

# TRIBAL ECONOMIC DEVELOPMENT: INDIAN COUNTRY'S POLICY PRIORITIES FOR THE FEDERAL GOVERNMENT

## A 2026 POLICY BRIEF FOR THE TRUMP ADMINISTRATION

### ENDORISING NATIVE ORGANIZATIONS



FEBRUARY 2026

# A FRAMING MESSAGE ABOUT THIS BRIEF

Dear President Trump and members of the Administration:

This brief serves as a progress report on the first year of the Administration's second term with respect to Indian Country economic development and outlines the key steps the Administration can take to grow this progress in 2026. It represents a comprehensive update to the [policy brief](#) the endorsing Native organizations featured on the front cover provided to the Trump Administration Transition Team in late 2024.

Across Indian Country, Tribal Nations are forging impressive records of economic progress. From operating nation-owned enterprises to cultivating Tribal citizen-owned businesses to preparing their people to access new job opportunities through workforce education and training, Tribal Nations are methodically building sustainable economies to support thriving Native communities. As they do, they are also helping to power the regional economies that surround them, generating jobs, income, and a prosperous quality of life for growing numbers of Americans.

Driving this remarkable yet uneven renaissance is Tribal self-determination, specifically the responsibility each Tribal Nation exercises to create a robust economy based on its values, particular circumstances, and long-range priorities. To support Tribal Nations in this endeavor, the federal government – and specifically this Administration – must deepen its commitment to fulfill its binding trust and treaty obligations to foster Tribal Nations' economy-building efforts and remove the obstacles standing in their path. The current Administration and Congress – like many before them – have done just that, often in a bipartisan fashion. Take, for example:

- **Permanent authorization of at least \$5 billion annually for the New Markets Tax Credits program**, which was included in the One Big Beautiful Bill Act (OBBBA). The NMTC program is a key financing tool that Native and other Community Development Entities use to facilitate critical private investments in economic and community development projects on Tribal lands.
- The U.S. Department of the Treasury's December 2025 release of [final regulations governing the Tax Status of Wholly Owned Tribal Entities](#), which resolve longstanding ambiguity about these entities that has greatly impeded – through financial barriers and unfairly high interest rates – the economic development efforts of Tribal Nations.
- Treasury's release of [final regulations implementing the Tribal General Welfare Exclusion Act](#), which affirm the sovereign right of Tribal governments and their exclusive authority to budget for general welfare benefits and design and operate these programs to provide needed benefits to Tribal citizens to lift them out of poverty.
- Passage of the **Native American Business Development, Trade Promotion and Tourism Act of 2000** and **Indian Community Economic Enhancement Act of 2020** – both Republican-sponsored – which established and strengthened the Office of Native American Business Development within the Department of Commerce and featured several policy and funding measures to spur economic growth in Native communities.
- Passage in 2020 of the **Native American Business Incubators Program Act**, which created a program providing grants to establish and operate sorely needed business incubators in Indian Country.
- Passage of the **Indian Employment, Training and Related Services Consolidation Act of 2017**, signed into law by President Trump to expand and make permanent the highly successful Public Law 102-477 ("477") workforce development program for Indian Country.

Contained in this brief are **32 key policy actions the Administration and its agencies can take in 2026 to enhance and grow the federal government's support of Tribal Nations** as they build and sustain vibrant economies that benefit not just Native people, but *all* Americans. **These consensus priorities are endorsed by the 18 contributing Native organizations** featured on the front cover, and focus on the following areas: ***Tax Fairness for Tribal Economic Development & Growth*** (page 2), ***Filling Key Indian Country-Serving Positions in the Administration*** (page 2), ***Indian Country's Access to Capital & Credit*** (page 3), ***Enhancing Marketplace Competitiveness for Indian Country Businesses*** (page 3), ***Native-Owned Small Business Development*** (page 4), ***Tribal Land & Energy Development*** (page 5), ***Tribal Infrastructure & Workforce Development*** (page 6), and ***Growing Native Food Economies*** (pages 7-8). On behalf of the endorsing Native organizations who co-developed this brief, we look forward to deepening our partnership with the Administration to create a brighter economic future for Indian Country.

