

TRIBAL ECONOMIC DEVELOPMENT: 2026 POLICY AND FUNDING PRIORITIES FOR CONGRESS



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, they are building sustainable economies to cultivate thriving Native communities. Their efforts also fuel the regional economies surrounding them, generating jobs, income, and a prosperous quality of life for a growing number of Americans. Featured in this brief are key legislative and funding steps Congress can take in 2026 to strengthen federal support of Tribal economic development that benefits not just Native people, but all Americans. These are endorsed by the 18 Native organizations below. For more info, visit: <https://ncaied.org/what-we-do/policy-advocacy.html>.

INDIAN COUNTRY'S POLICY PRIORITIES

Presented here are nine bipartisan actions Congress can take to expand and enhance federal support of Indian Country economic development.

1. PASS THE TRIBAL TAX AND INVESTMENT REFORM ACT: Sovereign Tribal governments provide the same essential functions as state and local governments, including public safety, health care, education, housing, and economic development, yet they are not treated equally under federal tax law. To rectify this, Congress should pass [S. 2022/H.R. 7705](#), which includes: (1) enabling Tribal governments to issue tax-exempt bonds like their state counterparts, creating new avenues for financing infrastructure projects, economic development initiatives, and essential government services; (2) providing an annual \$175 million New Markets Tax Credits allocation for low-income Tribal communities and projects serving or employing Tribal citizens; and (3) expanding Tribal Nations' access to Low-Income Housing Tax Credits.

2. REAUTHORIZE 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 NAHASDA reauthorization bills featuring needed improvements to streamline programs, eliminate harmful barriers, and enhance project financing to boost Indian Country housing development and homeownership. Congress must [reauthorize NAHASDA](#) for 10 years with [key amendments Native organizations have sought](#).

3. PASS THE “CARCIERI LIGHT FIX” BILL: This [Supreme Court decision](#) has embroiled Tribal Nations 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. [H.R. 5257](#) neutralizes these economic harms by [reaffirming the status of all land taken into trust](#) for any federally recognized Tribal Nation before the bill's enactment.

4. PASS THE AFFORD ACT: This [broadly supported bipartisan legislation](#) features four provisions enhancing federal support of Native CDFIs, 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.

5. MAKE THE CDFI FUND'S NATIVE AMERICAN CDFI ASSISTANCE (NACA) PROGRAM STATUTORY: Nearly half of Native communities lie in banking deserts, and without Native CDFIs, they would have no local financial institutions to provide urgently needed capital and technical assistance. The [NACA Program](#) aligns with the Administration's priorities of expanding small business development, creating jobs, and addressing severe housing shortages in Indian Country. It also provides essential “seed” capital to help emerging and smaller Native CDFIs grow toward financial sustainability. Congress should codify NACA in statute.

6. PASS THE NATIVE AMERICAN ENTREPRENEURIAL OPPORTUNITY ACT: [H.R. 7396/S. 2832](#) codifies SBA's Office of Native American Affairs (led by an Assistant Administrator) to report directly to the SBA Administrator and 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.

7. PASS THE RULE OF TWO AND BONA FIDE PLACE OF BUSINESS BILLS: These bills 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).

8. PASS THE FARM BILL WITH KEY PROVISIONS ENHANCING INDIAN COUNTRY AGRICULTURAL PRODUCTION AND ECONOMIC GROWTH: [H.R. 7567](#) contains several provisions Tribal and Native food producers have been seeking – such as Sections 4204, 4306, 6303, 8240, and 12205 – but the final Farm Bill also should include provisions expanding and making permanent the Food Distribution Program on Indian Reservations (FDPIR) Demonstration Program and creating a Tribal set-aside for Food Supply Chain Guaranteed Loans (Section 6303). Given the success of USDA's demonstration programs, Congress also should expand Public Law 93-638 Tribal contracting and compacting across the entire agency.

9. PASS THE TRIBAL LABOR SOVEREIGNTY ACT: The National Labor Relations Act (NLRA) generally exempts state, local, and territorial governments and for nearly 70 years, the National Labor Relations Board (NLRB) included Tribal governments in this exemption. But in 2004, the NLRB reversed this longstanding precedent to assert NLRA jurisdiction over Tribally owned and operated enterprises. To [rectify this issue](#), Congress should pass [H.R. 1723/S. 1301](#) to amend the NLRA to expressly exempt Tribal governments, enterprises, and institutions on Tribal lands.

ENDORISING NATIVE ORGANIZATIONS



TRIBAL ECONOMIC DEVELOPMENT: 2026 POLICY AND FUNDING PRIORITIES FOR CONGRESS



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 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 ensures existing and aspiring American Indian, Alaska Native, and Native Hawaiian small business owners can fully access the business development and expansion tools available through SBA's 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 .

ENDORSORING NATIVE ORGANIZATIONS

