

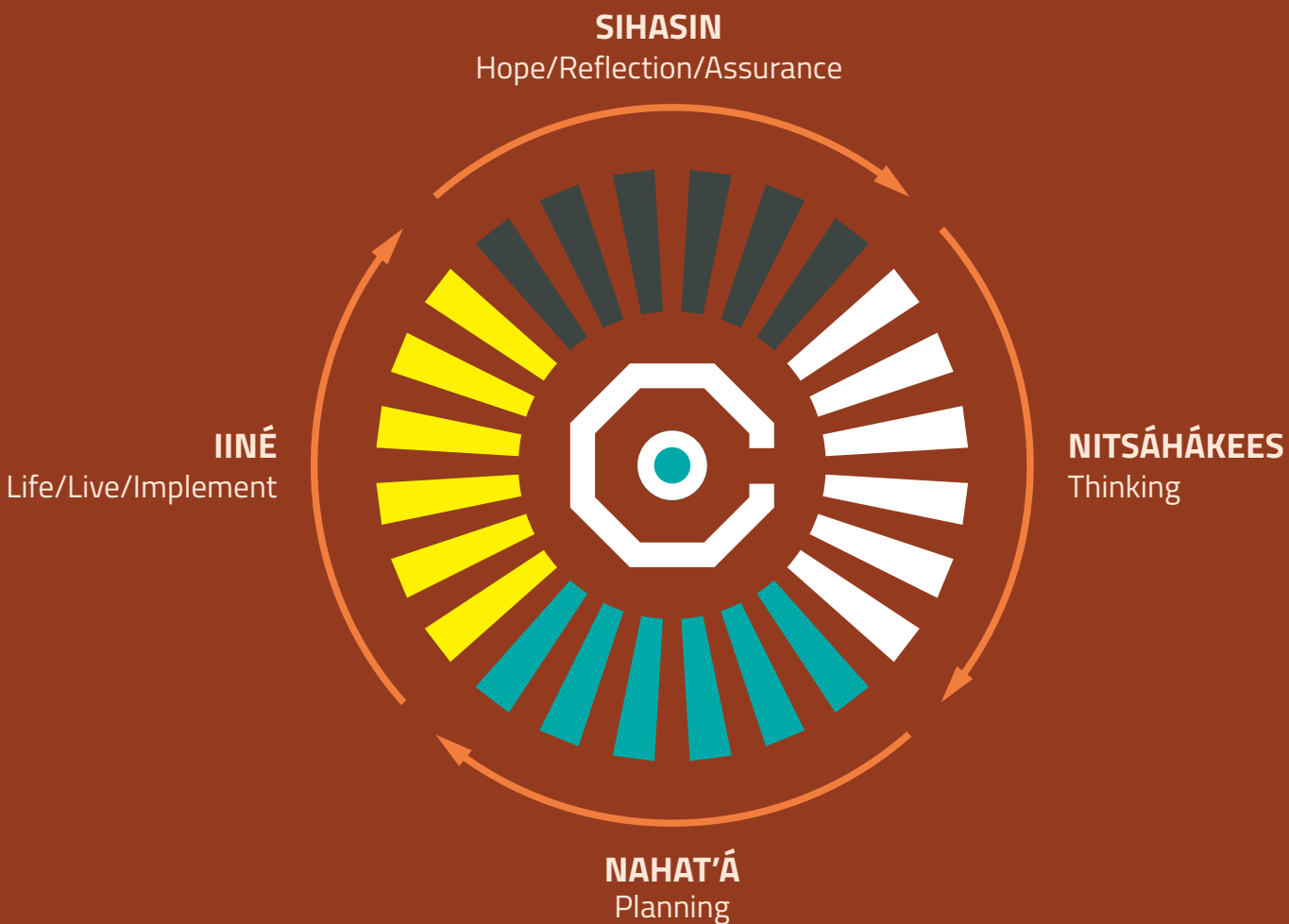
# NAVAJO NATION COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY



NAVAJO NATION DIVISION OF  
ECONOMIC DEVELOPMENT  
February 2024

# DINÉ PRINCIPLE

## Planning Process



Bitséedi t'áá k'ad díí béeso nanideeh doo bá  
hasht'éidiineeh doo

Thinking and planning for the future economy.



2024-2029

# NAVAJO NATION COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

## Strategic Economic Growth + Resilience

Prepared by:



[www.fourthworldldg.com](http://www.fourthworldldg.com)

FEBRUARY 2024

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# ACKNOWLEDGEMENTS



The Comprehensive Economic Development Strategy (CEDS) was driven by the heart, dedication and participation of the Navajo Nation Division of Economic Development leadership, staff and management team, which consist of the following representatives:

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The Navajo Nation Division of Economic Development and Fourth World Design Group created the following report, content and photos unless otherwise cited. Fourth World Design Group and McClure Consulting provided the economic data and analysis.

The Division of Economic Development would like to recognize the Navajo Arts and Crafts Enterprise and the Navajo Tourism Department for contributing photographs included in this CEDS document. Secondly, the Division of Economic Development would like to thank Honorable Delegate Dr. Andy Nez, 25th Navajo Nation Council for his contribution in translating contemporary economic development terminology into the Diné bizaad (Navajo language). Ahé hee!

## **Navajo Nation Division of Economic Development**

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# LETTER FROM THE DIVISION OF ECONOMIC DEVELOPMENT DIRECTOR



## THE NAVAJO NATION

DR. BUU NYGREN, PRESIDENT | RICHELLE MONTOYA, VICE PRESIDENT

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Yá'átééh,

The Division of Economic Development (DED) presents the 2024 Navajo Nation Comprehensive Economic Development Strategy. Many of our entrepreneurs, businesses located on the Navajo Nation, community leaders, and decision makers depend on this informative regional planning document to ensure proper placement and allocation of our resources toward economic development projects that create positive changes for our Navajo communities.

The Comprehensive Economic Development Strategy serves as a high-level guide for planning at the local and regional level of the Navajo Nation, emphasize focus areas and opportunities to improve the Nation's economy, identify economic funding priorities and provide direction on future strategic pathways. The strategic pathway is designed to diversify and strengthen the local economy, take advantage of new opportunities, and position the Nation for growth.

DED is introducing an approach representative of a paradigm shift with how data is used to approach economic development. Following detrimental impacts from COVID-19, the Nation has an opportunity to instill bigger vision while also addressing our very basic needs at the community level; economic development is stronger with good research, data, understanding of best practice development approaches, strategy, and historical events that has molded our Nation. The paradigm shift also represents a strategic pathway highlighting the Nation's best assets: the people; The Diné have unique richness that starts with our culture, our homes, families, and communities.

The Comprehensive Economic Development Strategy was completed with the leadership of a Navajo woman-owned small business, our Navajo economist, our DED staff, along with strategic input by representative community members attending the 2023 Economic Summit. Thus, this is a document driven by DED, which represents the work product, plans and ideas of the staff, the Navajo business community and myself.

Consider this is only one view and perspective of economic development. Let this help guide yours.

Ahéhee'

A handwritten signature in cursive script that reads "Tony Skrelunas".

Tony Skrelunas, MBA  
Division Director  
Navajo Nation Division of Economic Development

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# OVERVIEW

## Introduction

The Navajo Nation Division of Economic Development (DED) has prepared the Comprehensive Economic Development Strategy (CEDS) to serve as an economic roadmap to guide the economic development initiatives of the Navajo Nation toward economic prosperity and resiliency. The CEDS is a collaborative, regional, solutions-based approach to empower the Navajo Nation to achieve economic development success and self-sufficiency. The CEDS includes a summary background, SWOT analysis, and strategic direction, which consists of an economic vision, priorities, goals, objectives, and actions. The CEDS involved a collaborative effort from the Navajo Nation, Division of Economic Development (DED) and community members. The CEDS has been created to complement the DED's mission, vision and overall strategic direction. The last update of the CEDS was in 2018.

## What is a CEDS?

*"A CEDS is a strategy-driven plan for regional economic development. A CEDS is the result of a regionally-owned planning process designed to build capacity and guide the economic prosperity and resiliency of an area or region."*

— U.S. Economic Development Administration

The following sections must be included in the CEDS document:

- 1. Summary Background:** A summary background of the economic conditions of the region;
- 2. SWOT Analysis:** An in-depth analysis of regional strengths, weaknesses, opportunities and threats;
- 3. Strategic Direction/Action Plan:** Strategic direction and an action plan (flowing from the SWOT analysis), which should be consistent with other relevant state/regional/local plans.
  - **Strategic Direction:** Vision, Goals and Objectives
  - **Action Plan:** Implementation
- 4. Evaluation Framework:** Performance measures used to evaluate the organizations implementation of the CEDS and impact on the regional economy.

In addition to the sections noted above, the CEDS must incorporate the concept of economic resiliency. The Economic Development District (EDD) or community responsible for the CEDS can address resiliency as a separate section, distinct goal or priority action item, and/or as an area of investigation in the SWOT analysis. It may be most effective, however, to infuse the concept of resiliency throughout the CEDS document.



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# Economic Development Planning Process

As Tribal Nations continue to grow, reclaim land and diversify their economies, they are effectively utilizing community and economic development planning processes to strategically organize, manage and develop their Tribal lands and economy toward community and economic self-sufficiency. The key to developing a strategic economic plan is incorporating an effective economic development planning process with strategic direction.

The Division of Economic Development (DED) and Fourth World Design Group (FWDG) co-created and utilized the following economic development planning process to identify the Navajo Nation's strategic direction, which includes a summary background, Navajo Nation overview, economic overview, economic demographics, SWOT analysis, vision, priorities, goals, objectives and actions in developing an impactful strategy for economic growth and resilience.

The following is an overview of the economic development planning process:

- 1** CEDS Kick-Off, Economic Planning Process, Project Overview + Data Collection
- 2** Economic Resilience + Summary Background: Navajo Nation Overview, Economic Overview + Demographics
- 3** Defining Economic Development on the Navajo Nation + Economic SWOT Analysis
  - Community Engagement
- 4** Strategic Direction: Economic Vision, Priorities, Goals, Objectives + Actions
  - Community Engagement
- 5** Evaluation and Performance Measurement + Final Document

## **CEDS KICK-OFF, ECONOMIC PLANNING PROCESS, PROJECT OVERVIEW AND DATA COLLECTION**

A project kick-off meeting was held with the Division of Economic Development (DED) management team to discuss the economic development planning process, project overview and data collection. The following data, reports and materials relating to the Navajo Nation's economic development were collected, reviewed and assessed through the process:

- 2018-2023 Navajo Nation Comprehensive Economic Development Strategy
- 2009-2010 Comprehensive Economic Development Strategy of the Navajo Nation
- 2007-2008 Comprehensive Economic Development Strategy of the Navajo Nation
- Navajo Nation and Regional Boundaries in Geographic Information System (GIS)

- 
- 2019-2023 Navajo Nation Office of Vital Records Tribal Enrollment Counts
  - 2023-2028 Division of Economic Development Five-Year Plan Project Priority List 2023-2028
  - 2023-2028 Division of Economic Development Industrial Park Lots Available
  - 2023-2028 Division of Economic Development Undeveloped Chapter Commercial Tracts for Five Agencies

### **ECONOMIC RESILIENCE**

The Navajo people and world have experienced a pandemic together and are still healing, recovering and adapting to a new world. The Navajo Nation, communities, people and their economies were all impacted by the pandemic. Like many, the Navajo Nation is pivoting, learning from the pandemic effects, prioritizing community health and well-being, re-evaluating their economies, exploring new opportunities, diversifying their economies and continuing to be resilient and build a resilient economy together. A summary of Dikos Ntsaaígíí-19 (COVID-19) on the Navajo Nation shares an overview of the pandemic, impacts, and responses but also the opportunities and resiliency of the Nation, people and economy.

### **SUMMARY BACKGROUND, NAVAJO NATION OVERVIEW, ECONOMIC OVERVIEW AND DEMOGRAPHICS**

A summary background which includes a Navajo Nation overview, economic overview and general economic demographics were generated to provide a snapshot of the current and existing economic conditions on the Navajo Nation as well as the five agencies. The demographics include a mix of updated and available data from the US Census, including decennial, American Community Survey (ACS), Navajo Nation Office of Vital Records and the Division of Economic Development.

### **COMMUNITY ENGAGEMENT**

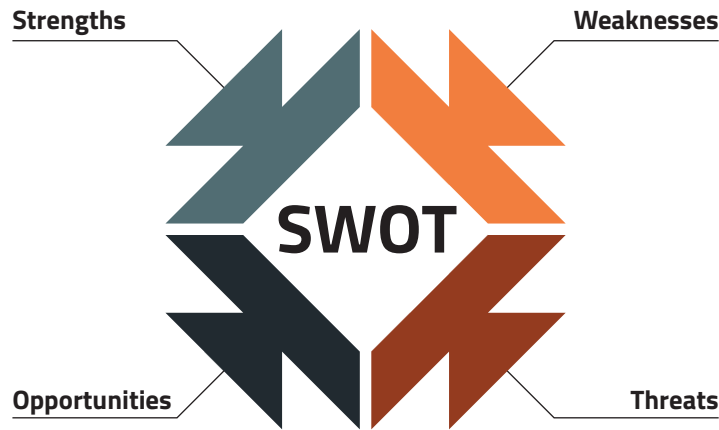
The Division of Economic Development wanted to include community engagement workshops to provide project updates, communication, collaboration, and engagement of community members, staff and the management team in the economic planning process to gain valuable feedback for the CEDS. The community engagement section provides an overview of the Community Workshops 1, 2 and 3 conducted as part of the process.

### **DEFINING ECONOMIC DEVELOPMENT ON THE NAVAJO NATION**

Through the economic planning process, the Division of Economic Development was interested in hearing about how community members define the Navajo economy and economic development in their own words, then have their definitions translated from English to Navajo. A summary of the Defining Economic Development on the Navajo Nation exercise, feedback and translations have been provided.

### **ECONOMIC STRENGTHS, WEAKNESSES, OPPORTUNITIES AND THREATS (SWOT) ANALYSIS**

An economic SWOT Analysis was conducted with the Division of Economic Development (DED) leadership and management team to examine the existing economic conditions across the Navajo Nation at the regional and local community levels. Through the SWOT Analysis, a range of issues, challenges and opportunities regarding the existing and future economic conditions of the Navajo Nation were identified and discussed.



### **ECONOMIC STRATEGIC DIRECTION**

An economic strategic direction was established by identifying an economic vision, key priorities, goals, objectives and action plans for the Navajo Nation’s Division of Economic Development. The following economic vision statement and key priorities were identified as a guiding principle and areas of focus for the Navajo Nation. Through the economic development planning process, the Division of Economic Development (DED) was able to acknowledge the economic resiliency of the Navajo Nation and people following the COVID pandemic.

### **ECONOMIC VISION**

**“To create a thriving Diné economy inspired by our culture, history and resilient people that provides opportunities for future generations of the Diné.”**

### **ECONOMIC PRIORITIES**

- 1** ——— Tourism
- 2** ——— Employment
- 3** ——— Small Business and Entrepreneurs
- 4** ——— Industrial Development and Manufacturing
- 5** ——— Commercial Development and Retail
- 6** ——— Laws and Policies
- 7** ——— Infrastructure
- 8** ——— Data-Based Decisions
- 9** ——— Small Business Funding and Financing

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## **EVALUATION AND PERFORMANCE MEASUREMENT**

The Navajo Nation Division of Economic Development will be responsible for providing annual evaluation of the Comprehensive Economic Development Plan to ensure future success. Measurement to evaluate implementation includes, but is not limited to job creation, workforce development, small business development, infrastructure development and the overall quality of life. Any recommendations or changes to this plan will be presented to the Division of Economic Development for consideration.

## **CONCLUSION**

Through the CEDS economic development planning process, the economic vision, priorities, goals, objectives and actions outlined in the CEDS require a collaborative effort on the part of the Navajo Nation, the Division of Economic Development (DED), leadership, community members, and stakeholders. This plan is a collaborative, regional, solutions-based approach to enable the Navajo Nation's ability to achieve economic success and self-sufficiency. The CEDS serves as a roadmap for the Division of Economic Development (DED) to pursue their economic development initiatives and fulfill the vision of future economic growth, prosperity and resiliency for the Navajo Nation.

The Division of Economic Development (DED) is continuously exploring new economic development technologies, methodologies and strategies is assessing the Navajo economy, both regionally and locally, throughout the Navajo Nation.

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# DIVISION OF ECONOMIC DEVELOPMENT OVERVIEW

The Navajo Nation Division of Economic Development (DED) is one of fourteen divisions within the Executive Branch of the Navajo Nation Government. The Division of Economic Development (DED) is the primary entity of the Navajo Nation to advance the economic development initiatives of the Navajo Nation.

The Division of Economic Development (DED)'s main purpose is to create an environment that is conducive to promoting and developing businesses in the Commercial, Tourism, Industrial, Small Business and other sectors of the Navajo Nation economy, thereby creating jobs and business opportunities.

## **MISSION**

**“Achieve self-sufficiency for the Navajo Nation by promoting economic opportunities”**

## **VISION**

**“Create a self-sustaining economy that supports a high quality of life for our Navajo people”**

## **VALUES**

### **People**

We strive to improve the economic wellbeing and quality of life of the people of the Navajo Nation.

### **Community**

We support Navajo communities to develop and be responsible for their own business growth.

### **Public Trust**

We will ethically uphold public trust through accountability, transparency, and resourcefulness by adhering to a higher degree of standards.

### **Leadership**

We will engage in exerting innovative managerial skills by taking a solution-based approach to leadership.

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# DIVISION OF ECONOMIC DEVELOPMENT OVERVIEW

## **THE NAVAJO NATION DIVISION OF ECONOMIC DEVELOPMENT (DED) CONSISTS OF THE FOLLOWING DEPARTMENTS:**

**Administration** The purpose of the Department is to provide overall management of the Division in terms of both administrative and program functions.

**Business Regulatory Department** The duties of the Business Regulatory Department are to administer and implement the Navajo Business Opportunity Act, the Navajo Nation Corporation Code, Navajo Nation Uniform Commercial Code, and the Weights and Measures Program on behalf of the economic interests of the Navajo Nation.

**Project Development Department** The responsibilities of the Project Development Department are to plan and develop large scale commercial, retail centers and industrial development on the Navajo Nation, which includes securing studies, land clearances, recruiting and negotiating tenant leases; securing financing from Tribal, Federal, state and other sources for economic development projects; Monitor grants and comply with funding conditions; Seek and implement new business opportunities and economic development projects for the Navajo Nation.

**Tourism Department** The duties of the Tourism Development Department are to develop and implement a strategy to increase the number of tourist destinations within the Navajo Nation; Carry out activities resulting in the creation of Navajo businesses to prevent leakage of tourism dollars off the Navajo reservation; Promote economic development opportunities.

**Real Estate Department** The department's role is to administer the Navajo Nation Business Site Leasing Regulations of 2005 by assuming the authorities of the Bureau of Indian Affairs on management and enforcement of business site leases. The department ensures compliance with the Navajo Nation Business site leasing regulations.

**Support Services Department** The purpose of the Department is to provide technical assistance on matters; such as contractual arrangements, business operating procedures, management, capital requirements, financing arrangements, economic planning, research, feasibility studies, economic plans, marketing, training and data management.

**Small Business Development Department/Regional Business Development Offices** The Small Business Development Department maintains a network of six Regional Business Development Offices (RBDO's) across the Navajo Nation. Each RBDO serves each agency to provide assistance to individuals, small businesses, chapters and other organizations in developing business plans; reviewing and processing business plans; negotiating and processing business site leasing transactions; obtaining finances; obtaining preference certifications; administering educational seminars and addressing other business management matters.



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# ECONOMIC RESILIENCE

The Navajo people and world have experienced a pandemic together and are still healing, recovering and adapting to a new world. The Navajo Nation, communities, people and their economies were all impacted by the pandemic. Like many, the Navajo Nation is pivoting, learning from the pandemic effects, prioritizing community health and well-being, re-evaluating their economies, exploring new opportunities, diversifying their economies and continuing to be resilient and build a resilient economy together. A summary of *Dikos Ntsaaígíí-19* (COVID-19) on the Navajo Nation shares an overview of the pandemic, impacts, and responses but also the opportunities and resiliency of the Nation, people and economy.

## **DIKOS NTSAAÍGÍÍ-19 (COVID-19) ON THE NAVAJO NATION: RESILIENCY + OPPORTUNITY:**

The Navajo Nation, located in the Southwest-Four Corners region of the United States, covers 27,000 square miles in Arizona, New Mexico, and Utah. The Navajo Nation reservation is the largest land-based, federally recognized tribe and has recently become the largest tribe by tribal enrollment.

The first positive COVID-19 case was reported on the Navajo Nation in early March 2020. By March 13th, then-President Jonathan Nez issued a State of Emergency as the virus spread rapidly across the Nation. The devastating spread of the virus caused multiple deaths and overwhelmed local on-reservation and off-reservation healthcare facilities, which made national headlines. At one point, the rate of COVID-19 cases on the Navajo Nation was greater than the rate of COVID in the state of New York. As COVID-19 devastated the world, it particularly highlighted the Navajo Nation's plight of lack of basic resources like access to clean water and electricity. Significant socioeconomic challenges and scarce access to basic infrastructure have been a historical and current reality for many tribal members of the Navajo Nation. Basic needs that most Americans take for granted, like access to clean running water, electricity, gas, broadband connectivity, access to grocery stores, paved roads, and essential public services, were limited before the arrival of COVID-19 and contributed to the exponential rapid spread of the virus on Navajo. The Navajo people commonly live in multigenerational households, where grandparents, working adults, and children live in one home. More than 20% of on-reservation households do not have running water and depend on hauling water for daily use and consumption. Multigenerational household societies contributed to the rapid spread of COVID-19.

