TRIBAL ECONOMIC DEVELOPMENT:
POLICY & FUNDING PRIORITIES – LAME DUCK SESSION

Across Indian Country, Tribal Nations are growing their economies to strengthen their communities and cultures and provide their citizens – including the next generation of Native youth – with increased job and economic opportunities. Their efforts also fuel the local and regional economies surrounding them – generating jobs, income, and a prosperous quality of life for more and more non-Native people. ***Below are eight bipartisan actions Congress should take now to enhance federal support of Tribal economic development****. For more, see: https://ncaied.org/what-we-do/policy-advocacy.html.*

INDIAN COUNTRY'S POLICY PRIORITIES

1. Pass the Native American Entrepreneurial Opportunity Act: H.R. 7396/S. 2832 codifies SBA's Office of Native American Affairs; establishes its head (i.e., Assistant Administrator) as a direct report to the SBA Administrator; expands its ability to provide grants, contracts, and technical assistance; conduct Tribal consultations; utilize SBA's entrepreneurial and contracting programs; and provide training for Indian Tribes, Alaska Native Corporations, and Native Hawaiian Organizations.

2. Pass the "Rule of Two" and Bona Fide Place of Business provisions: These provisions will increase Native businesses' participation in the successful SBA 8(a) program by: (1) codifying the "Rule of Two" provision that preserves small businesses' competitiveness in the federal marketplace; and (2) eliminating the requirement that businesses have a physical office space in the state where federally contracted construction work is to take place (a financial barrier for many Native 8(a) companies).

3. Pass the AFFORD Act: This broadly supported bipartisan legislation features four provisions enhancing federal support of the nearly 100 Native CDFIs working to close the capital access gap across Indian Country, including: (1) increasing the liquidity and lending velocity of Native CDFIs nationwide, and (2) making the highly successful USDA Section 502 Native CDFI pilot relending program permanent, expanding it nationally, and authorizing $50 million of existing funding annually for the program. Congress should pass it as stand-alone legislation or include it in the final FY 2027 National Defense Authorization Act.

4. Pass legislation modernizing and strengthening NAHASDA: The Native American Housing Assistance and Self-Determination Act 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 30 years. However, since 2013, Congress has sidelined bipartisan bills that would modernize NAHASDA by streamlining programs, eliminating harmful barriers, and enhancing project financing to boost housing development and homeownership. Congress should pass long-overdue legislation (HR 8092/S. 5354) reauthorizing NAHASDA for 10 years with the key amendments Indian Country seeks.

5. Extend authorization of the Indian Business Incubators Program: In 2020, Congress created the Indian Business Incubators Program to support incubators operated by Tribal Nations, Tribal colleges and universities, and nonprofit organizations dedicating to helping Tribal Nations and Native entrepreneurs launch and grow Native-owned businesses. Congress should approve a simple amendment to Section 8 of the Native American Business Incubator Program Act of 2020 (25 U.S.C. 5807) to strike "2020 through 2024" and insert "2026 through 2030" to reauthorize this effective program for another five years.

6. Extend authorization of the HHS ANA Social and Economic Development Strategies (SEDS) and SEDS-Alaska Programs: For 30+ years, these transformative programs have: (1) supported Indian Country's self-determined "development of stable, diversified local economies that provide jobs and business opportunities"; and (2) enhanced the governance and administrative infrastructure and capacity of Tribal Nations, Native organizations, and Alaska Native village governments "to develop and enforce laws, regulations, codes, and policies that benefit" those communities and advance their building of those economies. Congress should approve a simple amendment to Section 816 of the Native American Programs Act of 1974 (42 U.S.C. 2992d) in subsection (a) to strike "2021 through 2025" and insert "2026 through 2030" to reauthorize these SEDS programs for another five years.

7. Further delay OMB proposed guidance on federal financial assistance: Congress was correct in delaying OMB's implementation of this proposed regulation, which threatens to: (1) disrupt long-range economic planning by Tribal Nations, Native CDFIs, and other Native entities by increasing the unpredictability of federal financial assistance; (2) potentially decrease these groups' access to federal funding due to the regulation's expanded risk assessment criteria; (3) improperly politicize the review and approval of discretionary awards; (4) endanger federal financing of community and economic development projects in Native communities through the regulation's expanded and arbitrary termination authority; and (5) increase the administrative burden and operational costs for Indian Country recipients of federal funding (among other harms). Congress should delay the regulation's implementation for another year and require OMB to establish a Native Advisory Working Group featuring Native finance and grant administration professionals to inform its formulation and implementation of the final regulation.

8. Preserve the American Indian/Alaska Native (AI/AN) questions in the 2030 Census: The Census Bureau's proposed rule ending the collection of vital AI/AN data on the 2030 Census would directly endanger federal funding for Indian Country – including funding advancing critical economic development projects and initiatives. Using FY 2021 data, the Bureau previously determined that decennial census data was used in 353 federal assistance programs as a core data point to make funding decisions, affecting more than $2.8 trillion in annual federal funding, including an estimated $37.5 billion for Indian Country programs. Congress should prevent this rule's implementation and require the Bureau to engage in meaningful Tribal consultation to craft an alternative.