Sincerely,



Chris James, President and CEO

The Administration has stated that accelerating U.S. economic prosperity and making life more affordable for the American people are among its top priorities, setting forth several key strategies to achieve these goals, including: modernizing the tax code to provide relief to businesses and individual taxpayers; reducing federal red tape through deregulation; increasing federal and other investments in rural economic development; and strengthening local control to allow communities to make decisions that fit their own needs. With respect to Indian Country, President Trump has stated his first principle is to “respect tribal sovereignty and self-determination” through a commitment “to empower Native American communities with the resources they need to promote self-determination.” Taken together, the Administration’s full realization of its above-mentioned priorities requires that it fully embrace the sovereign status of Tribal Nations and support – through strengthened policies and regulations, effective and flexible programs, and ample funding – their proven ability to drive economic and job growth not just for Indian Country, but for all of America.

Just one year in, the Administration has already taken important steps to do just that. It has enhanced the ability of Native and other Community Development Entities working in Indian Country to access elusive financing for vital economic and community development projects on Tribal lands through its permanent authorization of the New Markets Tax Credit program. It has eliminated barriers to Indian Country economic development created by the U.S. tax code through its finalization of regulations governing the tax status of wholly owned Tribal entities and Tribal general welfare exclusion determinations. It also has made efforts to support the bolstering of economic-focused federal resources for Tribal Nations, such as Congress’s funding commitment to strengthen the Office of Native American Business Development in the Department of Commerce to spur economic growth in Native communities.

Potentially jeopardizing the Administration’s progress in advancing economic development in Indian Country, however, are some of [the consequences](#) – often unintended – associated with broad Administration actions that, when carried out, have impacted Tribal Nations in the process. These include the:

- freezing of federal funding streams that disrupt the operation of critical Indian Country programs and services;
- rescinding of funding agreements, resulting in the loss of hundreds of millions of already-allocated dollars designed to benefit Tribal, local, and regional economies;
- canceling and deprioritizing U.S. Small Business Administration (SBA) 8(a) contracts with qualified Tribal and individual Native-owned businesses, which endangers economic growth in Indian Country, especially in rural areas;
- reducing the federal workforce – particularly in agencies and offices primarily serving Indian Country – which reduces operational responsiveness and delays deployment of critical funding, services, and technical assistance;
- closing regional federal offices that sustain longstanding working relationships with Tribal Nations, which threatens the quality and timeliness of federal service delivery and inhibits the federal government’s ability to assess and respond to Indian Country economic conditions in real time; and
- disrupting public services in critical areas such as education, healthcare, public safety, and food security.

**Growing the Administration’s Economic Legacy for Indian Country:** The good news is **there are simple steps the Administration can take to neutralize these impacts and cultivate unprecedented economic growth in Indian Country and leave a lasting legacy of prosperity – not just for Tribal Nations, but for all Americans** who benefit from the irreplaceable local, state, and regional economic opportunities that Tribal Nations have proven capable of producing. To make this a reality, **the Administration, over the next calendar year and beyond, should embrace the opportunity to take the following overarching steps:**

- engage in regular and meaningful government-to-government consultation with Tribal Nations to ensure that federal actions don’t inadvertently impact Tribal sovereignty and economic development in negative ways, and to identify opportunities to work together to achieve common economic goals;
- ensure that federal government offices serving Indian Country and delivering on trust and treaty obligations – such as the CDFI Fund and SBA – are fully staffed, funded, and trained to effectively execute the critical functions Tribal Nations, Tribal enterprises, and individual Native-owned businesses rely on to advance economic growth;
- empower Tribal Nations to exercise local control and full self-determination by greatly expanding their opportunities to flexibly administer federal programs and dollars to meet their distinct economic development needs and goals;
- reduce federal bureaucratic red tape – with direct input from Tribal leaders – to remove barriers that have long prevented Tribal Nations from taking meaningful steps to grow their economies in sustainable ways; and
- fully funding federal budget lines utilized by Tribal Nations and other Native economic development-based entities for economic development and related purposes.

# TAX FAIRNESS FOR TRIBAL ECONOMIC DEVELOPMENT & GROWTH



**WHITE HOUSE: Push Congress to pass the [Tribal Tax and Investment Reform Act](#):** Tribal governments, as sovereign entities, provide the same essential functions as states and local governments, including public safety, health care, education, infrastructure, housing, and economic development, yet they continue to be denied equal treatment under federal tax law. The Administration should right this longstanding wrong by mobilizing Congress to pass this vital legislation, which among other things will: (1) enable Tribal governments to issue tax-exempt bonds like their state counterparts, creating new avenues for financing critical infrastructure projects, economic development initiatives, and essential government services within Indian Country; (2) provide an annual \$175 million New Markets Tax Credits allocation for low-income Tribal communities and projects that serve or employ Tribal citizens; and (3) expand Tribal Nations' ability to develop affordable housing on Tribal lands by increasing their access to Low-income Housing Tax Credits.