Former President Nez responded by implementing strict guidelines, including a mask mandate and social distancing practices. By November 2020, former President Nez implemented a weekday evening curfew for residents, a 57-hour weekend curfew, and a lockdown restricting visitors from entering the reservation boundaries in hopes of decreasing the spread of the deadly virus.

The unknown and unprecedented nature of the COVID-19 pandemic shocked the world's economies, and the Navajo economy bore the brunt of the negative impacts of COVID-19 on the Navajo Nation. The Navajo economy, including businesses, schools, community centers, and government offices, faced strict guidelines limiting activity and operation. At the height of the first wave of positive COVID-19 cases, the Indian Health Services healthcare facilities exceeded occupancy, and access to critical medical equipment became extremely difficult. To respond to the Nation's public safety emergency, all safety officers, first responders, healthcare professionals, and essential tribal employees risked their lives to deploy Personal Protective Equipment (PPE), sanitation resources, water, food, and critical assistance to elderly and vulnerable populations. Hundreds of people lost their jobs due to COVID-19 and the simultaneous closure and



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decommissioning of the Navajo Generating Station (NGS), which employed approximately 450 people in the rural Western Navajo Agency. Mining and extractive industries played a significant part in the Navajo economy through employment, household income, tax revenue generation, and production. The decommissioning of the NGS site and COVID-19 caused the Navajo Nation and its citizens to endure an absorbent level of economic distress. As of January 2024, the Navajo Nation Department of Health reports a total of 88,887 positive cases on the Navajo Nation and 2,256 COVID-19-related deaths.

By January 2023, the Navajo Nation's mask mandate and other COVID-19 indoor safety guidelines, which were activated for over 1,000 days, were rescinded. Local retail, food and dining services, and Navajo Tourism sites re-opened their doors for business, and the Navajo Nation is tasked with rebuilding and strengthening the Navajo economy. This is a great opportunity to use data and implement creative solutions to create jobs and opportunities for a viable, sustainable, self-sufficient nation.

Before COVID-19, the environment for businesses on tribal lands was severely limited due to federal policies and laws. Many of these regulations resulted from centuries-long discrimination and mistreatment of Indigenous people. Misguided Federal Indian Policies heightened socioeconomic disparities, decreased sociopolitical abilities, increased educational and health inequalities, created language/linguistical barriers, limited financial literacy, prevented financial opportunities, and enforced barriers toward basic logistical infrastructure. While the Navajo Nation economy endured tremendous setbacks on top of historic and pre-existing disparities, now, the Nation faces tremendous opportunity to recover and excel.

COVID-19 presented an opportunity for a paradigm shift in how the Navajo Nation uses data for planning and decision-making. This paradigm shift also allows the Navajo Nation to claim a new definition of its economy and use primary data to tell its own stories about its economy. Through the CARES Act and the American Rescue Plan Act (ARPA), the Navajo Nation initiated COVID-19 Economic Relief programs to help Navajo small businesses and entrepreneurs, thus introducing data collection that was previously too costly and unfeasible. To address gaps in business activity and more stringent access to capital due to the COVID-19 pandemic, the Nation allocated federal relief funding to provide financial support for the Navajo small businesses and artisan community. The Division of Economic Development deployed two rounds of the Navajo Artisan and Small Business Economic Relief Grants and gained invaluable statistical data that did not previously exist.

Under the Division of Economic Development, the CARES Act funded approximately \$28 million to deploy "round one" of the Navajo Small Business and Artisan Economic Relief Grant Program. More than 4,300 Navajo small businesses and artists were awarded relief funding. ARPA funded "round two" of the Navajo Small Business and Artisan Economic Relief Grant Program for approximately \$12 million in grants, and more than 1,500 Navajo small businesses and artists were awarded relief grant funding. During both programs, the Division of Economic Development captured primary data on the Navajo formal and informal economy, which also presents an incredible opportunity to use this data to begin planning the next steps in allocating resources and enacting policies that directly support the development of a business-friendly environment on the Navajo Nation.

Additionally, the Nation and the Division of Economic Development will use this information and opportunity to deploy a new loan program that addresses one crucial hurdle that all Navajo small businesses and entrepreneurs face: access to capital. The U.S. Treasury

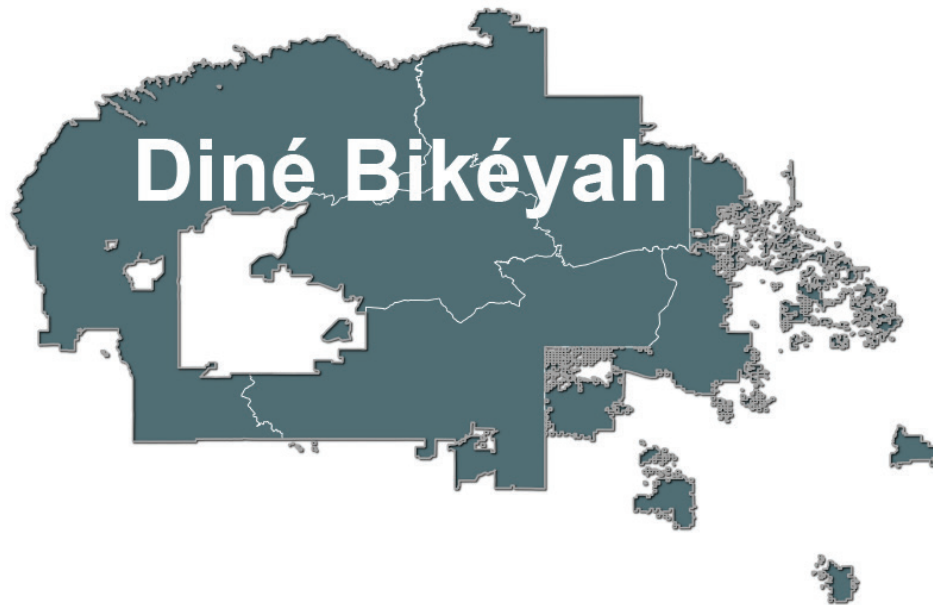
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Department's State Small Business Credit Initiative (SSBCI) presented the Navajo Nation with an \$89 million allocation for developing small business loan products that have never been offered to on-reservation businesses. The Division of Economic Development is preparing to launch SSBCI programs in 2024, and leadership anticipates a positive response directing access to capital where it is needed most: small businesses on the reservation. Access to capital allows entrepreneurs to realize their dreams, expand their production, create jobs, increase income, enable currency circulation, decrease economic leakage, and continue strengthening the Navajo economy.

Through tremendous obstacles and challenges as a sovereign nation and persevering through all the challenges that the COVID-19 pandemic posed for tribal nations like the Navajo Nation, the opportunities present great hope for what is possible for true self-sufficiency in economic development.

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# SUMMARY BACKGROUND



## Navajo Nation Overview

The Navajo Nation is the largest federally recognized tribe in the United States with a total population of 415,863 enrolled members according to the Navajo Nation Tribal Enrollment Office. The Navajo Nation has a land base of approximately 17 million acres of land, which covers over 27,000 square miles within the states of Arizona, New Mexico and Utah. The Navajo Nation consists of 5 agencies and 110 chapter communities. The Navajo Nation was established as a sovereign nation in the Treaty of 1868 between the Navajo Nation and the United States. The Navajo Nation is governed by a three-branch government system, which consists of the Legislative Branch, Executive Branch, and Judicial Branch. In the Executive Branch, there is a President and Vice-President, who are elected to represent the people of the Navajo Nation. Within the Legislative Branch, the Tribal Council is comprised of 24 council delegates elected to represent 110 chapter communities across the Navajo Nation. The Judicial Branch consists of a Chief Justice who is appointed by the President then confirmed by the Navajo Nation Council.

The Navajo Nation is facing extraordinary challenges, including health and social disparities, poverty, as well as language and cultural preservation. Yet, as the Navajo Nation evolves the Navajo people continue to balance culture, tradition, language and modernism. Despite the hardships, the Navajo people continue to strongly practice, respect and value their cultural teachings, traditions, language and way of life.

The Navajo Nation has many opportunities to boost the economic growth for future generations. The Nation continues to move forward on projects that are profitable, viable, increase employment, improve infrastructure for development, target untapped resources, provide assistance and support for small businesses, improve existing enterprises, and capitalize on new economic prospects such as technological advancements, sustainability practices and renewable energy.

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## THE NAVAJO NATION ECONOMIC SECTOR INCLUDES THE FOLLOWING:

### Navajo Nation Tribal Enterprises:

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- Navajo Agricultural Products Industry (NAPI)
- Navajo Arts and Crafts Enterprise (NACE)
- Native Broadcast Enterprise (NBE)
- Navajo Engineering and Construction Authority (NECA)
- Navajo Housing Authority (NHA)
- Navajo Nation Gaming Enterprise (NNGE)
- Navajo Nation Hospitality Enterprise (NNHE)
- Navajo Nation Oil & Gas Company (NNOGC)
- Navajo Nation Shopping Centers, Inc. (NNSCI)
- Navajo Times
- Navajo Tribal Utility Authority (NTUA)

### Private Sector Industries:

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- Four Corners Power Plant
- Frontier Company
- Navajo Mine
- Peabody Energy's Arizona Mines
- Raytheon Missiles Systems Company Diné Facility
- Tooh Dineh Industries, Inc.

### Lodging Facilities:

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- Best Western Canyon De Chelly Motel Inc., Chinle - 104 Rooms
- Holiday Inn, Chinle – 108 Rooms
- Thunderbird Lodging, Chinle – 74 Rooms
- Hampton Inn, Kayenta – 73 Rooms
- Monument Valley Inn, Kayenta - 163 Rooms
- Wetherill Inn Motel, Kayenta – 54 Rooms
- Many Farms Inn, Many Farms – 32 Rooms
- Navajoland Inn & Denny's, St. Michaels – 70 Rooms
- Greyhills Inn, Tuba City – 32 Rooms
- Quality Inn Navajo Nation, Tuba City – 80 Rooms
- Diné Inn Motel, Tuba City – 21 Rooms
- Quality Inn Navajo Nation Capital, Window Rock – 56 Rooms

The Navajo Economy also includes a variety of businesses such as convenience stores, grocers, retail, gaming facilities, healthcare, education, arts, public administration, construction, transportation, agriculture, forestry, and manufacturing.

Certified Navajo-Owned Businesses are listed in the Navajo Business Source List on Division of Economic Development (DED) Website at <https://zxh.054.myftpupload.com/certified-navajo-businesses/>

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# SUMMARY BACKGROUND

## Navajo Nation Economic Overview

While Navajo tribal enrollment exceeded 400,000 people in 2022, an estimated 143,400 people occupied the Navajo Nation as of 2021, according to Census figures. Data for population by age group indicate that Navajo Nation age distribution differs from that of the neighboring states of Arizona and New Mexico (with Utah being an exception) by having slightly higher portions of young persons and slightly lower proportions of retirement-age or otherwise elderly persons. This age distribution is favorable, in comparison to the neighboring states, for being able to have and sustain a working-age population.

Indications of household economic distress on Navajo Nation include high proportions of households in lower-tier income categories, and high proportions of female-headed households, which tend to be economically disadvantaged. Navajo residents have a disproportionately low representation in occupations that tend to have higher wages, including management and business-related occupations, and sales and office work, and high representation in traditionally low-wage occupations such as service work, natural resources, and production work. Positive economic indicators include a high share of housing being owner-occupied – exceeding the owner-occupied share in the neighboring states – and also low proportions of houses that have a mortgage.

The types of jobs available within Navajo Nation differ from the jobs in the neighboring states most notably in that Navajo Nation has proportionately fewer jobs in the industries of:

- Manufacturing,
- Wholesale and Retail trade,
- Transportation and warehousing,
- Finance,
- Professional services, and
- Accommodations and food service

While Finance and Professional Services are typically located in larger urban areas, Navajo Nation could reasonably expect to be able to attract jobs in the other industries listed above.

Industries that are strongly represented on Navajo Nation in comparison to the neighboring states include:

- Mining (although these jobs would be expected to be decreasing),
- Utilities,
- Healthcare,
- Arts/Entertainment/Recreation (this relates to gaming activity), and
- Public Administration/Government (which includes internal Navajo Nation and subunits administration)<sup>1</sup>.

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<sup>1</sup> The U.S. Census Bureau limits the industry category of "Public administration" to regular government functions such as legislative, judicial, administrative, and regulatory activities. Other government organizations such as public schools and public hospitals are classified by industry according to the activity in which they are engaged.

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Data having to do with employment status on Navajo Nation – whether residents are "participants" in the labor force or not - Accurate data pertaining to employment status on the Navajo Nation for residents or "participants in the labor force is difficult to acquire for the following reasons:

- Navajo Nation residents face particular challenges related to securing employment, including:
  - **Geographical Isolation:** this condition limits physical access to job opportunities.
  - **Economic Structure:** with low levels of economic diversity, job opportunities are more limited while communities are more vulnerable to economic downturns.
  - **Cultural Differences:** where traditional forms of work in Native American communities, such as subsistence farming or craftwork, may not be captured in standard measures of employment and unemployment.
  - **Educational Attainment:** with relatively low levels of educational attainment, job opportunities are more limited. (For example, data in this CEDS show that the percent of the Navajo Nation population with less than a ninth-grade education is twice that of neighboring Arizona and New Mexico, and just over 5% of the Navajo Nation population have bachelor's degrees compared to 15% to over 20% for the 3 neighboring states.)
- "Employed" persons as counted in official data tends to capture people employed by established corporate or public entities, full-time or part-time – an approach that can miss people engaged in activities such as farming, art/artifacts, hospitality (accommodations, tour guiding),

To add perspective to the employment/unemployment situation on Navajo Nation, Fourth World Design Group (FWDG) and McClure Consulting prepared an alternative method of measuring Navajo Nation unemployment. This approach recognizes the following five key components of unemployment rates:

1. Persons who have a job constitute the employed.
2. Persons who had a job, or are otherwise actively looking for a job, but are now jobless constitute the unemployed.
3. The employed plus the unemployed constitute the pool of labor force participants.
4. The labor force participation rate is calculated as the pool of labor force participants divided by the total population 16 years and over, and therefore represents the proportion of the total population 16 years old and over that would be working if they could find a job, or in other words are essentially in a state of looking for work.
5. The unemployed divided by the number of labor force participants is the unemployment rate.

The weak link in these five components is establishing a meaningful measure of labor force participants in situations where chronic unemployment has resulted in many people who might otherwise be working dropping out of the potential-employee pool. With the number of participants shrinking, the number of employed naturally shrinks, but also the number of technically unemployed persons also shrinks, because it is based on the pool of participants. The relatively low unemployment rate that then results now understates the true measure of unemployment because it does not capture discouraged workers who have left, at least temporarily, the labor force.

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The analysis described above results in an estimated alternative unemployment rate of 39.3% for Navajo Nation, compared to the unemployment rate generated by the U.S. Census.

In the Fourth World Design Group (FWDG) McClure alternative approach, a “derived” labor force participation rate is applied to the Navajo Nation population. This derived rate is calculated by averaging the labor force participation and participation rates, according to Census data, for the three surrounding states. Applying a labor force participation rate that reflects the typical condition in the multistate region surrounding Navajo Nation yields a more realistic picture of the difference between Navajo Nation “potentially” employed persons and the actual number employed according to official data. This analysis specifically addresses the issue of labor force participation being undercounted in areas where limited employment is chronic, which leads to a related underestimation of unemployment rates.

The CEDS compiles data for the five Navajo Nation agencies of Eastern, Northern, Central, Western, and Fort Defiance on the same topics reported above for the Navajo Nation as a whole: population, household income, household type, housing, employment by occupation and industry, distribution of jobs within the agencies, employment status including unemployment, and educational attainment. Data for household income, jobs, unemployment rates, and distribution of households are also shown on a series of maps, for Navajo Nation as a whole and for each of the five agencies separately.

Having the data reported at the agency level is particularly revealing, in that it highlights the differences, sometimes pronounced differences, in economic well-being among the agencies. For example, labor force participation in the Central Agency is considerably below that of all the others, but education levels there tend to be higher (and educational services is an important industry in the Central Agency). The Western Agency tends to have more households in higher income brackets, compared to the other four. Northern Agency has higher proportions of “family” households, compared to the others.

The mapped data are particularly revealing, in that the maps make extensive use of data presented both thematically, that is, by using color variations to show different intervals of value, such as household income brackets, and as points of different sizes to represent different value levels such as total jobs. (The maps also include locations of selected infrastructure and service facilities, as well as farmland.) Because the thematic and point data are based on relatively small geographic areas (Census tribal block groups or Census blocks), the maps clearly indicate variations in economic indicators across individual agencies as well as the Navajo Nation as a whole. Again, these variations, even within individual agencies, are sometimes pronounced and also revealing in terms of assessing the relative economic health of different areas within Navajo Nation.

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# SUMMARY BACKGROUND

## Navajo Nation Economic and Demographic Data

This section provides an overview of the economic and demographic characteristics of people in Navajo Nation, providing insights that will serve as the groundwork for ensuring a sustainable and inclusive economic development in Navajo Nation.

This material examines tribal enrollment, population, the age distribution, educational attainment, employment status, income levels, and housing conditions. Each of these areas influences the economic potential of the Navajo Nation and is crucial to identifying opportunities for growth and addressing challenges that may hinder progress.

## Navajo Nation Tribal Enrollment

The table and chart shown below (Table 1-5 and Figure 1-1) shows the official Tribal Enrollment for Navajo Nation for the last five years. Tribal enrollment provides an important measurement for the total population of Navajo Nation as well as the necessary framework for planning, economic development, and funding opportunities. Furthermore, this set of data is clearly distinct from the data represented in Table 1-1 above in that these data figures are derived from an official count rather than developed from statistical methodology for creating various demographic estimates about a particular geography. Tribal enrollment has seen a steady increase over the past few years. The latest Tribal enrollment count shows the population has grown to 415,863 members. Please keep in mind this number will fluctuate as new enrollments occur and as deaths are recorded. Also, the enrollment database does not specify where Navajo Nation members reside but this is a cumulative number of enrolled tribal members.

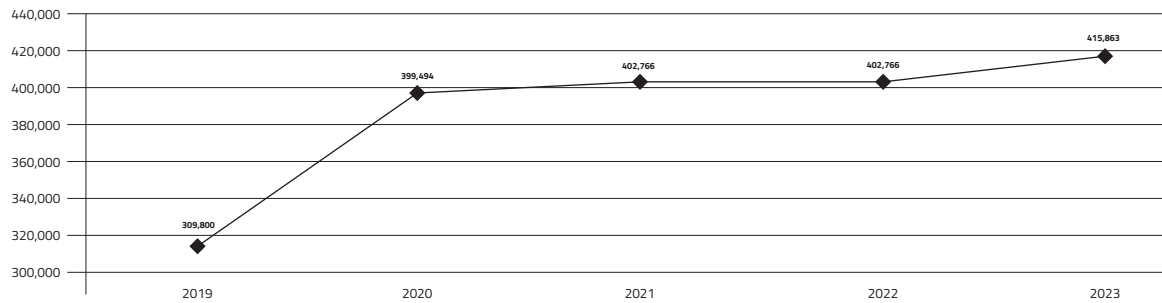
**TABLE 1-5. Official Tribal Enrollment**

Year	Tribal Enrollment
2019	309,800
2020	399,494
2021	402,766
2022	402,766
2023	415,863

Source: Navajo Nation Office of Vital Records.



Figure 1-1  
Official Tribal Enrollment



## Impact of COVID-19 on Census Bureau Data Programs<sup>1,2</sup>

The onset of the COVID-19 pandemic in 2020 led to a noticeable disruption in the data collection processes for the Census Bureau and their various survey programs. According to the Bureau, during several months of 2020, no survey mailings were sent out, and the Census Bureau had to adapt its outreach methods to nonresponding households, shifting from in-person collection to phone and email for the American Community Survey (ACS). This resulted in a sharp decline in the number of final interviews conducted in 2020, which led to an increase in the margins of error for the 2016-2020 5-year estimates. Despite these challenges, the Census Bureau continued to publish the data under a waiver process, anticipating similar impacts on future 5-year products containing 2020 data.

In response to these issues, the Census Bureau also made several operational changes, which included delaying data release dates, modifying collection methods, and adding COVID-related questions to survey questionnaires. Additionally, the Bureau also created experimental estimates to address the data collection issues and attempted to adjust for biases through modifications to standard weighting and estimation. Despite the implementation of these measures to offset the disruptions caused by the COVID-19 pandemic, these impacts have affected the quality of the data during this time, leading to noticeable differences in social, economic, and housing characteristics between respondents and nonrespondents.

## Use of Census Geographies

Technical issues that arose during the course of this project include the Census Bureau's data classification systems that apply to Indian Country. The U.S. Census Bureau classifies and enumerates data for both legal and statistical geographies involving American Indian and Alaska Native Areas<sup>3</sup>. The following points summarize how these issues are addressed to help preserve accuracy and reliability in the use of these data elements for the Navajo Nation:

- Navajo Nation demographics in the current report are based on the Native Hawaiian Areas or American Indian Area/Alaska Native Area/Hawaiian Home Lands, which

1 Daily, D., Cantwell, P. J., Battle, K., Waddington, D. G., & Shin, H. B. (2021). An Assessment of the COVID-19 Pandemic's Impact on the 2020 ACS 1-Year Data. Washington, DC.  
2 U.S. Census Bureau. (2021, May 27). Adapting the American Community Survey Amid COVID-19. Retrieved from <https://www.census.gov/newsroom/blogs/random-samplings/2021/05/adapting-the-acs-amid-covid-19.html>  
3 See Appendix A for a list of Census definitions for different geographic units.