ENDORSING NATIVE ORGANIZATIONS

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INDIAN COUNTRY'S FUNDING PRIORITIES

The following key federal programs and offices are integral to the ability of Tribal Nations and Native-led organizations to fuel economic growth in Tribal and surrounding communities. Featured below for each program and office is its funding amount for FY 2026 as enacted by Congress, ***Indian Country's FY 2027 funding request, and a brief explanation justifying that request with a link to additional information****.*

AGENCY	PROGRAM	FY 2026 ENACTED	FY 2027 REQUEST	JUSTIFICATION
CDFI Fund (Treasury)	**Native American CDFI Assistance**	$28 million	**$50 million**	Addresses rapidly growing unmet capital needs of Native CDFIs for small business, homeownership, and consumer lending and the proven return on investment these federal dollars generate in Tribal economic benefits.
Commerce	**Minority Business Development Agency**	$4 million	**$5 million**	Supports MBDA grants and other statutory duties, especially Native entity grants to deliver business development and procurement assistance that grows American Indian, Alaska Native, and Native Hawaiian businesses.
Commerce	**Office of Native American Business Development (ONABD)**	$2.5 million	**$2.5 million**	ONABD conducts Tribal consultations, coordinates Commerce's activities, and collaborates with other federal agencies to support Indian Country business development, trade promotion, and tourism.
DOD	**Indian Incentive Program (IIP)**	$24.613 million	**$35.613 million**	The IIP provides incentive payments to eligible DOD prime and sub-tier prime contractors for 5% of the value of work performed by Native subcontractors, helping them to grow their businesses.
DOD	**Native APEX Accelerators**	$5 million	**$6 million**	This set-aside funding supports Native APEX Accelerators providing critical procurement technical assistance to Tribal- and Native-owned companies.
DOE	**Office of Indian Energy Policy and Programs (OIEPP)**	$75 million	**$75 million**	OIEPP funds and implements key programs and projects that promote Tribal energy development, efficiency and use; reduce or stabilize energy costs; strengthen Tribal energy infrastructure; and electrify Tribal lands and homes.
DOE	**Tribal Energy Financing Program (TEFP)**	$6.3 million	**$6.3 million**	Supports DOE's Loan Program Office to administer the TEFP loan guarantee program that facilitates development of Tribal energy infrastructure projects.
DOI	**BIA Office of Indian Economic Development**	$32.746 million	**$35 million**	To fund job training, technical assistance and economic development, including $5 million to extend Indian Business Incubator grants to new applicants and $5 million to continue NATIVE Act grants and activities.
DOI	**Indian Loan Guarantee and Insurance Program**	$13.329 million	**$25 million**	To expand this unique program's proven ability to incentivize banks to finance Indian Country economic and business development projects.
HHS	**Native American Programs**	$63.5 million	**$65 million**	Increase and allocate half of this funding for ANA SEDS grants to develop Tribal commercial codes and supporting court systems, Native CDFIs, and Tribal master plans for community/economic/infrastructure development.
HUD	**Indian Community Development Block Grant (ICDBG)**	$75 million	**$75 million**	Level funding for ICDBG ensures Tribal Nations can continue to plug critical infrastructure gaps, support housing and community facilities, and create economic opportunities in low- and moderate-income communities.
HUD	**Section 4 Capacity Building for Community Development and Affordable Housing**	$42 million	**$50 million**	$5 million of this requested amount should be directed to Indian Country to ensure Section 4 fairly serves low-income communities based on the relative severity of their affordable housing/community development needs.
SBA	**Office of Native American Affairs (ONAA)**	$5.3 million	**$5.3 million**	ONAA supports technical assistance for Native small business owners and ensures they fully access the business development and expansion tools provided by SBA's entrepreneurial, contracting, and financing programs.
Treasury	**Office of Tribal and Native Affairs (OTNA)**	$2 million	**$3 million**	OTNA advises Treasury on Tribal policies and program implementation, coordinates Tribal consultations, and manages the Treasury Tribal Advisory Committee (TTAC) to promote Indian Country economic prosperity.
USDA	**Food Distribution Program on Indian Reservations (FDPIR) Demonstration Program**	$3 million	**$5 million**	This program produces key benefits for Tribal Nations, including cultivating local economic growth through contracts with Native food producers. It should be fully appropriated and made permanent through legislation.

ENDORSING NATIVE ORGANIZATIONS

Affiliated Tribes of Northwest Indians · American Indigenous Business Leaders (AIBL) · Alaska Federation of Natives (AFN) · First Peoples Fund · Great Plains Tribal Chairmen's Association, Inc. · Indian Gaming Association · Intertribal Agriculture Council · NAFOA · National American Indian Housing Council · The National Center for American Indian Enterprise Development · National Congress of American Indians (NCAI) · Native American Contractors Association (NACA) · Native CDFI Network · Native Farm Bill Coalition · Native Governance Center · TSG Tribal Self-Governance · United South and Eastern Tribes, Inc. (USET) · United National Indian Tribal Youth (UNITY)