**DOI: Modernize Licensed Indian Trader Regulations to eliminate unfair dual taxation of commerce involving non-Native people on Tribal lands:** Although Tribal Nations have authority to tax non-citizens doing business in Indian Country, when other jurisdictions can tax those same non-citizens for the same transactions, Tribal Nations must lower their taxes to keep overall pricing at rates the market can accept or forgo levying a tax at all. The Licensed Indian Traders Regulations responsible for this dynamic have not been updated in six decades, resulting in an overly complex taxation system that [limits the ability of Tribal Nations to fully diversify their economies and meet their citizens' needs](#). Updating these regulations to: (1) pre-empt state taxation of Indian commerce; (2) protect Tribal assets from state administrative overreach; and (3) [affirm Tribal taxing authority over Indian Commerce](#) will reduce [the burden of dual taxation on Tribal Nations](#) and [promote Tribal self-determination, economic development, and self-sufficiency](#).



**WHITE HOUSE, TREASURY: Ensure the permanency of and dedicated funding for Treasury's [Office of Tribal and Native Affairs](#) (OTNA):** Heeding Tribal Nations' wishes, the first Trump Administration created a Tribal Affairs Program in the Treasurer's Office to ensure Indian Country's distinct needs are understood and addressed by top-level Treasury policymakers. This program has since grown into OTNA, which (1) advises Treasury and the Internal Revenue Service on Tribal tax and capital access issues; (2) ably facilitates the administration of Treasury policies across Indian Country; (3) ensures consistent and meaningful consultation with Tribal Nations and Native community development financial institutions (CDFIs); and (4) manages the Treasury Tribal Advisory Committee (TTAC). To grow its success, the White House and Treasury should partner with Congress to codify the OTNA in statute and provide it ample dedicated funding to continue [its vital work](#), which is enhancing the ability of Tribal Nations to cultivate jobs and economic growth in their communities, particularly in rural areas.



**CDFI FUND: Launch initiative to grow number and size of Native Community Development Entities (CDEs) and enhance their ability to compete for New Markets Tax Credit (NMTC) allocations through regulatory changes:** These changes – which will level the playing field for Native CDEs with larger, non-Native CDEs – should include: (1) adding qualitative outcomes to the existing quantitative outcomes the CDFI Fund considers in evaluating funding NMTC applications, and (2) allowing Native CDEs to score track record points in the NMTC application process by highlighting their institutional skills such as underwriting, closing, loan servicing, and portfolio management that are also applicable to NMTC transactions, instead of basing their track record score on loan dollars alone. The CDFI Fund also should expand the technical assistance it provides Native CDFIs and other Native entities to become CDEs and develop competitive applications for NMTCs, made permanent by the OBBBA.

## FILLING KEY INDIAN COUNTRY-SERVING POSITIONS IN THE ADMINISTRATION



**WHITE HOUSE PRESIDENTIAL PERSONNEL OFFICE: Partner with key Native organizations to identify, appoint, and hire qualified Native professionals:** This is especially critical for high-level positions that ensure agency compliance with government-to-government consultation policies and effective federal program administration that advance the interests of Tribal Nations. For example, the positions of Tribal Policy Advisor at OMB and the Director of Commerce's [Office of Native American Business Development](#) have long been vacant and need to be filled immediately.



**WHITE HOUSE: Appoint a new National Indian Gaming Commission (NIGC) Chair:** NIGC – which oversees an Indian gaming industry that has created 750,000 jobs for Native and non-Native people and generated \$45 billion in gross revenues to support essential infrastructure and services in Tribal communities – has been without a Chair since February 2024. In consultation with the Indian Gaming Association and other Native organizations, the Administration and Senate Committee on Indian Affairs should [nominate and confirm](#) a qualified Native person to serve as NIGC Chair.



# INDIAN COUNTRY'S ACCESS TO CAPITAL AND CREDIT



**OMB, TREASURY: Immediately Disburse Withheld FY 2025 Funding for the CDFI Fund's Native American CDFI Assistance (NACA) Program:** For the past 11 months, the Administration has withheld the FY 2025 funding authorized by Congress for NACA. A [recent survey](#) revealed that continued withholding of this funding will severely impact Native CDFIs by hampering their ability to meet existing loan demand for first-time homebuyers and entrepreneurs, delaying urgently needed new low-interest loan products, reducing CDFIs' capacity to provide hands-on technical assistance, and making it harder to leverage long-term, low-interest private capital for small business, housing, and consumer lending – especially in rural areas. OMB and Treasury [should release this FY 2025 funding without further delay.](#)