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includes both reservation and Off-reservation trust lands (tribal trust land or land held in trust for an individual American Indian (individual trust land)).

- The U.S. Census considers the three American Indian Area Tribal Subdivision/Remainders (Chapters) shown below to be within the American Indian Area/Alaska Native Area/Hawaiian Home Lands for Navajo Nation that were not included in the Chapter list and boundaries provided by Navajo Nation Land Department for the five Agency regions. The three American Indian Area Tribal Subdivision/Remainders (Chapters) areas are:
  - San Juan Southern Paiute Northern Chapter
  - San Juan Southern Paiute Southern Chapter
  - Winslow Tract Chapter
- Census data for American Indian Area Tribal Subdivision/Remainders (Chapters) geographic units include Off-reservation trust lands.
- To reconcile the current summary total of the five agencies and Navajo Nation (American Indian Area/Alaska Native Area/Hawaiian Home Lands), data for the three American Indian Area Tribal Subdivision/Remainders (Chapters) listed above have been subtracted from Navajo Nation (American Indian Area/Alaska Native Area/Hawaiian Home Lands).

# Population and Households

The table below (Table 1-1) shows the total population and population by male/female for the Navajo Nation, and for Arizona, New Mexico, and Utah.<sup>4, 5</sup> Note that the three sets of figures, which represent different Census data programs, give slightly different results (and data availability also varies by program, as the table indicates). Unless otherwise noted, "Navajo Nation" means population living *within the reservation and Off-reservation trust lands*.

**TABLE 1-1. Total Population and Sex by Geography**

	Navajo Nation (Reservation Only)	Navajo Nation (Reservation/ Off-Reservation)	Arizona	New Mexico	Utah
<b>ACS 2021 1-Year Estimates</b>					
Males	-	79,522	3,629,620	1,052,355	1,694,770
Females	-	84,713	3,646,696	1,063,522	1,643,205
Total	-	164,235	7,276,316	2,115,877	3,337,975
<b>ACS 2021 5-Year Estimates</b>					
Males	69,565	81,905	3,533,895	1,048,448	1,633,843
Females	73,870	87,324	3,545,308	1,060,918	1,597,527
Total	143,435	169,229	7,079,203	2,109,366	3,231,370
<b>Decennial 2020 Census</b>					
Males	69,199	80,864	3,537,343	1,044,156	1,643,531
Females	71,567	83,710	3,614,159	1,073,366	1,628,085
Total	140,766	164,574	7,151,502	2,117,522	3,271,616

Source: U.S. Census Bureau, ACS 2021 1-Year Estimates, ACS 2021 5-Year Estimates, and Decennial 2020 Census; McClure Consulting.

Table 1-2 below provides the total number of households for Navajo Nation, for Arizona, New Mexico, and Utah. As stated above, the three sets of figures, which represent different Census data programs, give slightly different results (and data availability also varies by program, as the table indicates).

<sup>4</sup> Note that the state-level data, throughout this document are representative of each state in its entirety, and therefore include figures for the Navajo Nation.

<sup>5</sup> Note that the ACS 2021 1-Year Estimates are not available for *American Indian Area Tribal Subdivision/Remainder (Chapter)* geographic units. Therefore, no figures can be derived for the Navajo Nation Agency regions.

**TABLE 1-2. Total Households by Geography**

	Navajo Nation (Reservation Only)	Navajo Nation (Reservation/ Off-Reservation)	Arizona	New Mexico	Utah
<b>ACS 2021 1-Year Estimates</b>					
Households (HH)	-	51,007	2,817,723	834,007	1,101,499
Average HH Size	-	3.19	2.53	2.49	2.99
<b>ACS 2021 5-Year Estimates</b>					
Households (HH)	41,831	48,793	2,683,557	797,596	1,033,651
Average HH Size	3.40	3.44	2.58	2.59	3.08
<b>Decennial 2020 Census</b>					
Households (HH)	42,711	49,670	2,705,878	829,514	1,057,252

Source: U.S. Census Bureau, ACS 2021 1-Year Estimates, ACS 2021 5-Year Estimates, and Decennial 2020 Census; McClure Consulting.

Table 1-3 below provides the total population and the number of housing units for Navajo Nation by state for the 2020 Decennial Census<sup>6</sup>.

**TABLE 1-3. Navajo Nation 2020 Census Population and Housing by State**

State	Population	Housing Units	Share
Arizona	94,511	33,958	57.2%
New Mexico	64,571	21,411	39.1%
Utah	6,076	1,110	3.7%
<b>Total</b>	<b>165,158</b>	<b>57,479</b>	<b>100.0%</b>

Source: Navajo Nation; U.S. Census Bureau, Decennial 2020 Census.

Table 1-4 shows the change in population for Navajo Nation between the 2010 and 2020 according to the Decennial Census.

**TABLE 1-4. Navajo Nation Change in Population From 2010 to 2020**

	2010	2020	Change	Percent Change
Navajo Nation	173,637	164,574	-9,063	-5.2%

Source: Navajo Nation; U.S. Census Bureau, Decennial 2010 and 2020 Census; McClure Consulting.

6 Note that total population for Navajo Nation is slightly different total population for Navajo Nation presented in Table 1-2 and Table 1-10, because adjustments could not be made to the data as previously mentioned in the use of different Census geographies.

# Age Distribution

The table below (Table 1-6) shows the age distribution in the Navajo Nation, Arizona, New Mexico, and Utah. Compared to the three states, Navajo Nation has the highest percentage of population 20-64, and the second-lowest percentage for population 65 and over, considerably below both Arizona and New Mexico in this measure.

**TABLE 1-6. Age Distribution by Geography**

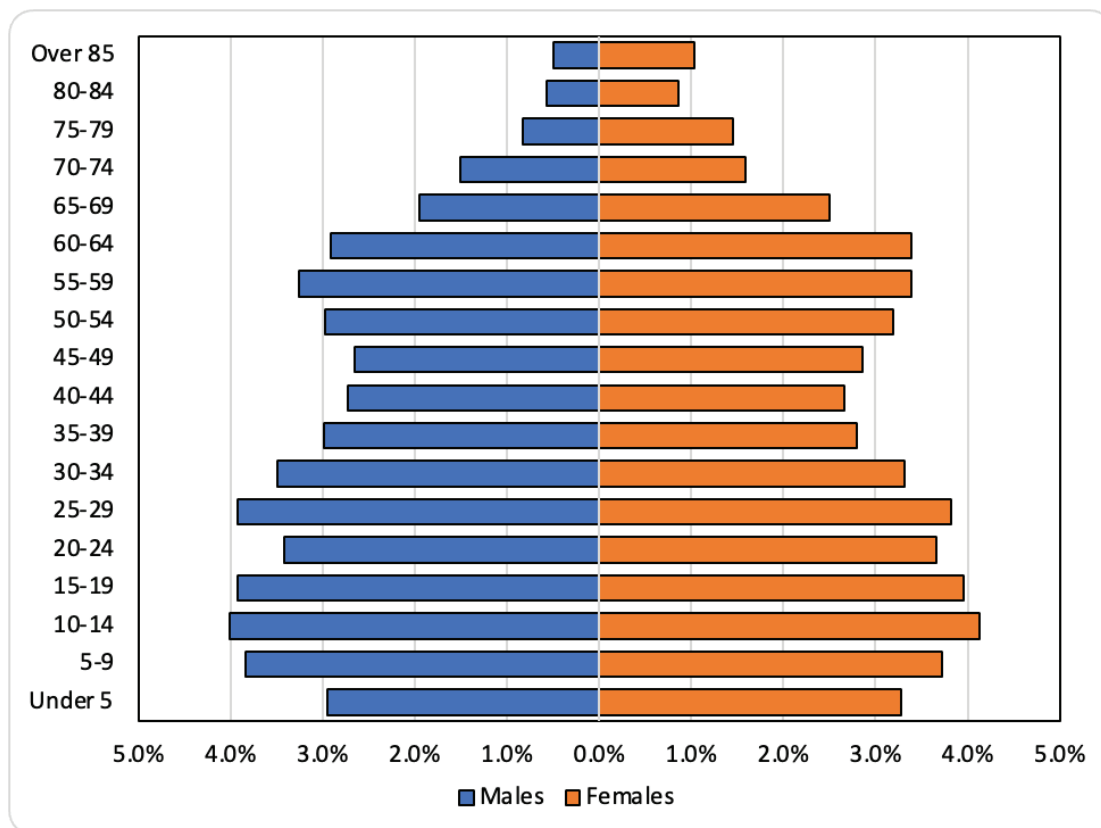
Age Distribution	Navajo Nation	Arizona	New Mexico	Utah
Under 5	6.2%	5.8%	5.7%	7.6%
5-9	7.6%	6.2%	6.3%	8.2%
10-14	8.1%	6.8%	7.0%	8.4%
15-19	7.9%	6.7%	6.7%	8.0%
20-24	7.1%	6.8%	6.6%	8.2%
25-29	7.7%	7.0%	6.7%	7.6%
30-34	6.8%	6.6%	6.6%	6.9%
35-39	5.8%	6.4%	6.5%	7.3%
40-44	5.4%	6.1%	5.9%	6.6%
45-49	5.5%	6.0%	5.7%	5.6%
50-54	6.2%	5.9%	5.8%	4.8%
55-59	6.6%	4.3%	4.5%	3.4%
60-64	6.3%	7.9%	8.5%	6.1%
65-69	4.5%	5.6%	6.0%	3.9%
70-74	3.1%	4.8%	4.7%	3.0%
75-79	2.3%	3.3%	2.9%	1.9%
80-84	1.4%	2.0%	2.0%	1.3%
Over 85	1.5%	1.9%	2.0%	1.1%

Source: U.S. Census Bureau, ACS 2011 5-Year Estimates; McClure Consulting.

The figure below (Figure 1-2) provided shows visual representation of the age distribution by sex in the Navajo Nation. The age distribution for both males and females is fairly even across most age groups. The largest concentrations of both males and females are found in the age groups of 5-19 years, with the highest percentages in the 10-14 and 15-19-year categories for both males and females. Females tend to have slightly higher percentages than males in most age groups, especially in the age groups over 50 years. The percentage of the population decreases as age increases. There is a noticeable drop in the population percentage for both sexes after the age of 65, with the smallest percentages found in the age groups of 80 years and above. There seems to

be a higher longevity rate for Navajo Nation females compared to males, with females making up a larger proportion of the older age groups. Navajo Nation has a relatively young population, with a large portion of its population under the age of 29 years. Overall, the data suggests a youthful population with a slight female dominance, especially in the older age groups.

**FIGURE 1-2. Navajo Nation Age Distribution by Sex**

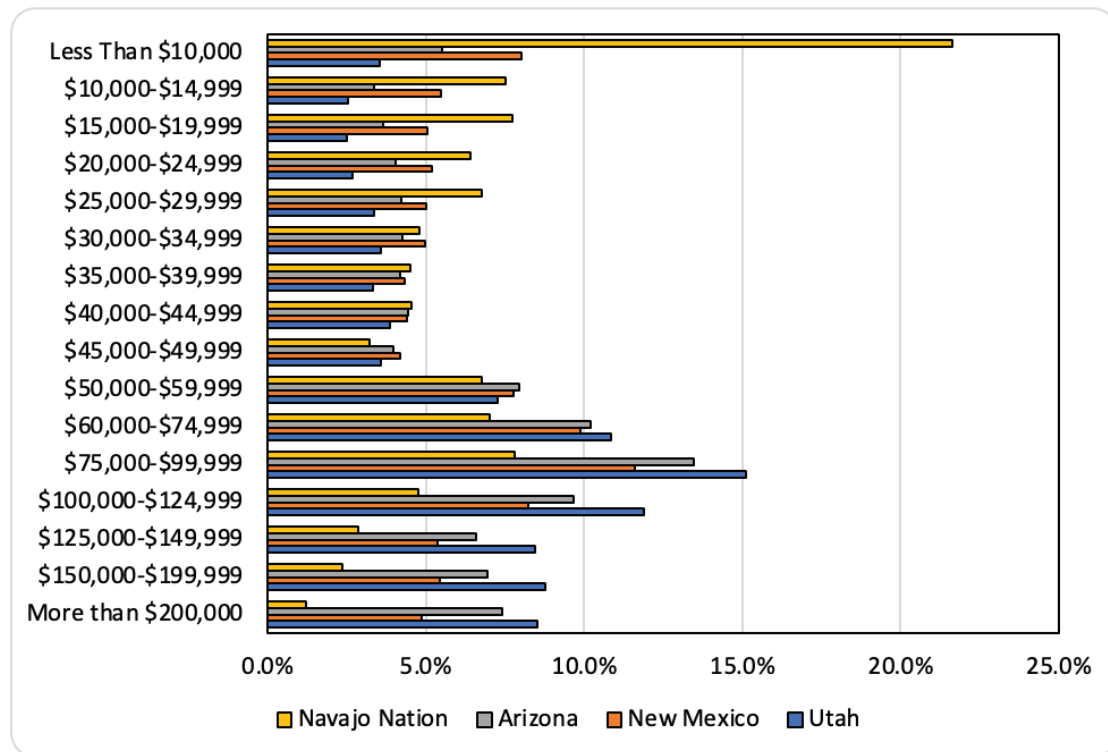


Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

# Household Income

Household income data for the four geographic areas, shown on Figure 1-3, show that Navajo Nation households are over-represented in the lower income categories (five intervals for incomes ranging from less than \$10,000 to \$30,000) and underrepresented in income-interval categories above \$60,000. Particularly concerning is the less-than-\$10,000 category, with over 20% of Navajo Nation households represented.

**FIGURE 1-3. Household Income Category by Geography**

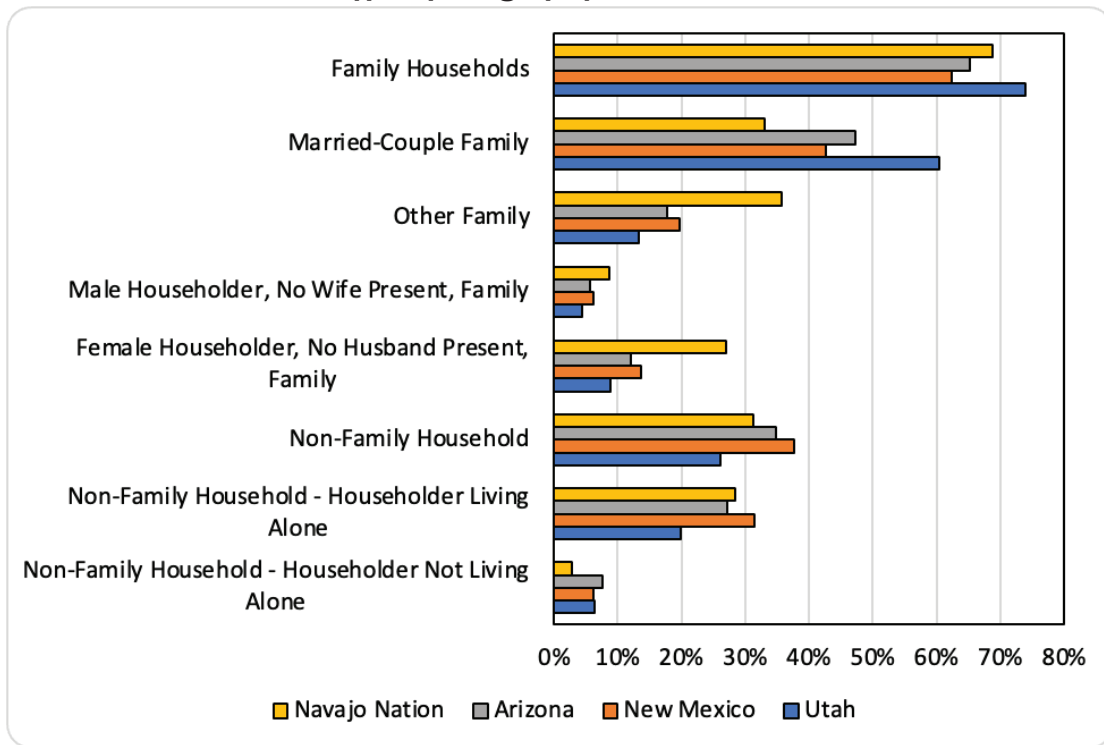


Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

# Household Type

As shown on Figure 1-4 for household type, relatively high proportions of female-headed households on Navajo Nation are generally an indicator of social disadvantage. While the proportion of householders living alone is similar on Navajo Nation and the states, on Navajo Nation this is less due to the elderly population (which is a relatively small percentage on Navajo Nation, as shown on Table 1-4) than would likely be the case for the other states (besides Utah).

**FIGURE 1-4. Household Type by Geography**



Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.



# Housing Tenure and Mortgage Status

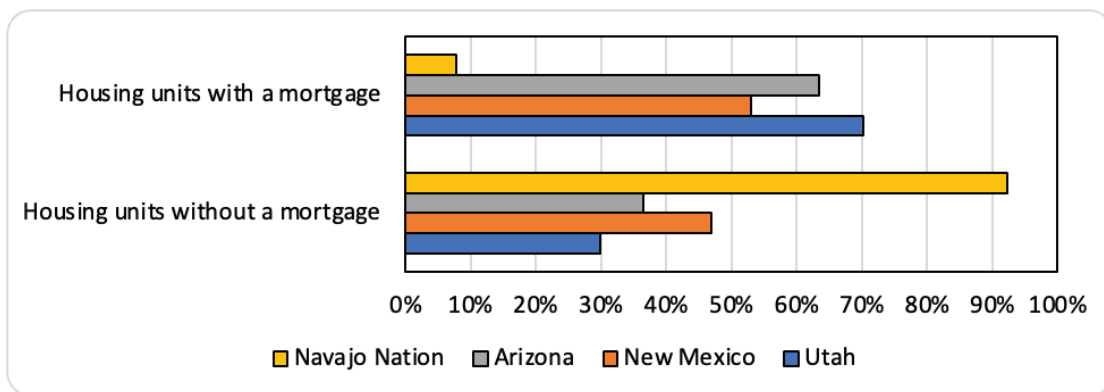
Housing Tenure data for the four geographic areas, shown in Table 1-7 below, show that a little over three-quarters of the occupied housing in Navajo Nation is owner-occupied. The chart (Figure 1-5) following this table shows that over 92% of all owner-occupied housing units do not have an existing mortgage.

**TABLE 1-7. Housing Tenure for Occupied Housing by Geography**

Tenure	Navajo Nation		Arizona		New Mexico		Utah	
	Count	Share	Count	Share	Count	Share	Count	Share
<b>Owner-Occupied</b>	37,305	76.5%	1,765,658	65.8%	543,834	68.2%	729,074	70.5%
<b>Renter-Occupied</b>	11,488	23.5%	917,899	34.2%	253,762	31.8%	304,577	29.5%

Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-5. Owner-Occupied Homeowners Mortgage Status by Geography**

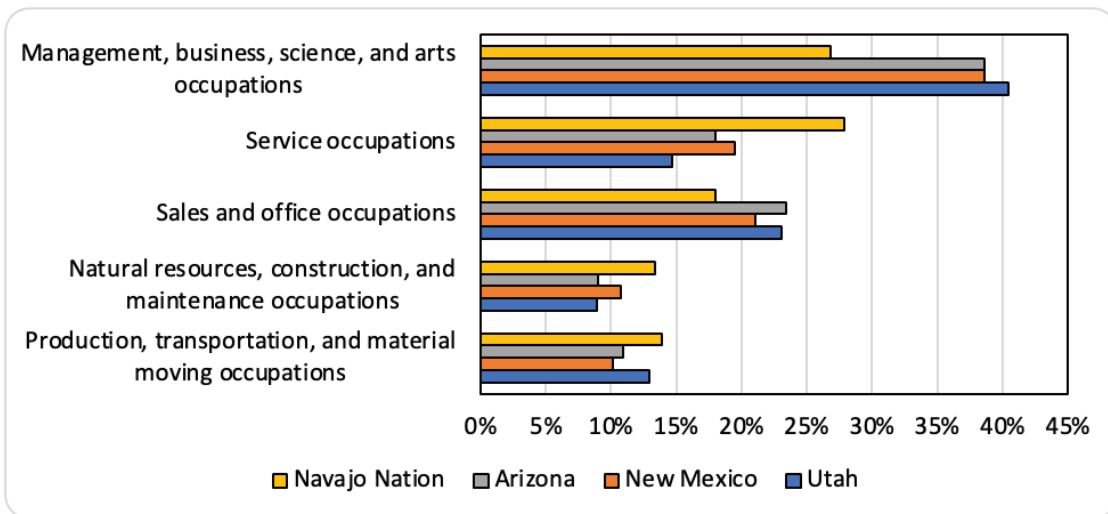


Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

# Labor Force Employment and Place of Work

Figure 1-6 shows the percent of employment by major occupational categories, for Navajo Nation and the three states. Navajo Nation has higher proportions of workers in Service and in Natural Resources/Construction/Maintenance occupations, and lower in Management and related (the category with the highest overall percentage of workers), and Sales/Office occupations.

**FIGURE 1-6. Occupation, Civilian Employment for the Population 16 Years and Older by Geography**



Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

It is important to note the distinction between the terms “employment” and “jobs” as discussed throughout this section. “Employment” is a characteristic of an area’s resident workforce; it refers to the residents of a community that are currently employed, regardless of the location of their employment (i.e., they may hold jobs in their own community or commute to work outside the community). The term “jobs” relates to the place of work; thus, the reported number of jobs in a particular place refers to jobs that are based in that location, regardless of where the jobholder lives (i.e., they may be local residents or they may be non-residents who commute in from another place).

