipated inflation, CBO estimates it would cost BIA \$2 million over the 2025-2030 period to implement those requirements. Based on the costs of similar activities, CBO estimates that the cost to GAO to complete the report would not be significant. Any related spending would be subject to the availability of appropriated funds.

See also

[CBO's Cost Estimates Explained](#), [CBO Describes Its Cost-Estimating Process](#), [Glossary](#)



The CBO staff contact for this estimate is Julia Aman. The estimate was reviewed by H. Samuel Papenfuss, Deputy Director of Budget Analysis.

A handwritten signature in black ink that reads "Phillip L. Swagel". The signature is fluid and cursive, with a long, sweeping underline.

Phillip L. Swagel  
Director, Congressional Budget Office