**WHITE HOUSE, OMB, TREASURY: Protect the CDFI Fund Staff from Future Reduction in Force (RIF) Actions:** On October 10, 2025, all CDFI Fund staff received termination notices based on an OMB memorandum declaring that Fund programs “no longer align with current federal priorities.” Congress temporarily reversed this action through [H.R. 5371](#), the Continuing Resolution ending the government shutdown, but only through January 30, 2026. To maintain national economic stability and ensure Native communities can access critical financing, [the Administration should abandon any plan to abolish the CDFI Fund and protect its staff from further RIF actions.](#) The CDFI Fund staff carry out essential work: disbursing NACA funding, administering NMTCs that drive Indian Country economic development, and certifying Native CDFIs, which unlocks significant additional capital for vital projects.



**TREASURY: Reform and Expedite CDFI Certification and Recertification:** The CDFI Fund must strengthen the certification/recertification application approval processes associated with its revamped 2023 regulations by dedicating sufficient staff capacity and eliminating the prolonged delays that have left many Native CDFIs in operational limbo. The Fund also should adopt a one-year cure period allowing CDFIs that are denied recertification for minor, non-substantive issues to retain their certification status until their corrected applications are approved.



**TREASURY, FDIC, FEDERAL RESERVE BOARD: Maintain the definition of “large bank” under the Community Reinvestment Act (CRA):** Passed in 1977, the CRA was designed to end lending and investment discrimination and redlining in economically marginalized communities, but its regulations have largely enabled banks to avoid investing in Indian Country. These regulations were modernized in 2023, adding [historic provisions for Indian Country](#), including: (1) providing banks automatic CRA credit for loans, investments, and services involving Treasury-certified Native CDFIs; and (2) establishing “Native Land Areas” as a stand-alone CRA place-based category investment area. Unfortunately, however, these regulations were rolled back in 2025, and now the Administration has indicated it is considering drastically increasing the CRA’s asset size definition for “large banks,” which would subject most of those currently with that designation to a much lower level of scrutiny for CRA compliance, which would further disincentivize investment in Native communities. The agencies should *not* change the CRA’s “large bank” definition.

## ENHANCING MARKETPLACE COMPETITIVENESS FOR INDIAN COUNTRY BUSINESSES



**WHITE HOUSE, SBA: Preserve and strengthen Native participation in the SBA 8(a) Program:** The participation of Native businesses in the 8(a) Business Development program is a statutory requirement that advances the federal government’s fulfillment of its trust and treaty obligations to Tribal Nations – a fact affirmed by the SBA Administrator. The 8(a) program is a [transformative economic development vehicle](#) for Indian Country; Native 8(a) contractors must comply with the same stringent compliance, reporting, and oversight standards as all other government contractors; and they make good on their 8(a) contracts, according to the [Department of War](#) and other agencies. The White House and SBA should preserve the ability of Native vendors to participate in 8(a) and support the [Rule of Two](#) and [Bona Fide Place of Business](#) bills in Congress that eliminate key [barriers](#) to greater Native participation in 8(a).



**DOI, HHS: Sustain and grow Buy Indian Act (BIA) procurement with Native-owned businesses:** DOI and HHS have made [substantial progress](#) increasing their awards of federal procurement dollars to Native-owned businesses since the modernized BIA regulations were implemented in accordance with the [Indian Community Economic Enhancement \(ICEE\) Act of 2020](#). In FY 2023, this statutory authority produced [\\$2.9 billion](#) in contract awards to Native-owned businesses. Since then, however, DOI and HHS have not reported their BIA contracting performance as required by Section 4 of ICEE. This includes requiring Bureau of Indian Affairs and Indian Health Service regional offices to aggregate and report data on numbers and amounts of BIA contracts and conduct performance reviews of contracting officers’ use of this procurement authority. This should be promptly resumed with an eye towards sustaining and growing the annual number and total value of BIA contract awards.



**DOI, COMMERCE: Recommit to funding NATIVE Act activities, including restoring terminated NATIVE Act grants:** To enhance private sector development across Indian Country, DOI should reinstate [NATIVE Act](#) funding that fulfill statutory directives that DOI and the Department of Commerce enter into a MOU (which is already in place) and a cooperative agreement with a Tribal-serving entity having the requisite experience prescribed in the NATIVE ACT provisions to assist Tribal Nations, Tribal Organizations, and Native Hawaiian Organizations to build their capacity to engage in and promote cultural tourism. Technical assistance provided through the [Native American Business Incubators Program Act](#) could help incubate tribal cultural tourism-based businesses. DOI should provide such cooperative agreement funding using enacted FY 2026 Interior Appropriations as directed by Congress in its [Joint Explanatory Statement](#) to carry out activities implementing the NATIVE Act and supporting Indian Country businesses through the Indian Business Incubators Program.