Figure 1-7 shows employment by industry category for workers residing in the geographic areas shown. For Navajo Nation, the industry category that includes Educational Services, Healthcare and Social Assistance has the highest percentage of workers, far exceeding the percentages in the three states. This is also the top category for all three states. Industries with a noticeably lower percentage of workers on Navajo Nation include Finance and Insurance (and related) and Professional, Scientific, etc. Services.

Manufacturing is a relatively small proportion of employment for all of the areas, with Navajo Nation having the lowest percentage and Utah being noticeably highest within the group. Manufacturing employment tends to have an “outsized” influence on regional economies for a variety of reasons:

- Wages tend to be relatively high although this can vary according to products being produced.
- Most manufacturing activities are also “exporting” businesses (that is, they produce goods that are sold outside of the region where they are made) and consequently contribute more

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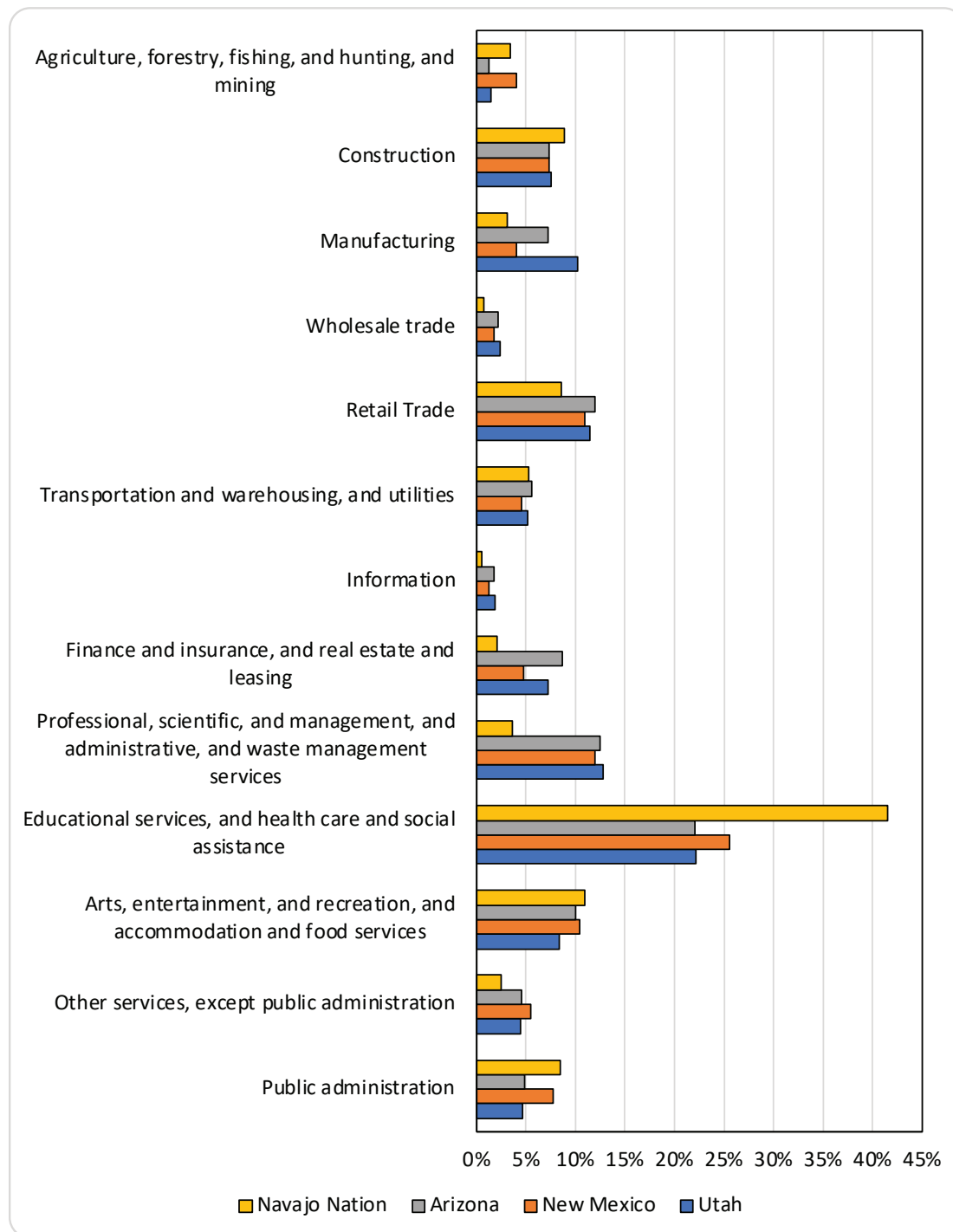
to a region's economy than local-serving businesses (such as retail trade, educational and related services, etc.) that simply circulate locally originated money.

- Manufacturing activities also tend to attract other businesses that provide support to them. Generally, a strong manufacturing presence in a local or regional economy is one indicator of economic health, which makes an area more attractive for other types of employment.

Other industry categories can also be important export businesses, including Agriculture, Forestry, Mining, etc. and some types of Wholesale Trade/Transportation as well as tourism-related businesses. These industry categories all have some representation among workers residing on Navajo Nation.

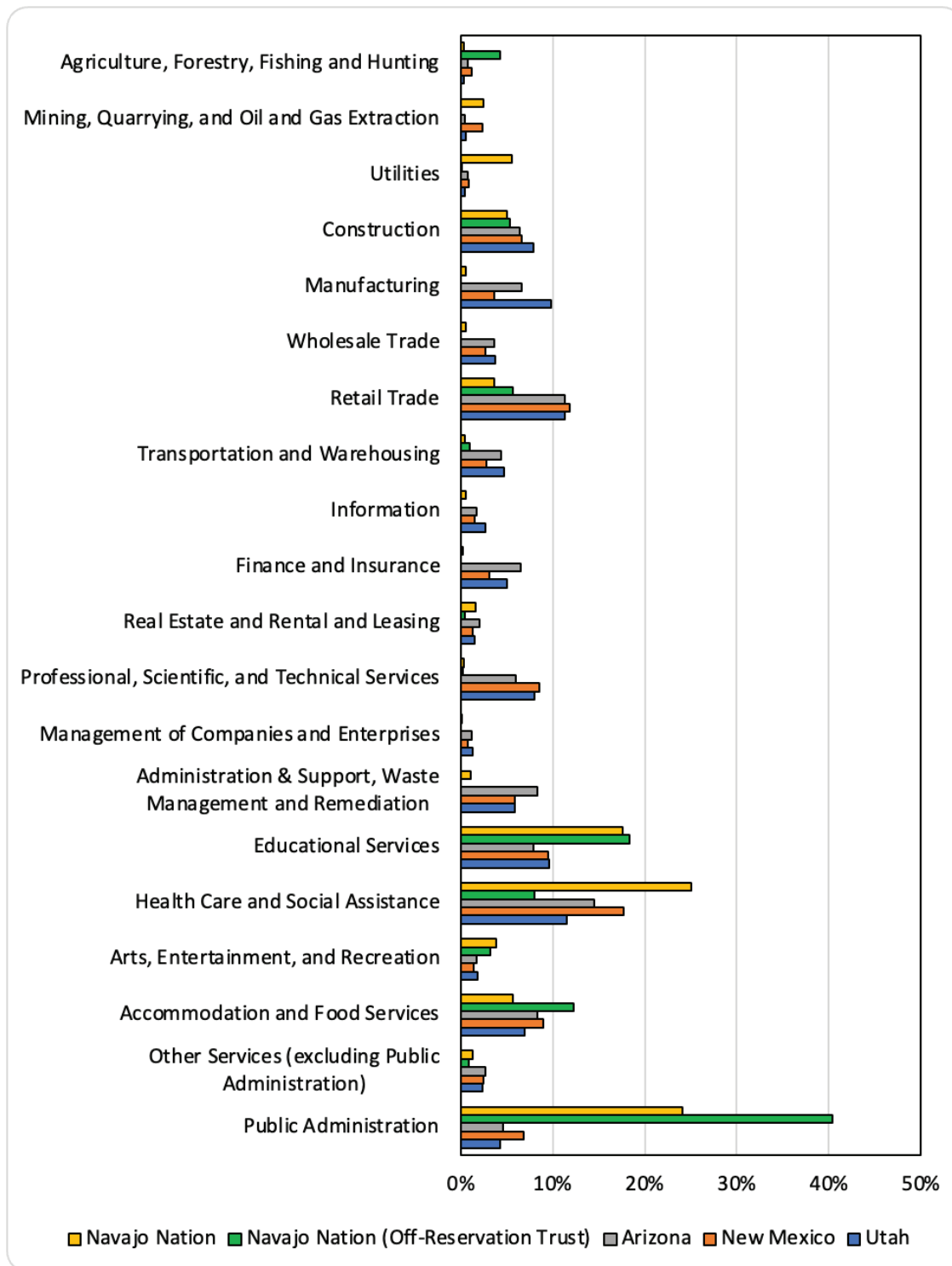
In the chart following employment by industry category for resident workers, Figure 1-8 shows the jobs that exist on Navajo Nation, off-reservation, and in each of the three states. The chart underscores the importance of recognizing *Off-reservation trust land* properties as job centers for Navajo Nation, particularly for jobs in Accommodations and for Public Administration/Government. Compared with the chart of employment by industry for the resident workforce, jobs by industry seem to suggest that resident workers employed in manufacturing are commuting outside Navajo Nation to their respective place of work.

**FIGURE 1-7. Employment for the Population 16 Years and Older By Industry and Geography for the Resident Workforce**



Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-8. Employment by Place of Work (where Jobs are located) by Industry and Geography**



Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics program, 2021; McClure Consulting.

Table 1-8 shows employment status as represented by the categories listed. The table includes the estimated Civilian Labor Force Participation Rate and other details for Navajo Nation and the three states, according to Census data.

**TABLE 1-8. Employment Status for the Population 16 Years and Older by Geography**

Employment Status	Navajo Nation		Arizona		New Mexico		Utah		3 States Combined	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
<b>Labor Force</b>	56,476	43.8%	3,424,193	60.6%	964,460	57.3%	1,653,818	69.1%	6,042,471	62.1%
<b>Civilian Labor Force</b>	56,563	43.8%	3,401,906	60.2%	952,564	56.6%	1,648,313	68.9%	6,002,783	61.7%
<b>Employed Civilian Labor Force</b>	48,244	37.4%	3,210,791	56.8%	889,428	52.9%	1,590,143	66.5%	5,690,362	58.5%
<b>Armed Forces</b>	13	0.0%	22,287	0.4%	11,896	0.7%	5,505	0.2%	39,688	0.4%
<b>Not in Civilian Labor Force</b>	72,974	56.2%	2,226,431	39.4%	718,108	42.7%	737,909	30.9%	3,682,448	37.9%
<b>Unemployed Civilian Labor Force</b>	8,319	6.4%	191,115	3.4%	63,136	3.8%	58,170	2.4%	312,421	3.2%
<b>Civilian Labor Force Participation Rate</b>	-	43.8%	-	60.6%	-	57.3%	-	69.1%	-	61.7%
<b>Population 16 Years and Older</b>	129,966	-	5,650,624	-	1,682,568	-	2,391,727	-	9,724,919	-

Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

The Navajo Nation clearly lags the represented states in the “official” (Census) measure of labor force participation as well as other indicators, with Utah being the strongest in all indicators.

The numbers highlight certain problems associated with reporting employment data for Navajo Nation, including the following:

- **Geographical Isolation:** Many Native American communities are located in remote areas, which can limit access to job opportunities. This geographical isolation can contribute to higher unemployment rates and make it difficult to implement effective employment programs.
- **Economic Structure:** The economic structure of many Native American communities is also a factor. Many reservations rely heavily on a single industry, such as tourism or a specific type of manufacturing. This lack of economic diversity can make these communities more vulnerable to economic downturns and can contribute to higher unemployment rates.
- **Cultural Differences:** Cultural differences can also pose challenges. For example, traditional forms of work in Native American communities, such as subsistence farming or craftwork, may not be captured in standard measures of employment and unemployment.
- **Educational Attainment:** Lower levels of educational attainment can limit job opportunities and contribute to higher unemployment rates.

“Employed” persons as reflected in the kind of official data reflected in the table tends to capture people employed by established corporate or public entities, full-time or part-time.

The “employed” category will not necessarily include people engaged in incidental or occasional work related to production, sales, etc. in activities such as farming, art/artifacts, hospitality (accommodations, tour guiding), handiwork, etc. These types of informal economic activity are prevalent on Navajo Nation and other Native American communities.

An alternative method of describing unemployment and the unemployment rate on Navajo Nation is shown in Table 1-9, below. The Civilian Labor Force for Navajo Nation derived on this table (as footnoted) is derived by adding up and averaging related data for the three surrounding states of Arizona, New Mexico, and Utah (see Table 1-8 above). In other words, this analysis applies the Civilian Labor Force Participation Rate to the Navajo Nation that matches the average rate of the three surrounding states. This higher theoretical participation rate for Navajo reflects the typical condition in the multistate region surrounding Navajo Nation, and consequently provides a more realistic picture of the difference between Navajo Nation “potentially” employed persons and the actual number employed, according to official data. This analysis specifically addresses the issue of labor force participation being undercounted in areas where limited employment is chronic, which leads to a related underestimation of unemployment rates.

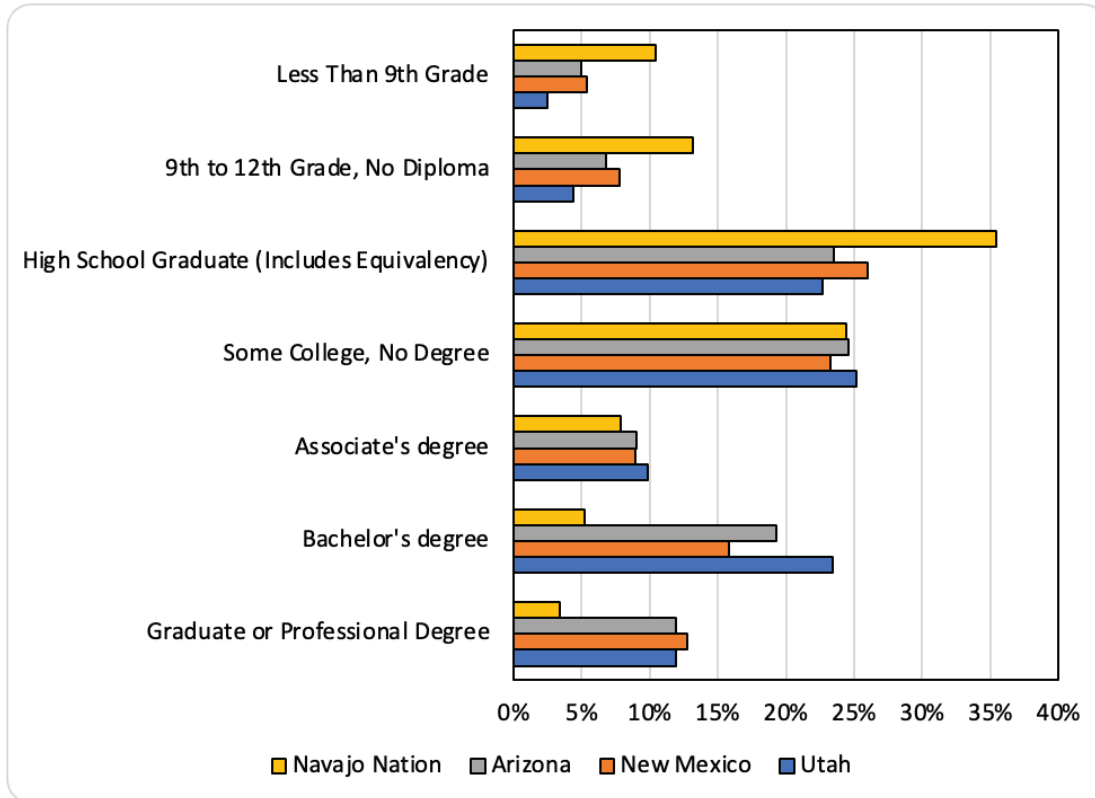
**TABLE 1-9. Navajo Nation Alternative Estimate of Unemployment Rate**

<b>Employment Status</b>	<b>Count/Share</b>
Civilian Labor Force (theoretical, as estimated) <sup>1</sup>	80,223
Employed Civilian Labor Force (per Census)	48,244
Implied actual unemployed	31,979
Implied unemployment rate	39.9%
1 This estimate assumes that the Civilian Labor Force Participation Rate matches the average of the three surrounding states (see Table 1-8).	
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.	

# Educational Attainment

Figure 1-9 compares educational attainment levels for Navajo Nation and the three states. Navajo Nation figures show noticeably lower levels of educational attainment compared to the states' numbers, except in the categories of Some College/No Degree, and Associates Degree.

**FIGURE 1-9. Educational Attainment for the Population 25 Years and Older by Geography**



Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.



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# SUMMARY BACKGROUND

## Navajo Nation Regional Agency Economic and Demographic Data

Navajo Nation is divided into five regional agency regions: Central, Eastern, Fort Defiance, Northern, and Western, each with unique characteristics and needs. This section provides economic and demographic characteristics of each agency, such as population, educational attainment, employment status, income levels, and housing conditions.

## Geographies Used for Navajo Nation Agency Demographics

In order to show certain key distinctions between the five regional agency regions, data summarized by *American Indian Area Tribal Subdivision/Remainders (Chapters)* were utilized to illustrate these differences. The Census Bureau defines these geographic units as legal or statistical subdivisions within federally recognized American Indian reservations.

## Agency Population and Households

The table below (Table 1-10) shows the total population and population by male/female for all five agency regions within Navajo Nation. As stated above, three sets of figures, which represent different Census data programs, give slightly different results (and data availability also varies by program, as the table indicates).

**TABLE 1-10. Total Population and Sex by Agency**

	Central	Eastern	Fort Defiance	Northern	Western	Total
<b>ACS 2021 5-Year Estimates</b>						
<b>Males</b>	11,646	17,146	19,925	14,824	18,364	81,905
<b>Females</b>	12,553	18,682	21,430	14,608	20,051	87,324
<b>Total</b>	24,199	35,828	41,355	29,432	38,415	169,229
<b>Decennial 2020 Census</b>						
<b>Males</b>	13,125	17,509	19,491	13,052	17,687	80,864
<b>Females</b>	13,705	18,257	20,281	13,214	18,253	83,710
<b>Total</b>	26,830	35,766	39,772	26,266	35,940	164,574

Source: U.S. Census Bureau, ACS 2021 5-Year Estimates, and Decennial 2020 Census; McClure Consulting.

Table 1-11 below provides the total number of households for all five agency regions within Navajo Nation. As stated above, three sets of figures, which represent different Census data programs, give slightly different results (and data availability also varies by program, as the table indicates).

**TABLE 1-11. Total Households by Agency**

	Central	Eastern	Fort Defiance	Northern	Western
<b>ACS 2021 5-Year Estimates</b>					
<b>Households (HH)</b>	7,523	9,768	11,678	8,332	11,492
<b>Decennial 2020 Census</b>					
<b>Households (HH)</b>	8,324	10,568	12,344	8,147	10,300

Source: U.S. Census Bureau, ACS 2021 5-Year Estimates, and Decennial 2020 Census; McClure Consulting.

## Most Populated Navajo Communities

The following table (Table 1-12) shows the current population of the most populated urban communities within Navajo Nation.