**WHITE HOUSE, TREASURY: Fully disburse State Small Business Credit Initiative (SSBCI) funding and honor established SSBCI terms, conditions, and timetables:** The American Rescue Plan Act (ARPA) of 2021 established the SSBCI, a 10-year initiative that allocates over \$700 million to Tribal governments to design and administer small business credit support programs that cultivate small business start-ups and growth, job creation, and other economic benefits for their communities. Unfortunately, recent indications are that Treasury is considering reversing ARPA's mandate that all SSBCI funds be defederalized in 2031 and accrue to each SSBCI recipient as unrestricted income to ensure their programs' long-term sustainability, and that it may withhold all undeployed SSBCI funds after 2028, three years before SSBCI legally sunsets. The Administration must stand true to the terms and commitments that Tribal Nations and their partner Native CDFIs [agreed to as condition of accepting SSBCI dollars](#). The White House also should push Congress to ensure the SSBCI program receives funding each year during the remainder of the program's ten-year term.



**DOI: Deploy Indian Business Incubators Program FY 2026 authorized funding through new Incubator grants:** To fulfill Congressional intent and DOI regulations governing the [Indian Business Incubators Program](#), BIA is obligated to issue grants to entities qualified to provide incubator assistance to Tribal enterprises and Native-owned businesses. These incubator grantees provide technical assistance with general business formation and growth, financing, and marketing, and can help incubate cultural tourism-based businesses to help implement the NATIVE Act. The [Joint Explanatory Statement](#) for the FY 2026 Interior Appropriations measure directs DOI to deploy FY 2026 funds at the levels enacted for FY 2024 to carry out activities implementing the NATIVE Act and helping to develop and grow Tribal enterprises and Native-owned businesses through the Indian Business Incubator Program.



**DOI: Strengthen the BIA Indian Loan Guarantee Program (ILGP):** Statutorily authorized and long supported by Congress, ILGP provides critical financing for Indian Country economic development by reducing risk to lenders – including Native CDFIs – that offer loans to Tribal Nations and Native entrepreneurs. Under the program, lenders can obtain a guarantee or insurance up to 90% of the amount they finance, minimizing their risk and ensuring the affordable financing they provide directly benefits Indian Country. For FY 2026, Congress appropriated \$13.3 million for ILGP loan guarantees and insurance and significantly increased to \$227.3 million the total value of loan principal that may be guaranteed or insured for operations, equipment, acquisition and refinancing, building construction, and lines of credit. To strengthen this successful program, the Administration should increase ILGP staffing, streamline burdensome ILGP regulations, and enhance capital financing for infrastructure development projects and the acquisition of existing infrastructure for broadband and energy services. Implementing these changes will enable ILGP to positively impact many more Tribal communities across Indian Country.



**WHITE HOUSE, SBA: [Make Permanent](#) the High-Level SBA Office of Native American Affairs (ONAA):** An Associate or Assistant Administrator, reporting directly to the SBA Administrator, must lead [ONAA](#) to ensure coordination with all SBA programs to expand and improve outreach services and assistance to Tribal Nations, Tribal enterprises, and Native-owned small businesses. For FY 2026, Congress authorized \$5.3 million for Native American Outreach for ONAA to administer. The White House should fill this Associate/Assistant Administrator position without further delay and work with Congress to enact legislation that will authorize at least \$5 million in annual funding for ONAA starting in FY 2027.



**WHITE HOUSE, DOI: Restore Tribal homelands to support Indian Country economic development through a clean *Carcieri* fix and other measures:** Tribal Nations continue to work to reacquire their homelands, which are fundamental to their existence as sovereign governments and their ability to cultivate thriving economies and self-sufficient communities. The Administration should support the acceleration of Tribal Nations' reacquisition of land and its conversion into federal trust status, including by addressing the harms done by the U.S. Supreme Court in *Carcieri v. Salazar*, which has upended decades of federal legal precedent, embroiled Tribal Nations with limited resources in needless and costly litigation, restricted the ability of some Tribal Nations to take land into trust for economic and community development purposes, and deterred "much-needed financial investment" in Indian Country. To that end, the White House and DOI should partner with Congress to pass a clean *Carcieri* fix that statutorily affirms the Secretary of the Interior's authority to restore Tribal homelands for *all* federally recognized Tribal Nations – including Alaska Native Tribal governments – no matter the date of their federal recognition.



**DEPARTMENT OF ENERGY: Abandon improper interpretation of "double dipping" that prevents Tribal Nations from accessing Tribal Energy Financing Program (TEFP) funding:** Tribal Nations control 25% of the country's onshore oil and gas reserves, 3.5% of its wind energy potential, and 5% of its solar energy potential, the development of which will no doubt greatly enhance U.S. energy independence and self-sufficiency. To fulfill the explicit intent of Congress and the first Trump Administration to implement TEF to increase Tribal energy project investments in part through loan guarantees, DOE must fully utilize the \$6.3 million Congress approved for the TEF for FY 2026, and it must discard its erroneous, development-stifling interpretation that a project with a federal loan guarantee should not receive any additional federal funding, a position that has contributed to just one out of 20 TEF applications gaining DOE approval since 2017. Providing TEF support should *not* preclude DOE from backing Tribal energy projects that receive additional federal funds for other purposes. DOE also should expedite implementation of a recent GAO report's recommendations to "reduce the length and complexity of the application process for Tribes" and "provide additional training to build tribal competence and knowledge of tribal energy finance."



**DOI: Launch initiative to increase Tribal Nations' adoption of HEARTH Act leasing regulations:** through expanded outreach to/training of Tribal leaders and staff about how to develop these regulations and for what economic purposes. DOI also should conduct a comprehensive assessment of the program since its establishment in 2012 to identify areas for improvement. Tribal Nations have used HEARTH Act regulations to create economic development opportunities for their citizens by making flexible leases available for business, agricultural, and residential purposes. These lease agreements not only advance each Tribal Nation's land management and development priorities, but they can be processed in a far more efficient and timely manner than the standard process featuring long Bureau of Indian Affairs approval delays.



**USDA: Make technical amendment to the Highly Fractionated Indian Land (HFIL) Loan Program to increase agriculture-based loans to Indian Country:** Currently, eligible Tribal and individual Native agriculture producers must secure mutually contingent loans for *multiple* land interest purchases *simultaneously* to achieve majority ownership of a particular land parcel to make themselves HFIL-eligible, which is extraordinarily difficult and has resulted in the HFIL fund remaining largely untouched for the past several years. USDA should amend its regulations to loosen or eliminate the borrowing requirement governing majority ownership to allow Tribal and individual Native agriculture producers to access the HFIL fund.



**USDA: Entrench the USDA Office of Tribal Relations (OTR) as an independent office with direct access to the USDA Secretary:** to continue the facilitation of meaningful dialogue between Tribal Nations and USDA. OTR's ability to directly report to the Secretary of Agriculture recognizes and advances the federal trust responsibility and unique government-to-government relationship between Tribal Nations and the federal government and has been instrumental in policy changes benefiting Tribal farming, ranching, forestry, and other economic activities related to agricultural production. USDA also should establish a Subcommittee of USDA's Tribal Advisory Committee composed of leaders of Native CDFIs and other Native-led financing institutions to advise and strengthen USDA's loan and related technical assistance programs for Tribal and individual Native agricultural producers.





**WHITE HOUSE, DOI: Eliminate federal bureaucratic interference in Tribal Nations' formulation of Public Law 102-477 ("477") plans:** More than 300 Tribal Nations operate 477 plans that merge federal programs of their choosing from across 12 agencies into comprehensive approaches that [effectively address](#) their distinct workforce education, training, and related needs. The 477 Program aligns perfectly with the Administration's priorities of supporting Tribal self-determination, cutting bureaucratic red tape, returning control to local government, and making federal funding more efficient and impactful. Unfortunately, since last year, several 477-covered federal agencies have usurped DOI's explicit and sole legal authority to approve 477 plans by exercising unlawful veto authority over specific programs that Tribal Nations have chosen to include in their plans, including programs that DOI has previously approved, hampering the self-determined efforts of those Nations to foster individual self-sufficiency, job creation, and economic growth in their communities. The White House and DOI must compel the offending agencies to follow the law pursuant to the existing [Interdepartmental MOA](#) co-designed by the 477 Tribal Work Group and federal agencies.