**TABLE 1-12. Most Populated Navajo Communities**

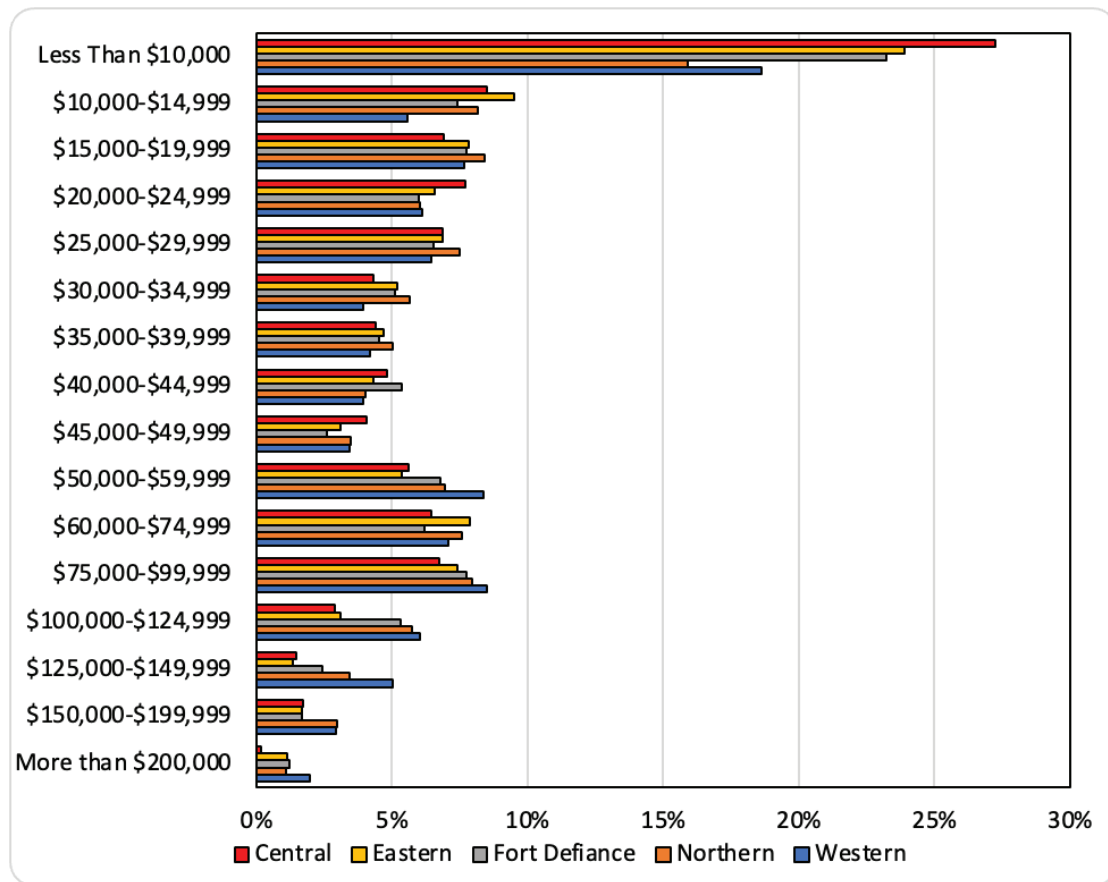
	Chinle, AZ CDP	Fort Defiance, AZ CDP	Kayenta, AZ CDP	Shiprock, NM CDP	Tuba City, AZ CDP	Window Rock, AZ CDP
<b>Agency Region</b>	Central	Fort Defiance	Western	Northern	Western	Fort Defiance
<b>Total Population</b>	3,771	3,723	5,227	8,452	8,748	2,226

Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

# Agency Household Income

Based on the following chart (Figure 1-10), we can derive several insights about the distribution of household income across the agency regions of Navajo Nation. The Western Agency has the highest percentage of households earning more than \$60,000, at 31.6%. This is followed by the Northern Agency (28.8%) and Fort Defiance Agency (24.7%). The Eastern Agency also has 22.6% of households earning more than \$60,000, while the Central Agency has the smallest percentage, at 19.5%. It is also noteworthy that over half of all households in three of the five agency regions are earning less than \$30,000. The Central Agency has the highest percentage of households earning less than \$30,000 at 57.3%, followed by the Eastern Agency at 54.7%, and Fort Defiance Agency at 50.9%.

**FIGURE 1-10. Household Income Category by Agency**

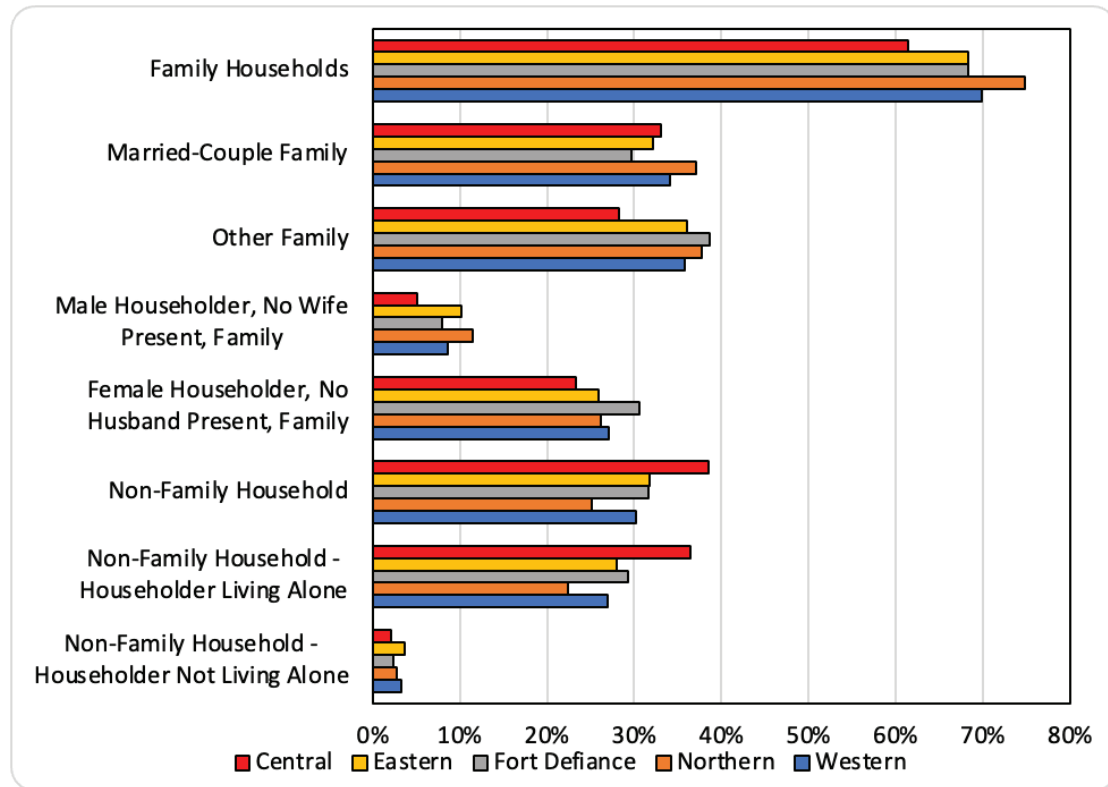


Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

# Agency Household Type

As shown on Figure 1-4 for household type and mentioned previously concerning Navajo Nation, relatively high proportions of female-headed households for each of the five agency regions within Navajo Nation are generally an indicator of social disadvantage. While the proportion of householders living alone is similar amongst the five agency regions within Navajo Nation, the highest percentage occurs within the Central Agency (36.4%) as shown on Figure 1-11.

**FIGURE 1-11. Household Type by Agency**



Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

# Agency Housing Tenure and Mortgage Status

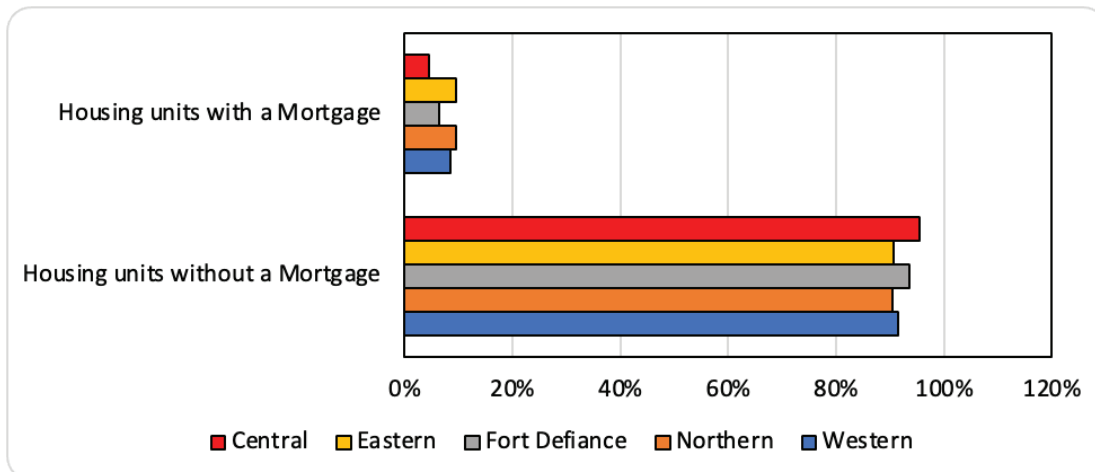
Housing Tenure data for the five agency regions, shown in Table 1-13 below, show that the share of owner-occupied housing equates anywhere between 71.6% (Western Agency) to 79.4% (Central Agency) for all occupied housing in Navajo Nation. The chart (Figure 1-12) following this table shows that over 90% of all owner-occupied housing units within each of the five agency regions do not have an existing mortgage.

**TABLE 1-13. Housing Tenure for Occupied Housing by Agency**

Tenure	Central		Eastern		Fort Defiance		Northern		Western	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Owner-Occupied	5,975	79.4%	7,750	79.3%	9,089	77.8%	6,266	75.2%	8,225	71.6%
Renter-Occupied	1,548	20.6%	2,018	20.7%	2,589	22.2%	2,066	24.8%	3,267	28.4%

Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-12. Owner-Occupied Homeowners Mortgage Status by Agency**

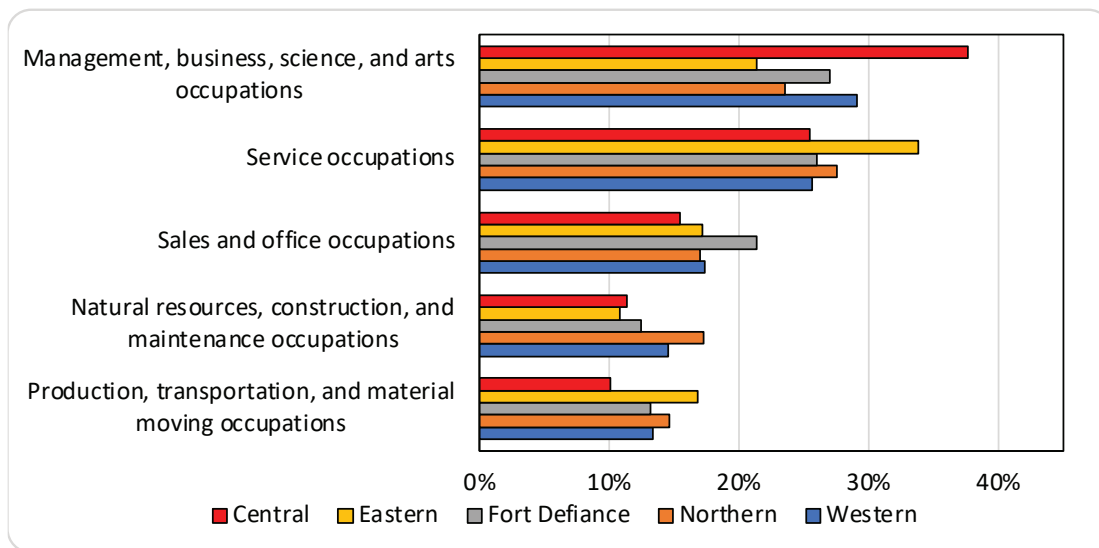


Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

# Labor Force Employment and Place of Work

Figure 1-13 shows the percent of employment by major occupational categories, for Navajo Nation Agencies. Each agency has higher proportions in at least one of the major occupational categories, with the exception of the Western Agency. The Central Agency excels in workers in the Management and related occupations (37.7%), Fort Defiance Agency in Sales/Office occupations (21.4%), Fort Defiance Agency in Sales/Office occupations (21.4%), and Shiprock in Natural Resources/Construction/Maintenance occupations (17.3%). The Eastern Agency is the only agency that excels in two categories, which are Service occupations and Productions/Transportation (33.9%), and Material Moving occupations (16.8%).

**FIGURE 1-13. Occupation, Civilian Employment for the Population 16 Years and Older by Agency**



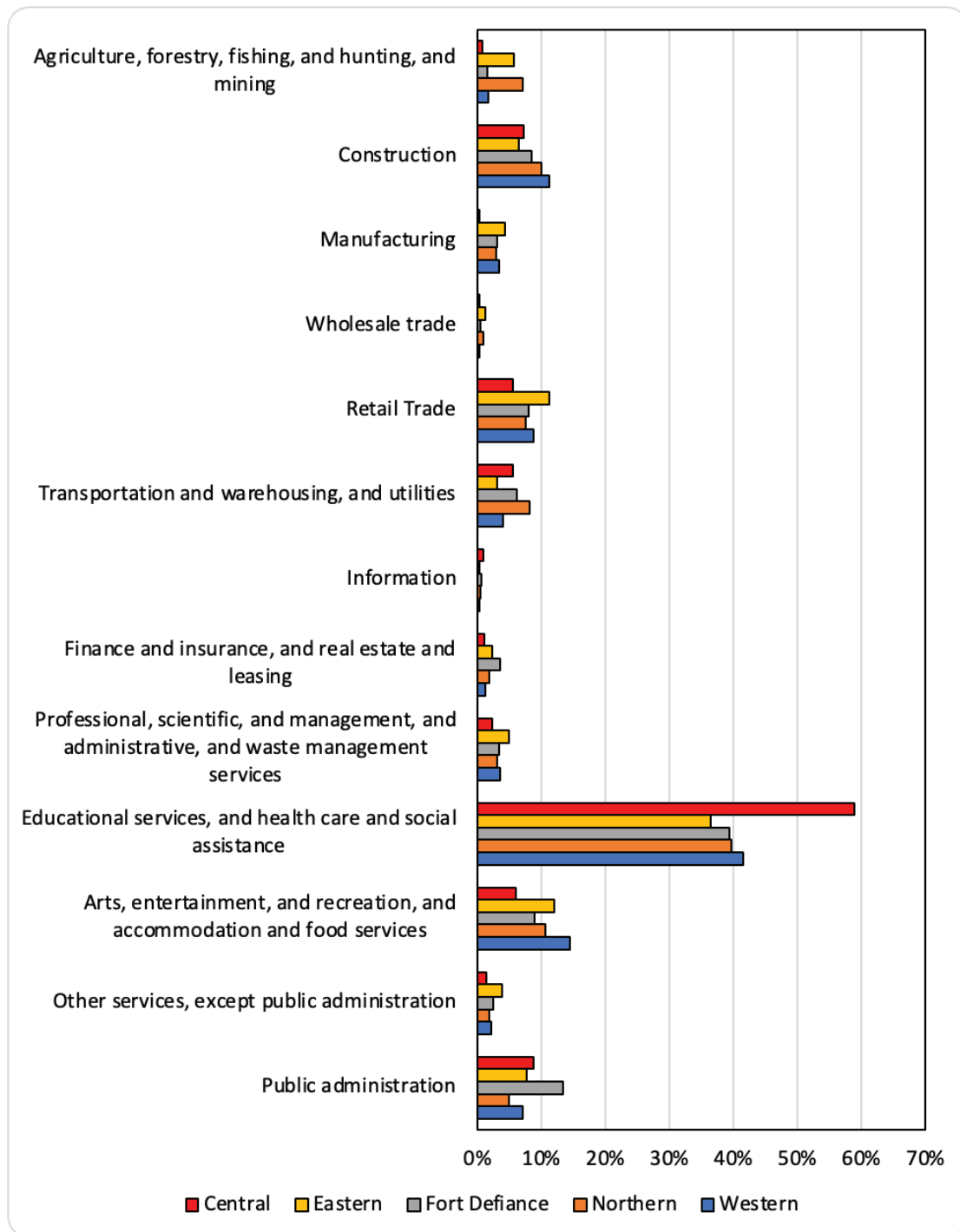
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

Figure 1-14 shows employment by industry category for workers residing within the agency regions shown. For the Central Agency, the industry category that includes Educational Services, Healthcare and Social Assistance has the highest percentage of workers, exceeding the percentages in the other agency regions. This is also the top category for all five agency regions. Industries with a noticeably lower percentage of workers for all agency regions include Wholesale Trade and Information.

Manufacturing is a relatively small proportion of employment for all of the agency regions, with the Central Agency having the lowest percentage (0.4%) and the Eastern Agency (4.3%) being noticeably high within the group. See previous discussion concerning Manufacturing employment trends.

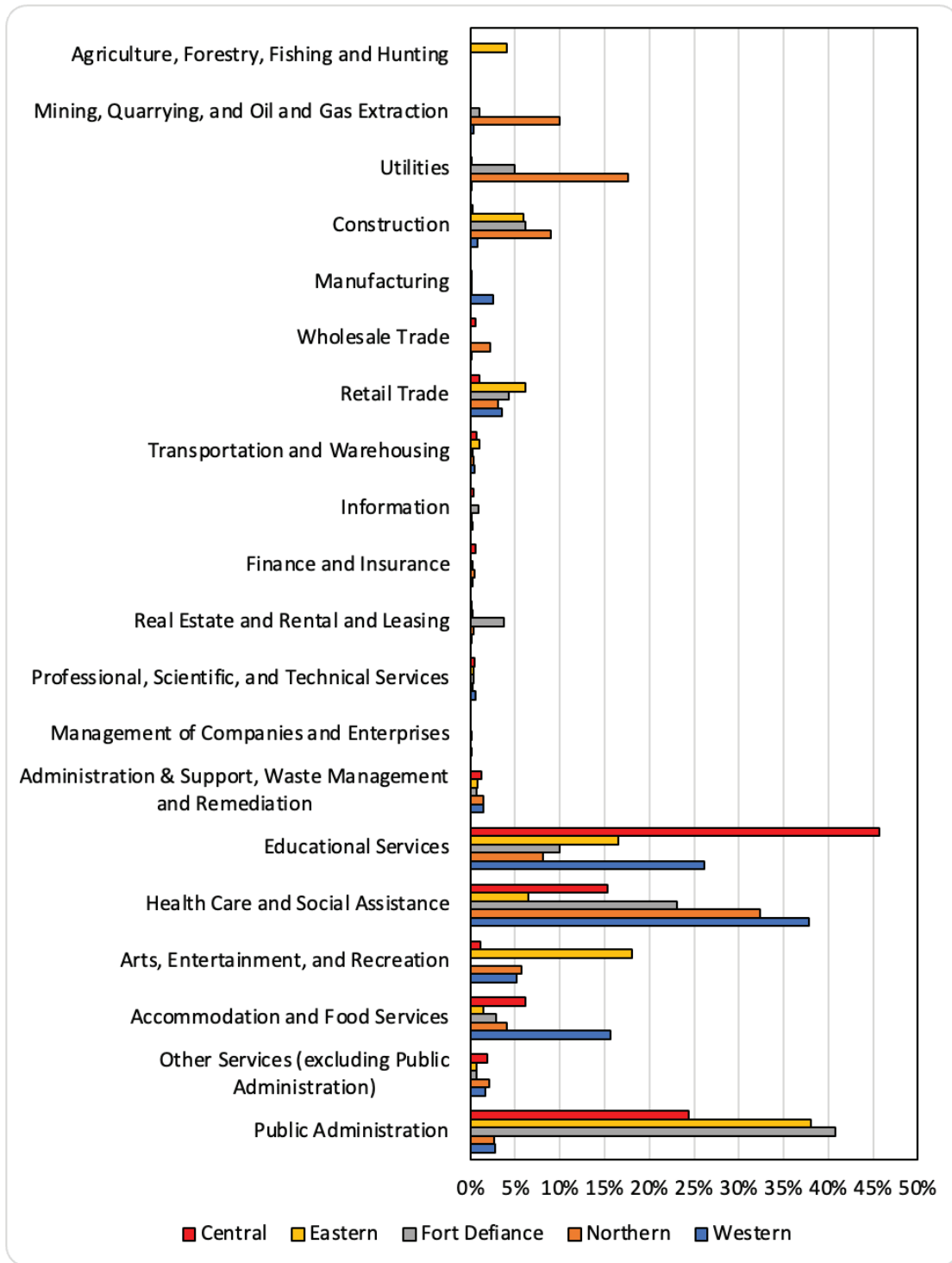
In the chart following employment by industry category for resident workers, Figure 1-15 shows the jobs that exist within the five agency regions of Navajo Nation. The chart underscores the importance of recognizing job centers for each of the five agency regions. Compared with the chart of employment by industry for the resident workforce, jobs by industry seem to suggest that resident workers employed in manufacturing, health care and social assistance, and accommodation and food services are commuting outside Navajo Nation and even internally within Navajo Nation to their respective place of work within the Western Agency.

**FIGURE 1-14. Employment for the Population 16 Years and Older By Industry and Agency for the Resident Workforce**



Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-15. Employment by Place of Work (where Jobs are located) by Industry and Agency**



Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics program, 2021; McClure Consulting.



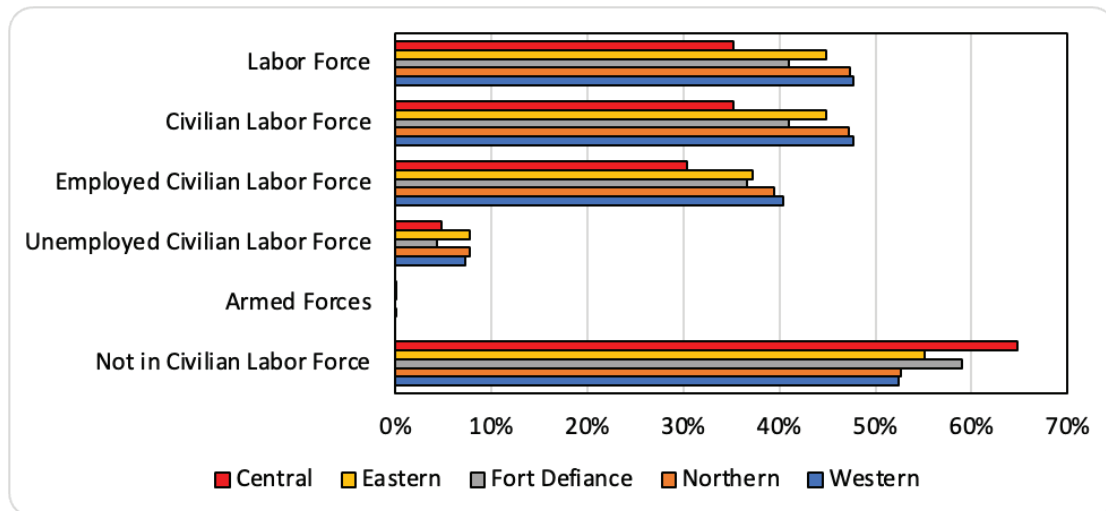
Table 1-14 and Figure 1-16 below shows employment status for the five agency regions within Navajo Nation.

**TABLE 1-14. Employment Status for the Population 16 Years and Older by Agency**

Employment Status	Central		Eastern		Fort Defiance		Northern		Western	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Labor Force	6,265	35.19%	12,513	44.92%	12,871	41.0%	11,082	47.30%	13,845	47.6%
Civilian Labor Force	6,260	35.16%	12,511	44.92%	12,871	41.0%	11,076	47.28%	13,845	47.6%
Employed Civilian Labor Force	5,411	30.4%	10,354	37.2%	11,502	36.6%	9,245	39.5%	11,732	40.4%
Armed Forces	5	0.03%	2	0.01%	0	0.0%	6	0.03%	0	0.0%
Not in Civilian Labor Force	11,539	64.8%	15,341	55.1%	18,536	59.0%	12,346	52.7%	15,212	52.4%
Unemployed Civilian Labor Force	849	4.8%	2,157	7.7%	1,369	4.4%	1,831	7.8%	2,113	7.3%
Unemployment Rate	-	13.6%	-	17.2%	-	10.6%	-	16.5%	-	15.3%
Labor Force Participation Rate	-	35.2%	-	44.9%	-	41.0%	-	47.3%	-	47.6%

Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-16. Employment Status for the Population 16 Years and Older by Agency**

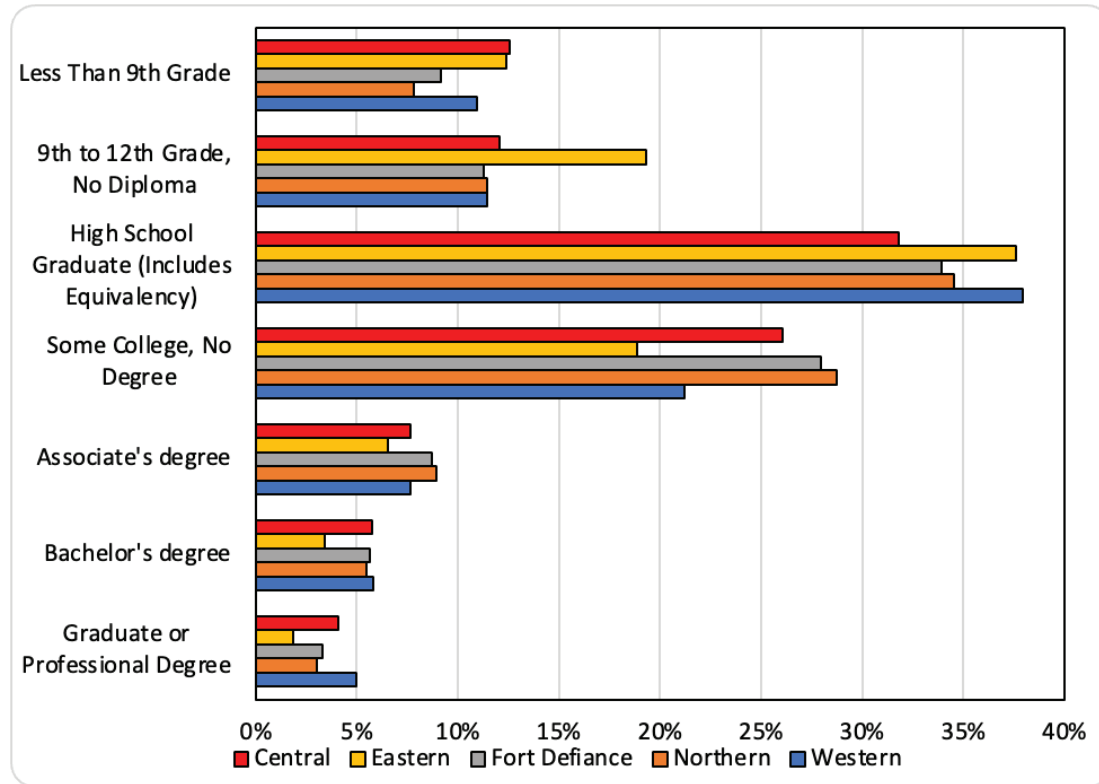


Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

# Agency Educational Attainment

Figure 1-17 below compares educational attainment levels for five agency regions within Navajo Nation. The Eastern Agency figures show noticeably lower levels of educational attainment after graduating High School in comparison to the other four agency regions, and tends to have higher figures in the categories of Less Than 9<sup>th</sup> Grade, 9<sup>th</sup> to 12<sup>th</sup> Grade No Diploma, and High School Graduate.

**FIGURE 1-17. Educational Attainment for the Population 25 Years and Older by Agency**



Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

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# SUMMARY BACKGROUND

## Navajo Nation Overview and Agency Regional Map Exhibits

The following maps (Figure 1-18 through Figure 1-41) provide a visual representation of the data collected and analyzed for the demographic analysis. There are four sets of maps that include an overview map of Navajo Nation as well as each of the five agency regions. These sets of maps include:

- Median Household Income by Tribal Block Group and the location of Airports and Power Plants
- Total Jobs by Census Block and the location of Wireless Cell Towers and existing Farmland
- Unemployment Rate by Tribal Block Group with Post-Secondary School locations
- Households by Tribal Block Group and the location of Hospitals, Health Clinics, and Public Safety

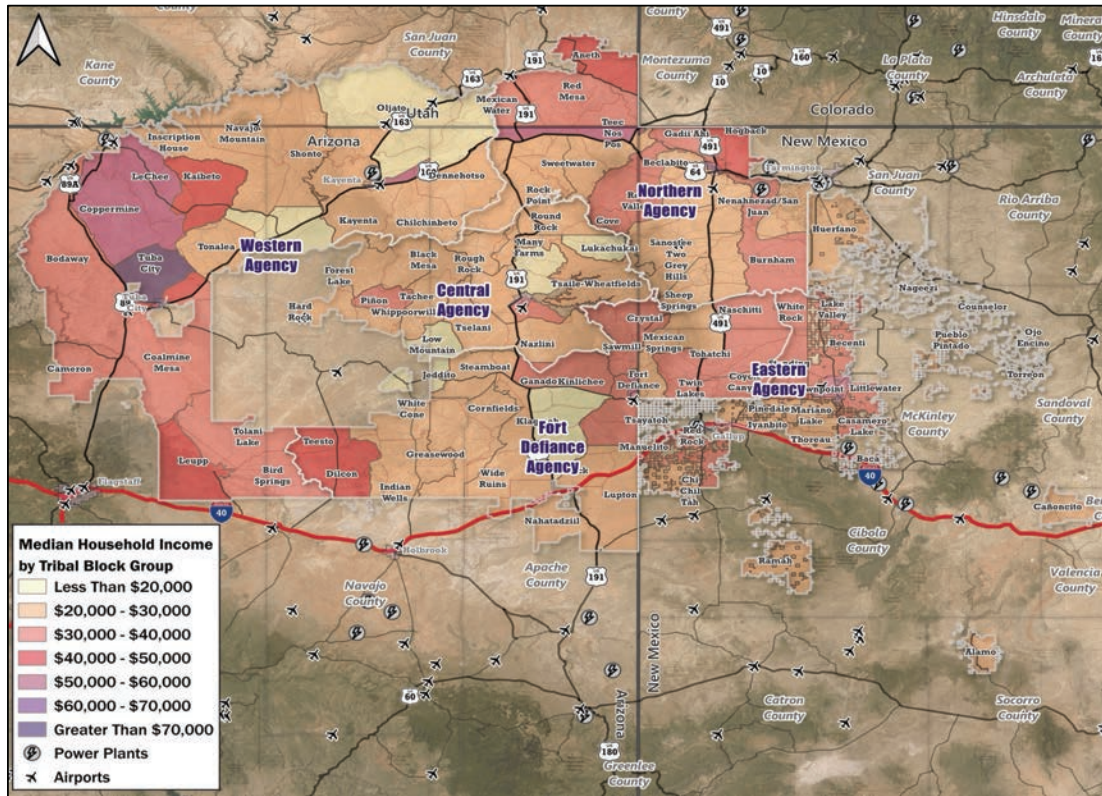
## Geographic Units for Navajo Nation Overview and Agency Regional Map Exhibits

The geographic units of comparison utilized in this section are *Tribal Block Groups*. *Tribal Block Groups* are subdivisions of *Tribal Census Tracts*<sup>7</sup>, which are similar to standard *Census Tracts*, but are delineated specifically for *American Indian Area/Alaska Native Area/Hawaiian Home Lands*. In addition, they are also independent from the standard county and state-based delineations since they can cross the boundaries of these jurisdictions.

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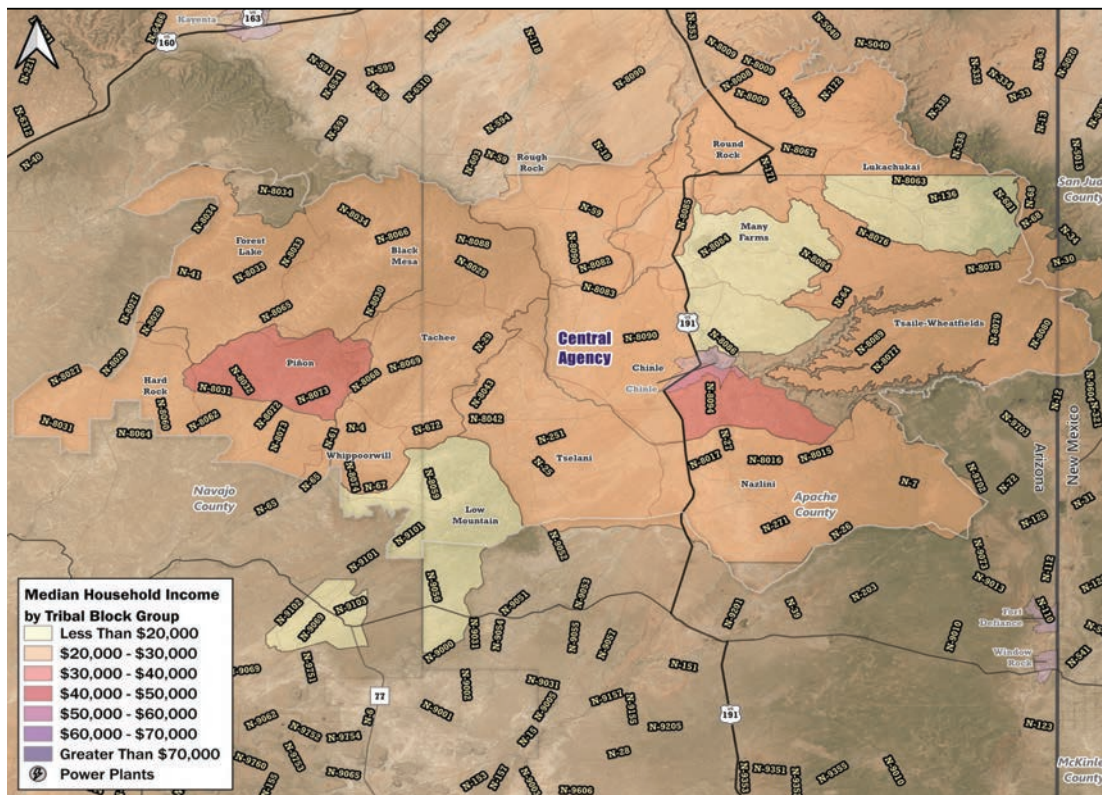
7 Census data for *Tribal Block Groups* geographic units include *Off-reservation trust lands*. See Appendix A for a list of Census definitions for different geographic units.

**FIGURE 1-18. NAVAJO NATION OVERVIEW – MEDIAN HOUSEHOLD INCOME BY TRIBAL BLOCK GROUP**



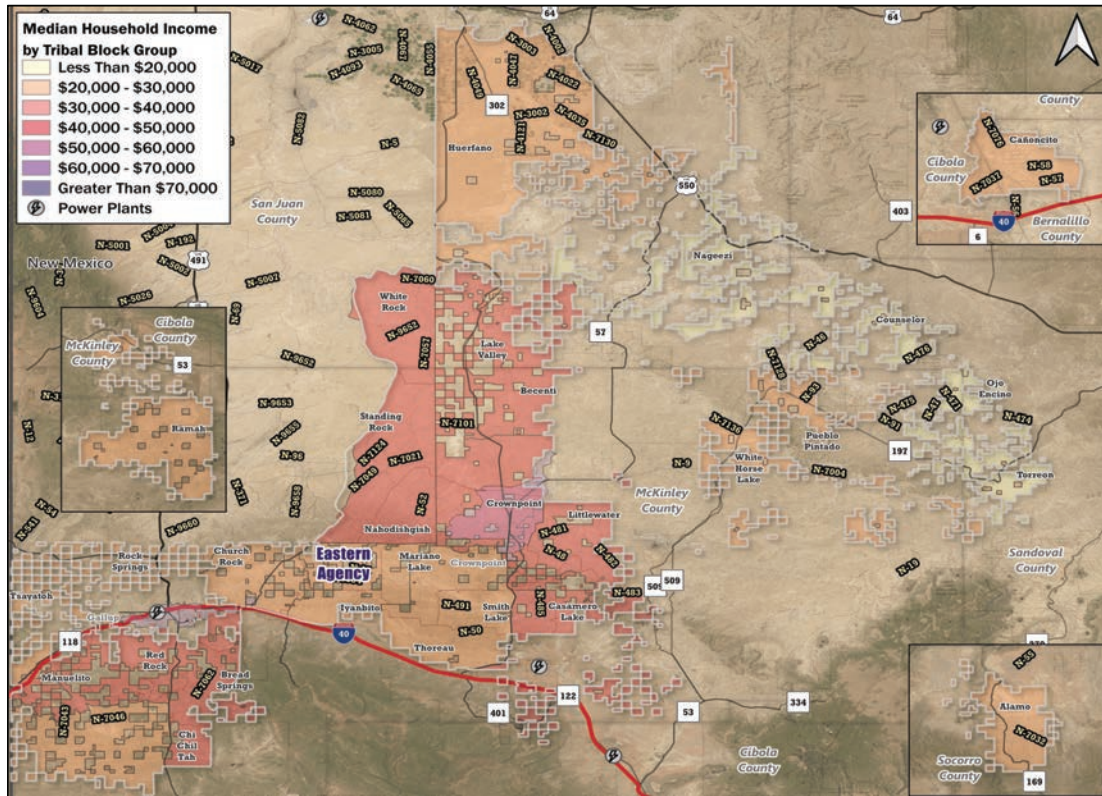
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-19. CENTRAL AGENCY – MEDIAN HOUSEHOLD INCOME BY TRIBAL BLOCK GROUP**



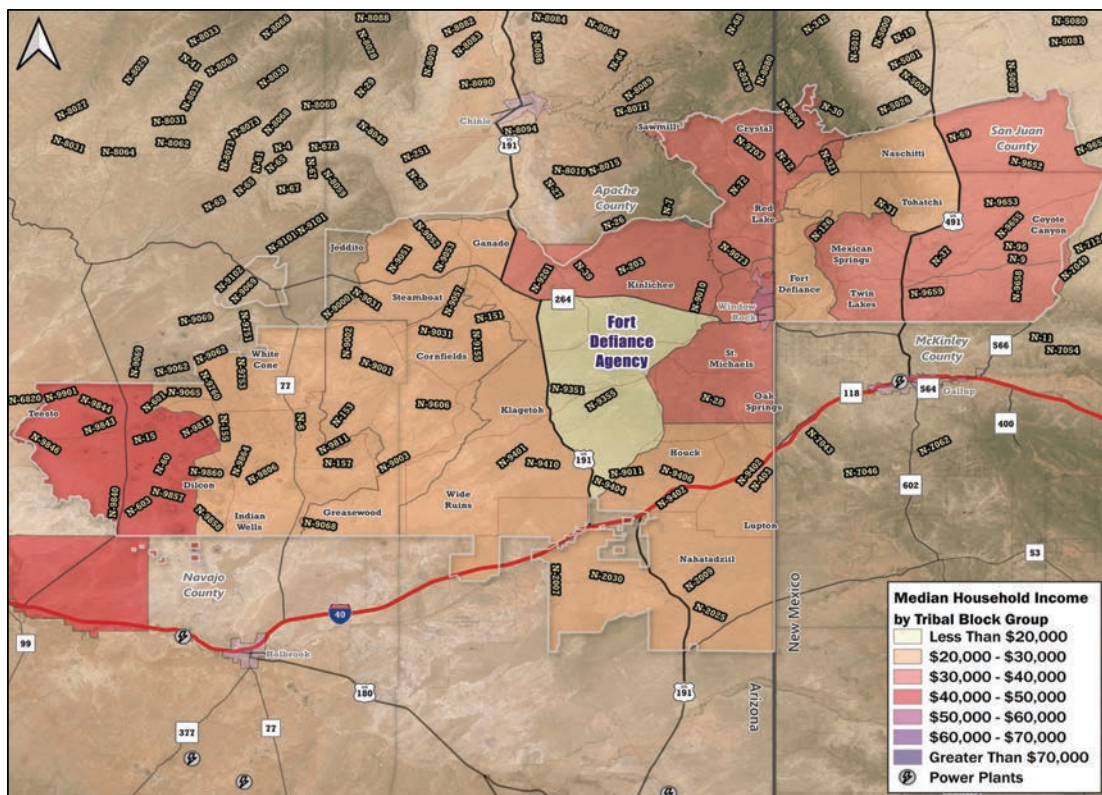
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-20. EASTERN AGENCY – MEDIAN HOUSEHOLD INCOME BY TRIBAL BLOCK GROUP**



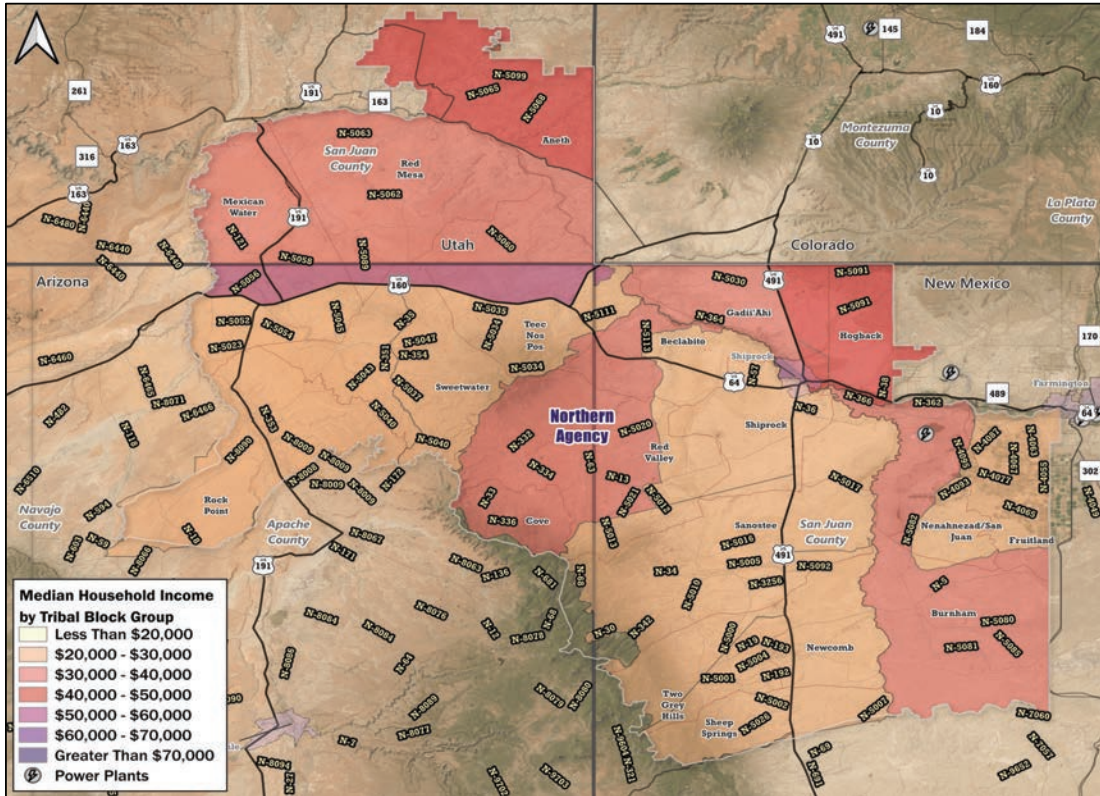
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-21. FORT DEFIANCE AGENCY – MEDIAN HOUSEHOLD INCOME BY TRIBAL BLOCK GROUP**