**WHITE HOUSE, EDA: Establish the EDA Office of Native American Affairs and strengthen EDA's support of Indian Country economic development through enhanced outreach:** The U.S. Economic Development Administration (EDA) supports Tribal Nations' economic development efforts through dedicated programs like the recent [Indigenous Communities program](#) and grant opportunities for planning, infrastructure, and business development. Passed in 2024, the [Thomas R. Carper Water Resources Development Act](#) authorizes EDA to hold Tribal consultations to develop a strategic plan for Indian Country economic development. This plan will direct EDA to ensure its grants support Tribal Nations' efforts to build, improve, or better leverage economic assets for critical infrastructure, workforce development, innovation and entrepreneurship, economic recovery resilience, and manufacturing, which will empower job creation and economic growth in Tribal and surrounding communities. To further these efforts, the Administration should support the establishment of a permanent Office of Native Affairs at EDA and ensure it has dedicated staff to assist Tribal Nations, EDA, and other Department of Commerce agencies to advance Indian Country economic development.



**WHITE HOUSE, HUD: Push Congress to reauthorize and modernize the Native American Housing Assistance and Self-Determination Act (NAHASDA):** Established 30 years ago, NAHASDA affirms Tribal self-determination by delivering critical federal funding via a single block grant formula that has enabled Tribal Nations and Tribally Designated Housing Entities (TDHEs) to build, acquire, and rehabilitate more than 110,000 homes – tripling housing production on Tribal lands over the past three decades. However, since 2013 Congress has failed to reauthorize NAHASDA, depriving Tribal Nations and TDHEs of the policy and programmatic improvements they need to streamline NAHASDA, eliminate harmful programmatic barriers, and strategically plan and finance projects that boost housing development and homeownership rates across Indian Country. The White House and HUD should push Congress to reauthorize NAHASDA for 10 years with the [key amendments that national Native organizations have jointly sought](#), including (1) codifying in federal law the ability of Tribal Nations to set their own procurement standards, consistent with state governments; and (2) automatically qualifying Tribal Nations and TDHEs as Community-Based Development Organizations (CBDOs) for new housing construction purposes, which will increase their access to the necessary financing. The Administration also should provide additional flexibility and targeted exemptions for Tribal housing projects subject to the [Build America, Buy America Act](#), which imposes significant cost and compliance burdens on resource-strapped Tribal housing authorities operating in rural and remote areas where domestically manufactured materials are scarce and transportation costs are high.



**HUD: Implement the recommendations of the HUD Secretary's [Tribal Intergovernmental Advisory Committee](#) (TIAC) to reduce administrative barriers and accelerate housing development in Indian Country:** Tribes and TDHEs frequently face duplicative environmental reviews, conflicting compliance requirements, and fragmented federal oversight when combining housing, infrastructure, and workforce development funding sources, which combine to slow project delivery, increase costs, and exacerbate housing shortages that limit the recruitment and retention of essential Tribal government and enterprise employees. Acting on TIAC recommendations to streamline regulatory processes, improve interagency coordination, and align HUD policies with Tribal land tenure and governance structures will accelerate housing production and strengthen the infrastructure necessary to grow sustainable Tribal economies.





**USDA, BUREAU OF INDIAN AFFAIRS (BIA): Ensure adequate staffing at USDA Service Centers serving Indian Country and in BIA offices:** USDA Service Centers house on-the-ground staff from the Farm Service Agency, Natural Resource Conservation Service, and Rural Development and provide vital economic development support, including farm loans, conservation planning and support, and infrastructure development. Recent RIFs have led to staff shortages at these centers, creating administrative delays and stifling access to capital. In addition, staff shortages at BIA have led to significant delays and barriers for producers operating on trust land. These producers often must obtain title status reports, appraisals, and other documents from BIA to participate in USDA programs. Delays of even a few weeks can have significant economic consequences such as missing a key planting period, being unable to acquire high-quality livestock, and even losing opportunities to acquire or lease land to expand operations.



**USDA: Authorize Native CDFIs and other Native-led financing institutions to administer Farm Service Agency/Rural Development direct funding:** to increase access to flexible credit opportunities for Native agricultural development. Authorizing Native CDFIs and other Native-led financing institutions to serve in this capacity acknowledges the reality that 86% of Native communities lack a single financial institution within their borders to access affordable financial products and services. While Native CDFIs and other Native-led financing institutions have been working to fill this gap, agricultural borrowing needs still significantly exceed lending capacity. Providing Native CDFIs and other Native-led financing institutions with greater ability to service Indian Country will, in turn, catapult Native agricultural production and strengthen Tribal and surrounding local and regional economies.