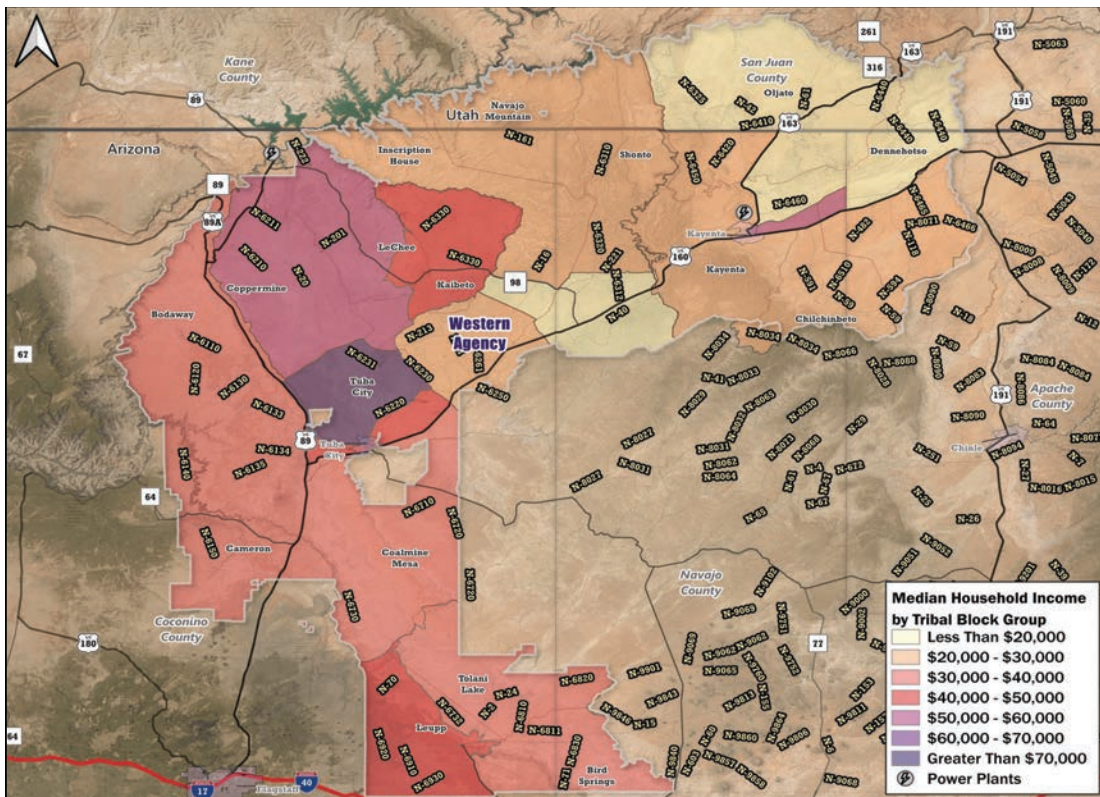
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-22. NORTHERN AGENCY – MEDIAN HOUSEHOLD INCOME BY TRIBAL BLOCK GROUP**



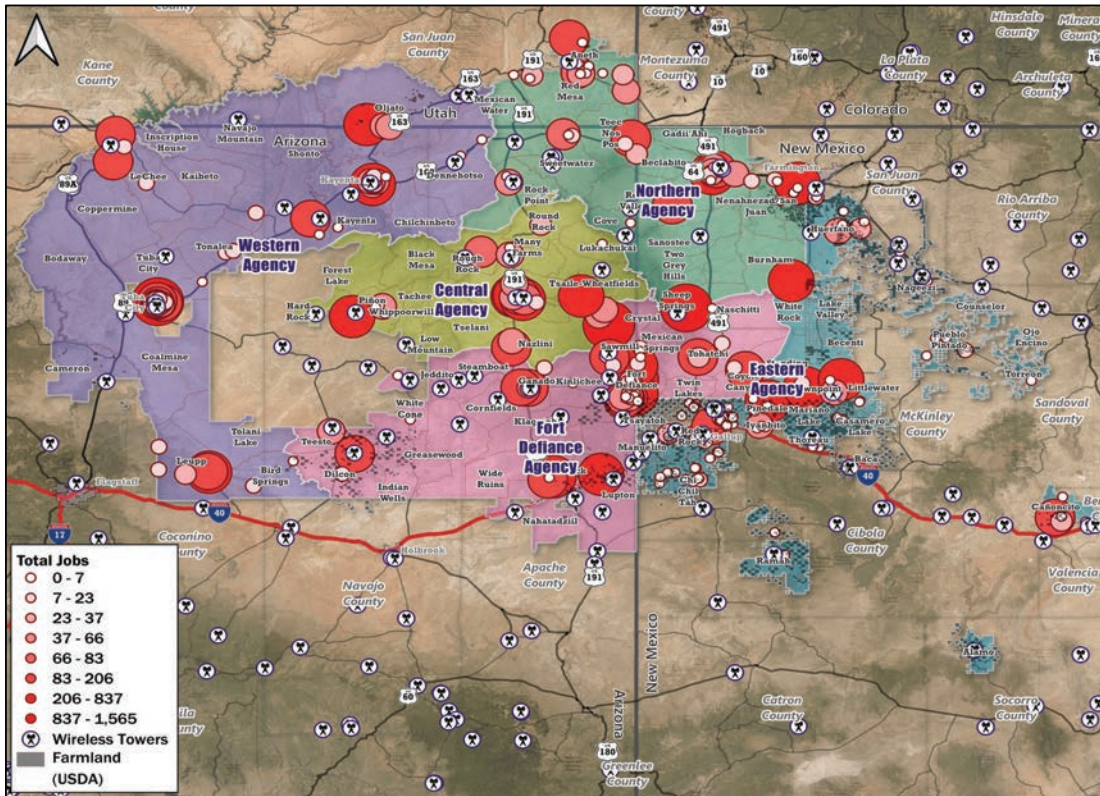
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-23. WESTERN AGENCY – MEDIAN HOUSEHOLD INCOME BY TRIBAL BLOCK GROUP**



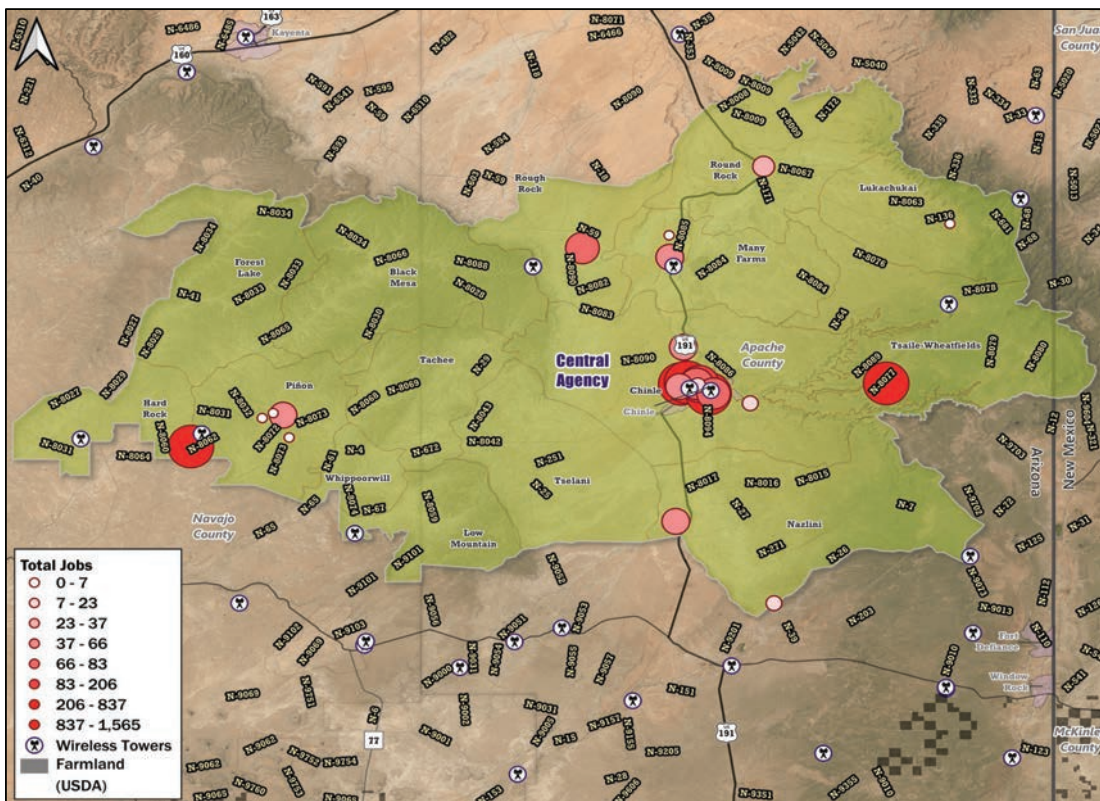
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-24. NAVAJO NATION OVERVIEW – TOTAL JOBS BY CENSUS BLOCK**



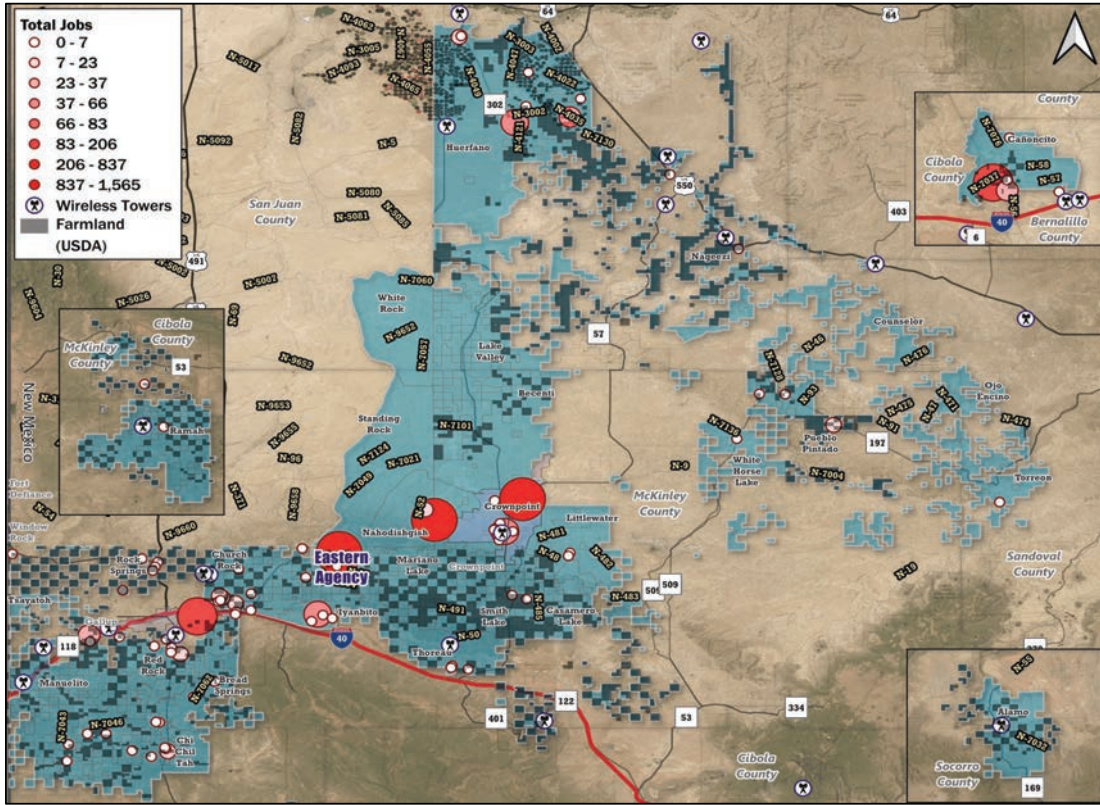
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics program, 2021; McClure Consulting.

**FIGURE 1-25. CENTRAL AGENCY – TOTAL JOBS BY CENSUS BLOCK**



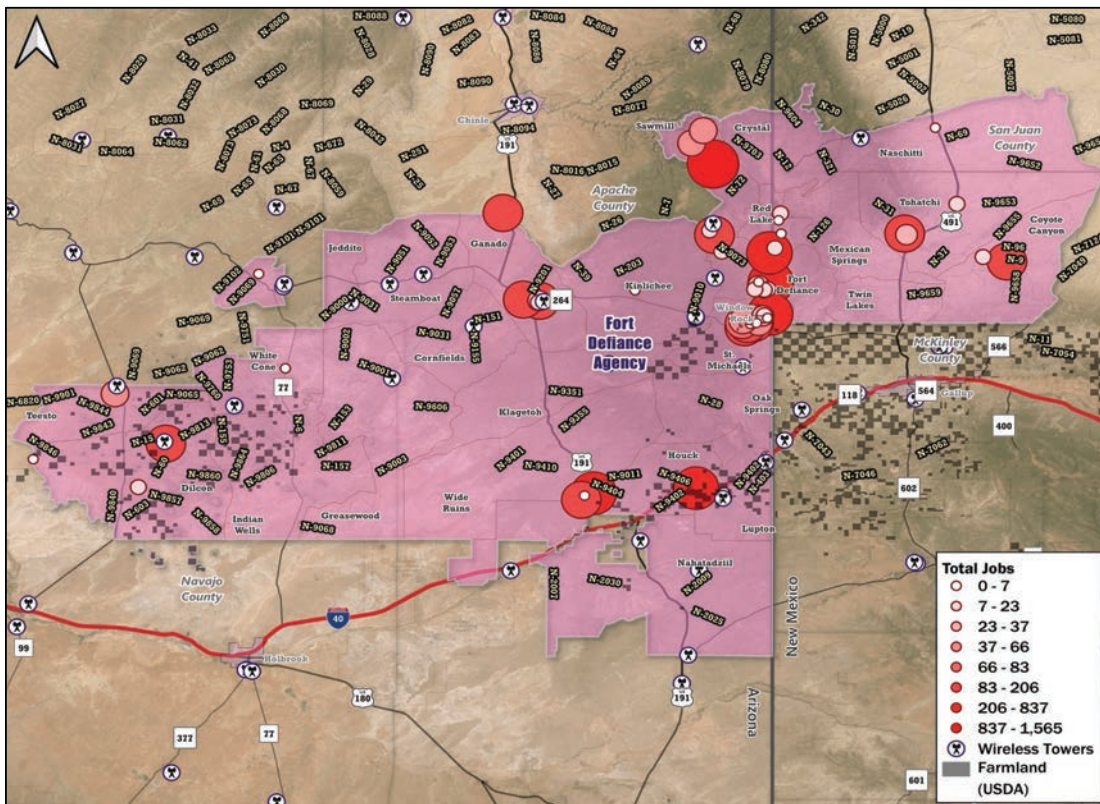
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics program, 2021; McClure Consulting.

**FIGURE 1-26. EASTERN AGENCY – TOTAL JOBS BY CENSUS BLOCK**



Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics program, 2021; McClure Consulting.

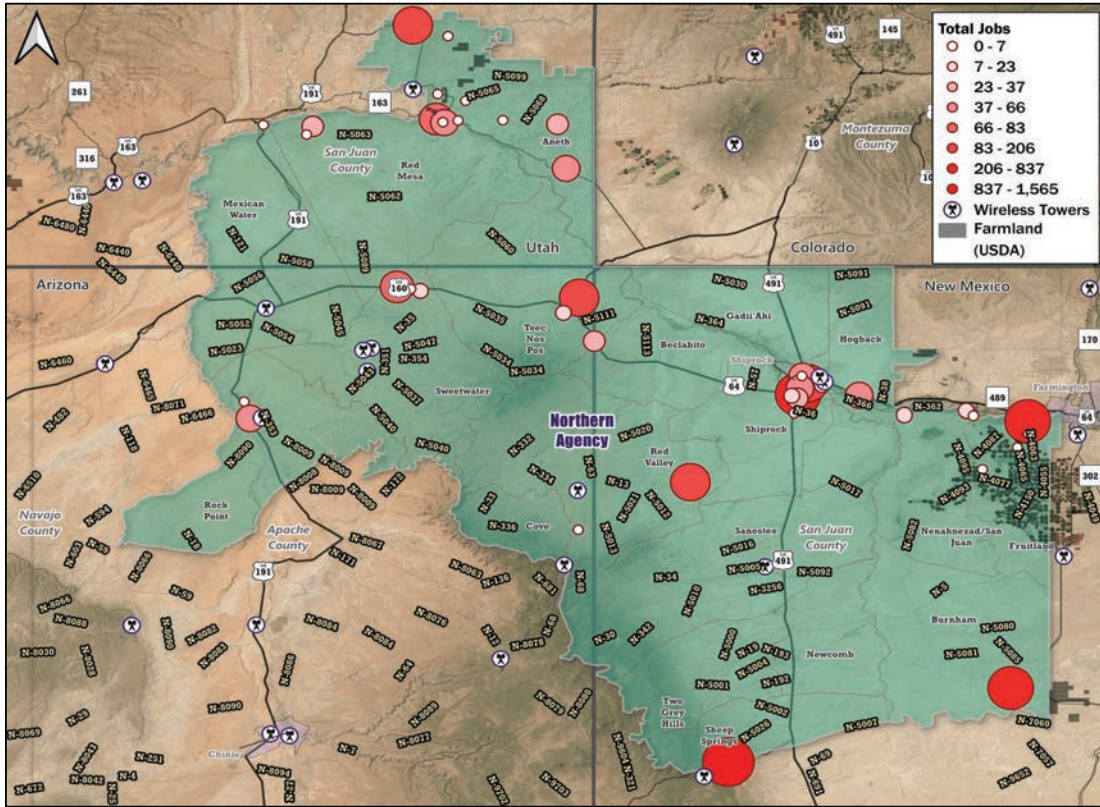
**FIGURE 1-27. FORT DEFIANCE AGENCY – TOTAL JOBS BY CENSUS BLOCK**



Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics program, 2021; McClure Consulting.

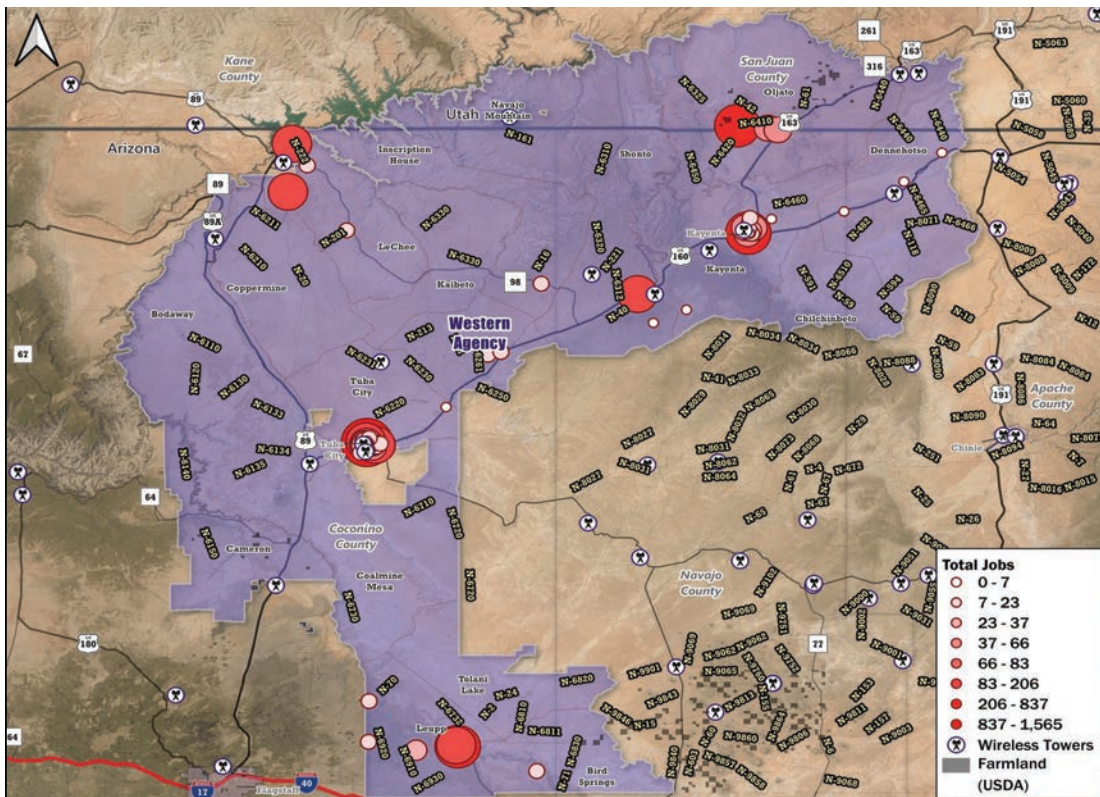


**FIGURE 1-28. NORTHERN AGENCY – TOTAL JOBS BY CENSUS BLOCK**



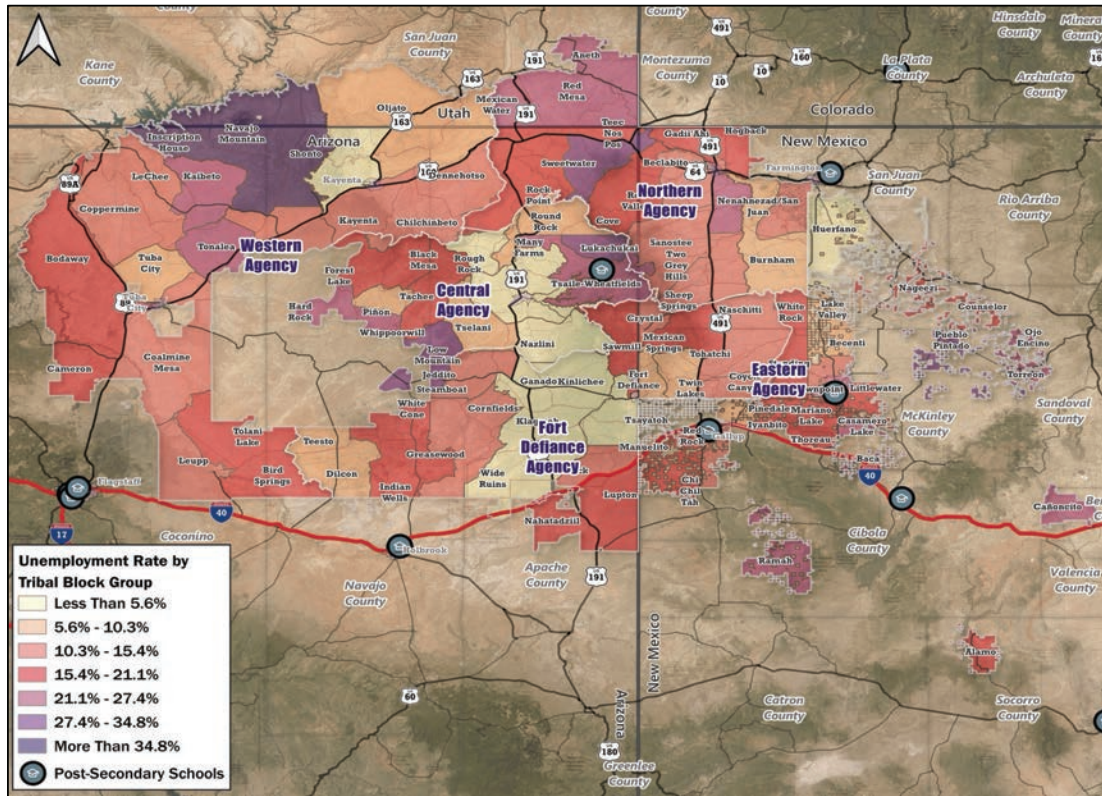
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics program, 2021; McClure Consulting.