**USDA: Expand 638 Compacting to Allow Tribal Nations to Administer the Supplemental Nutrition Assistance Program (SNAP):** The Indian Self-Determination and Education Assistance Act of 1975 (P.L. 93-638) authorized the federal government to enter into contracts and compacts with Tribal authorities to administer programs, functions, services, and activities that impact Tribal Nations. So-called “638” compacting improves efficiency and saves money. In recent years, USDA has conducted pilot projects expanding 638 contracting to allow Tribal Nations to administer the Food Distribution Program on Indian Reservations (FDPIR). Especially in places like Alaska, Tribal authorities have a better understanding of the needs of Tribal citizens and the logistical challenges of procuring and distributing food. Expanding 638 contracting and compacting to allow Tribal Nations to also administer SNAP would improve efficiency and reduce costs.



**USDA, DOI: Support the creation of Tribal Departments of Agriculture:** Tribal Nations are uniquely positioned to: (1) make critical investments in agricultural and food infrastructure, including processing, packaging, transportation, distribution, and retail; (2) support food systems and agricultural economic development; and (3) create conduits for food and agriculture markets and market alternatives. USDA and DOI should launch an initiative to support Tribal Nations’ establishment of their own departments of agriculture to accelerate agricultural production by Tribal and individual Native producers in furtherance of those Nations’ long-range economic development goals. The two agencies also should work with Congress to secure ample funding to provide Tribal Nations direct grants and technical assistance through this initiative.



**USDA: Fully implement the recommendations of the USDA Tribal Advisory Committee (TAC), including those promoting Indian Country economic development:** In late 2024, the USDA TAC issued a report featuring 78 recommendations designed to strengthen Indian Country agricultural production, which “is vital to the health and food security of all Americans.” Among them were 15 economic development-focused recommendations, including programmatically waiving all match requirements for Tribes, American Indians, Alaska Natives, Native Hawaiians, and Native Hawaiian Organizations; increasing the Microloan Limit from \$50,000 to \$100,000; and authorizing refinancing of debt as a direct Farm Ownership loan program purpose. USDA should coordinate with the TAC to implement these recommendations and engage Congress to advance those recommendations requiring legislation or appropriations.



**USDA, DOI: Preserve the Federal Subsistence Board’s Authority:** The Federal Subsistence Board manages subsistence hunting and fishing by rural residents of Alaska under the Alaska National Interest Lands Conservation Act of 1980. The Board administers the federal rural preference, making rural Alaskan subsistence the highest priority during times of fish and game scarcity. This program helps Alaska Native peoples and other rural Alaskans continue to live a traditional, subsistence-based lifestyle in areas where store-bought food must be imported and can be prohibitively expensive. USDA and DOI recently strengthened the Board by adding seats for members of the public, including three seats for members of the public nominated by Tribal Nations. These voices improve the Board’s decision-making and enable it to benefit from local experience and knowledge. USDA and DOI should preserve the present structure and powers of the Federal Subsistence Board and protect rural Alaskan subsistence.

# GROWING NATIVE FOOD ECONOMIES



**USDA:** Use existing authority to establish programs that support capital costs and develop local markets for Tribal and rural foods and agricultural products: Tribal agriculture is a powerful and growing industry: in 2022, Tribal agriculture [generated \\$6.4 billion in agricultural sales](#), nearly doubling from \$3.6 billion in just five years. However, Indian Country producers and agribusinesses continue to face challenges accessing local markets and lack capital to purchase critical infrastructure and equipment upgrades, such as cold storage and processing equipment. USDA has and should exercise its existing authority to create Tribal-specific programs to support local market development and equipment costs.



**BIA, USDA:** Streamline access to farm loans, conservation programs, and agricultural and rangeland management on trust land: by conducting joint trainings, reviewing and updating the [BIA Agricultural and Rangeland Management Handbook](#), and fully implementing the [American Indian Resource Management Act](#). Producers on Tribal trust lands must navigate challenging and often burdensome and conflicting regulations from both USDA and BIA, resulting in significant delays and barriers in accessing farm loans and other agricultural management tools. Accessing an FSA farm loan on trust land, for example, takes as much as five times longer than accessing the same loan on fee simple land.

## RELATED RESOURCES & ACKNOWLEDGMENTS

**RELATED RESOURCES:** To access related resources that provide additional details about the policy priorities featured in this brief, please visit <https://ncaied.org/what-we-do/policy-advocacy.html> or scan the QR code to the right.

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## ENDORISING NATIVE ORGANIZATIONS: CONNECT



<https://atnitribes.org/>



<https://www.aibl.org/>



<https://nativefederation.org>



<https://www.firstpeoplesfund.org/>



<http://gptca.net>



<https://indiangaming.org/>



<https://www.indianag.org/>



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