**FIGURE 1-29. WESTERN AGENCY – TOTAL JOBS BY CENSUS BLOCK**



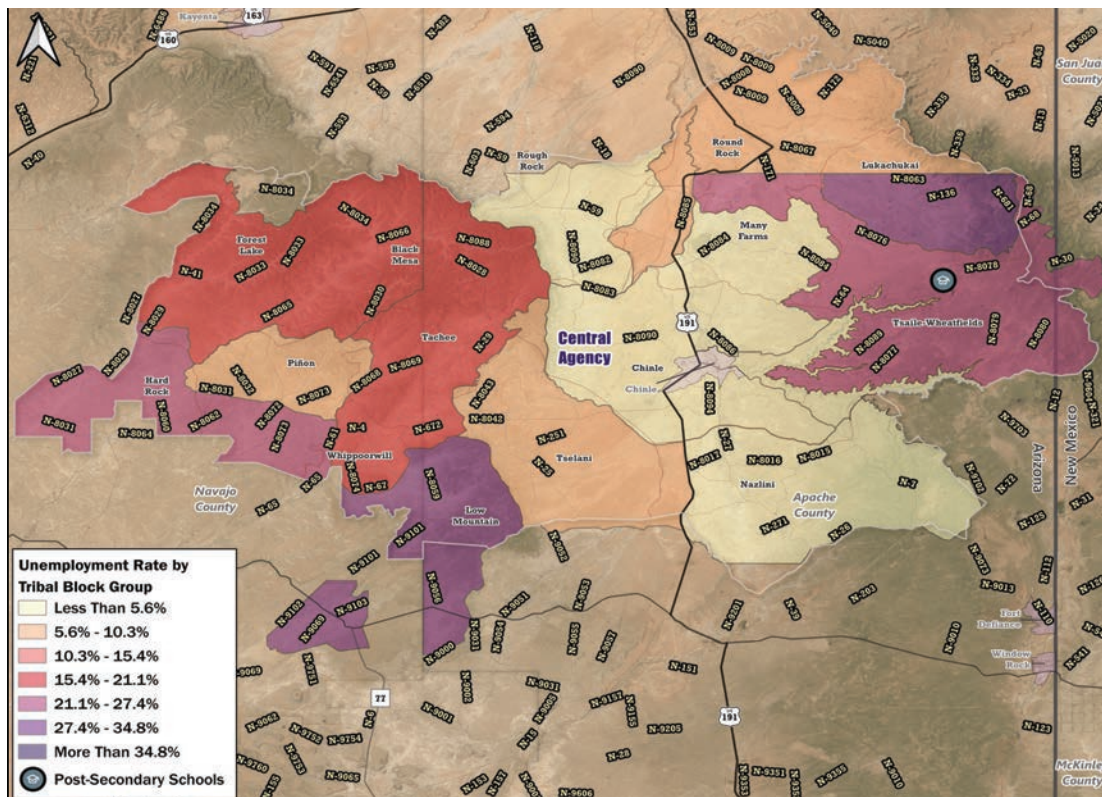
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics program, 2021; McClure Consulting.

**FIGURE 1-30. NAVAJO NATION OVERVIEW – UNEMPLOYMENT RATE BY TRIBAL BLOCK GROUP**



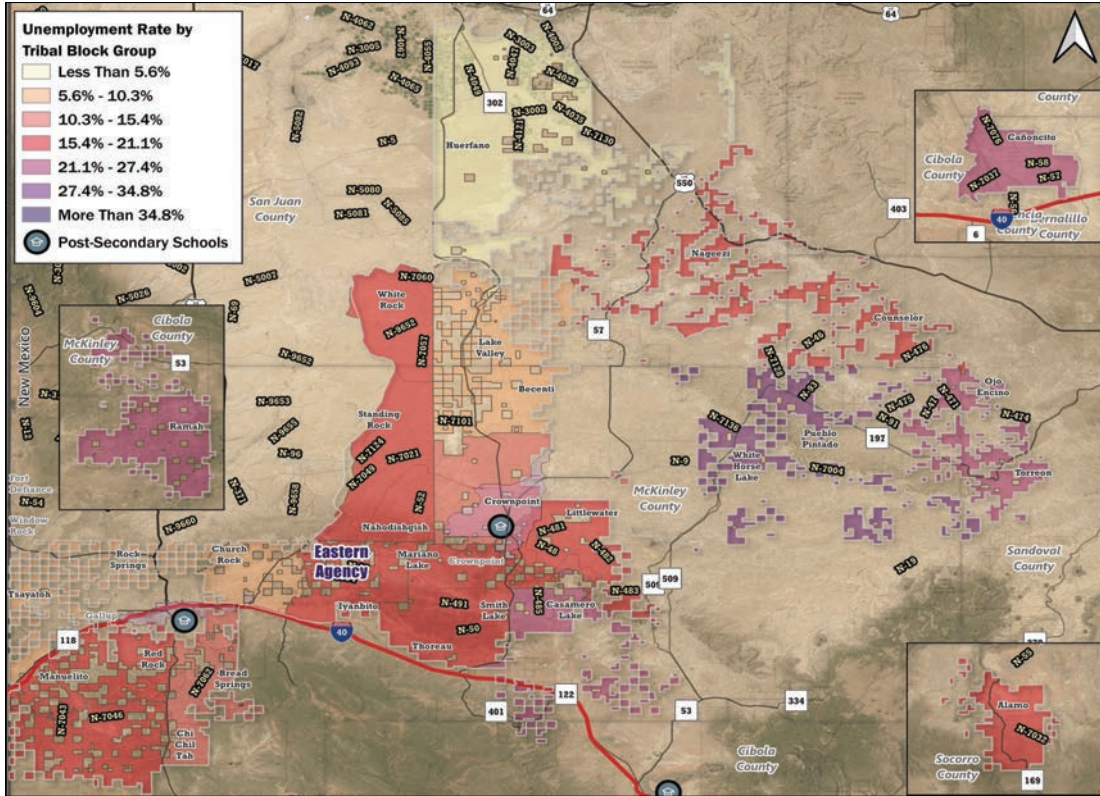
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-31. CENTRAL AGENCY – UNEMPLOYMENT RATE BY TRIBAL BLOCK GROUP**



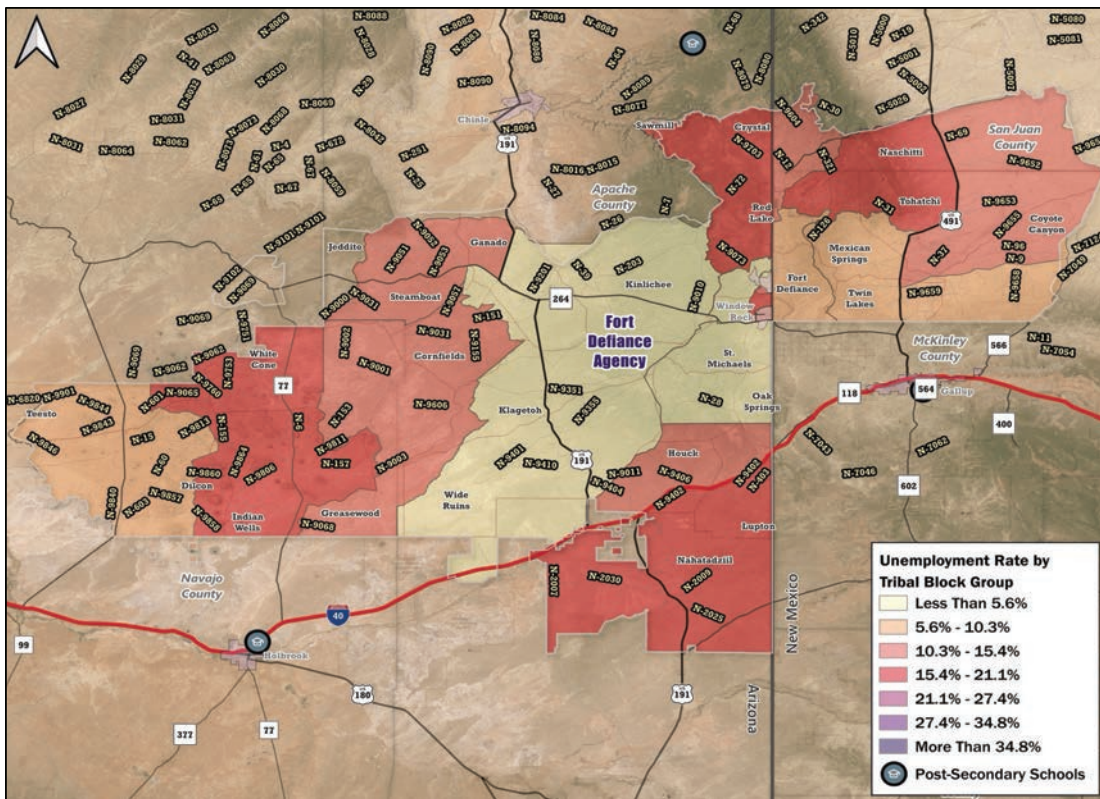
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-32. EASTERN AGENCY – UNEMPLOYMENT RATE BY TRIBAL BLOCK GROUP**



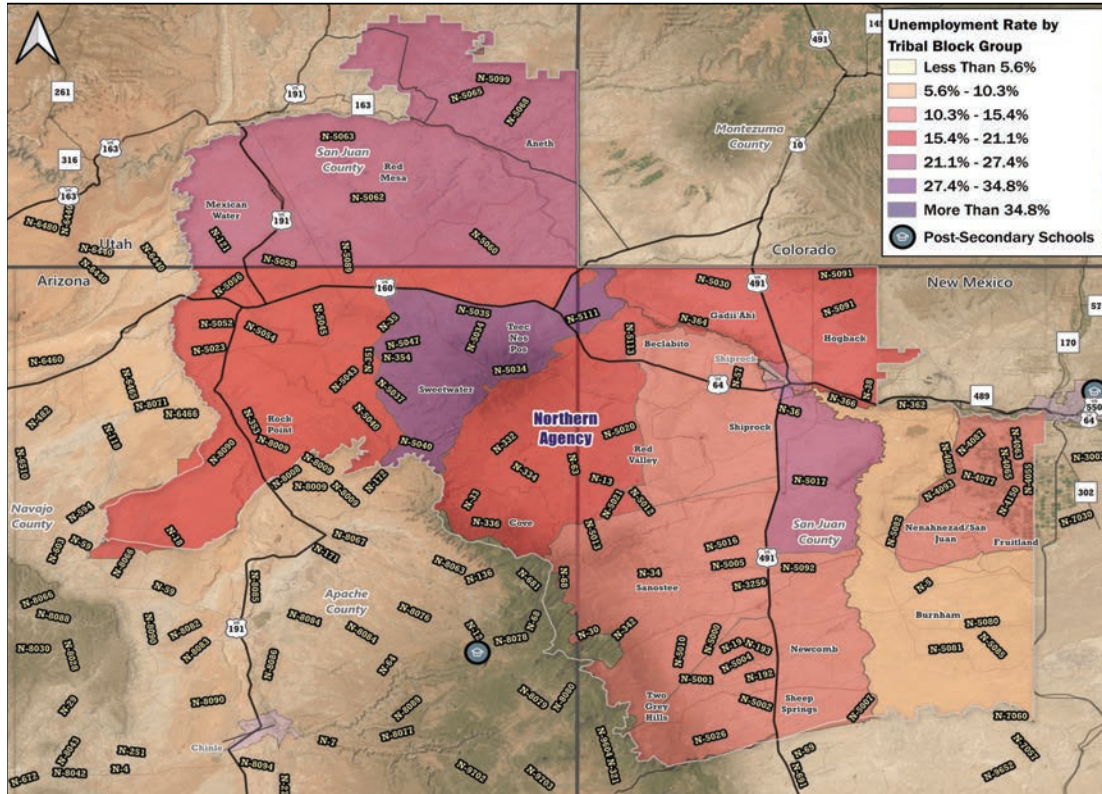
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-33. FORT DEFIANCE AGENCY – UNEMPLOYMENT RATE BY TRIBAL BLOCK GROUP**



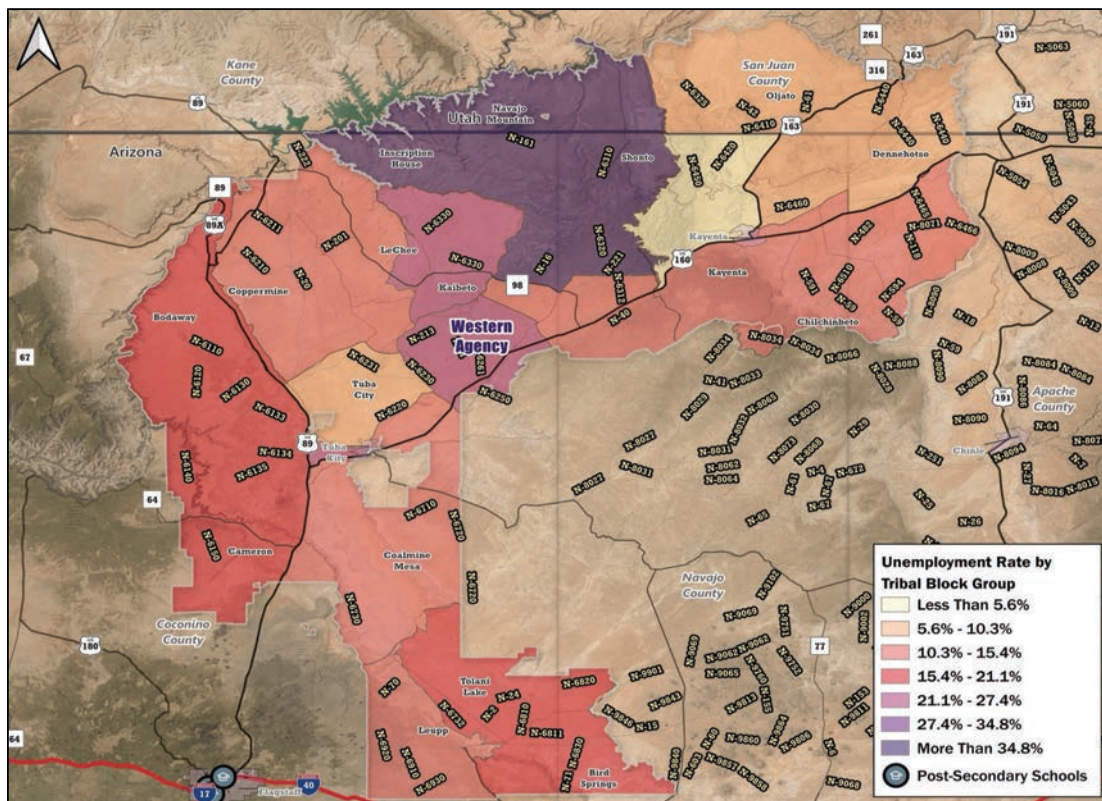
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-34. NORTHERN AGENCY – UNEMPLOYMENT RATE BY TRIBAL BLOCK GROUP**



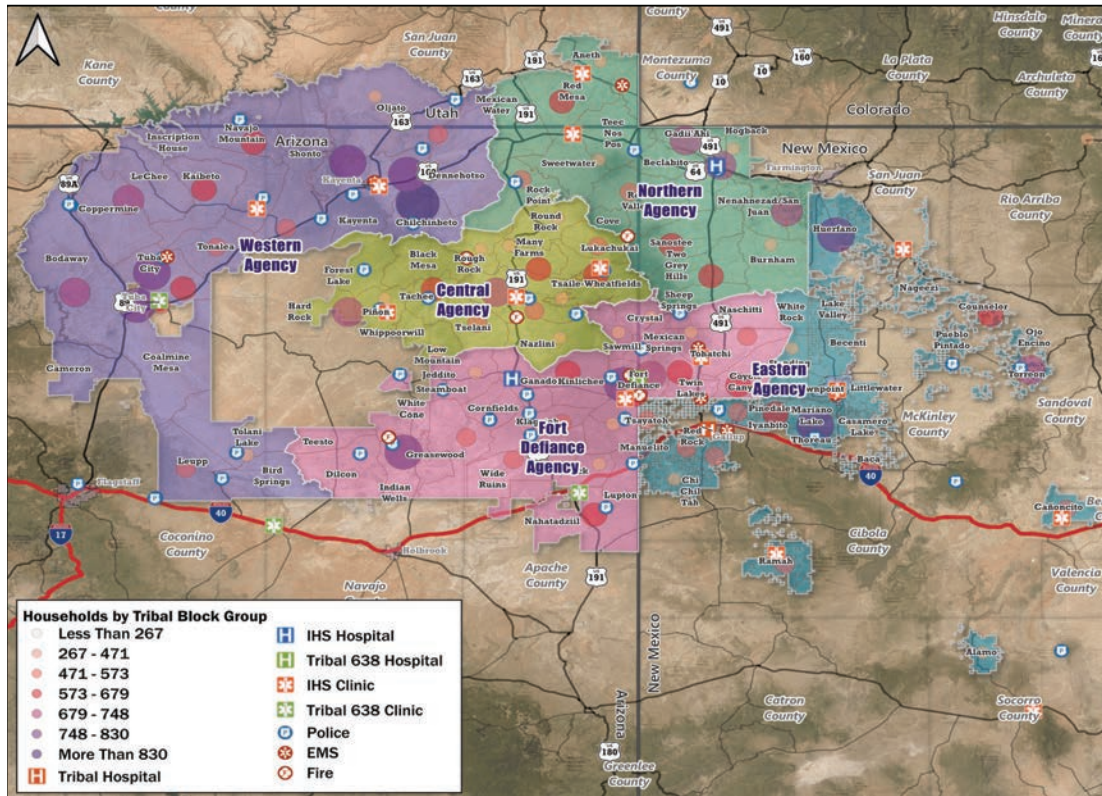
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

**FIGURE 1-35. WESTERN AGENCY – UNEMPLOYMENT RATE BY TRIBAL BLOCK GROUP**



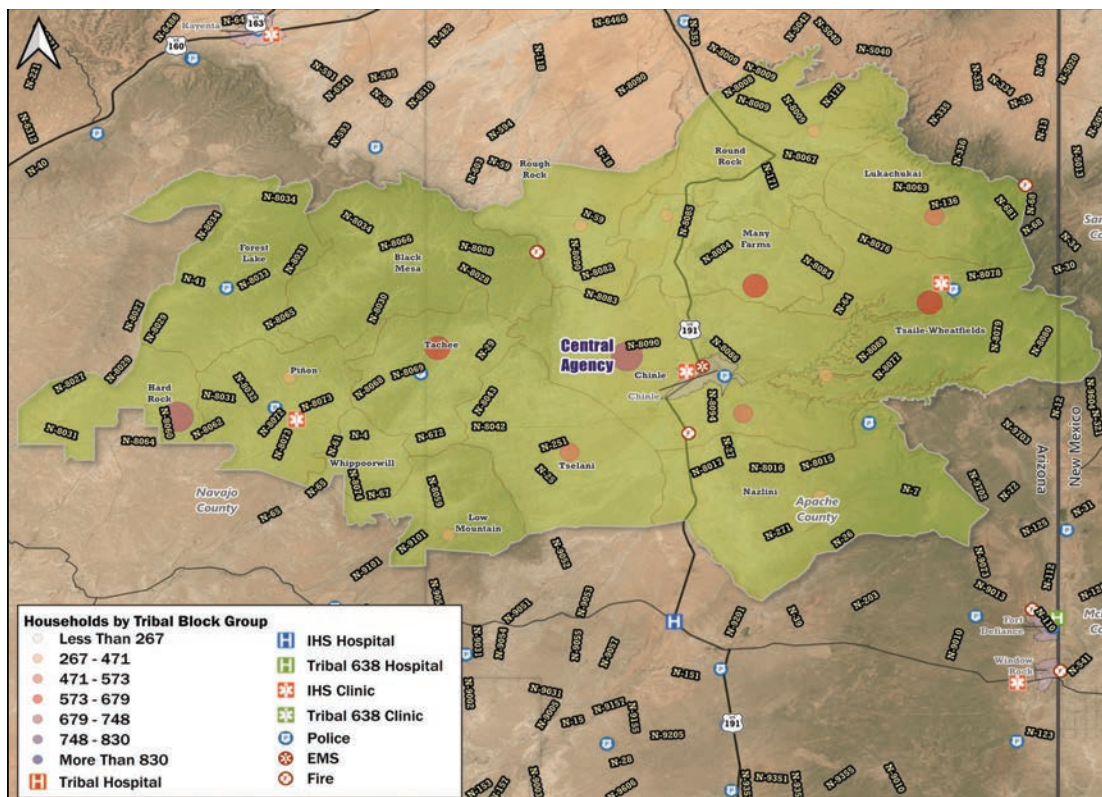
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

FIGURE 1-36. NAVAJO NATION OVERVIEW – HOUSEHOLDS BY TRIBAL BLOCK GROUP



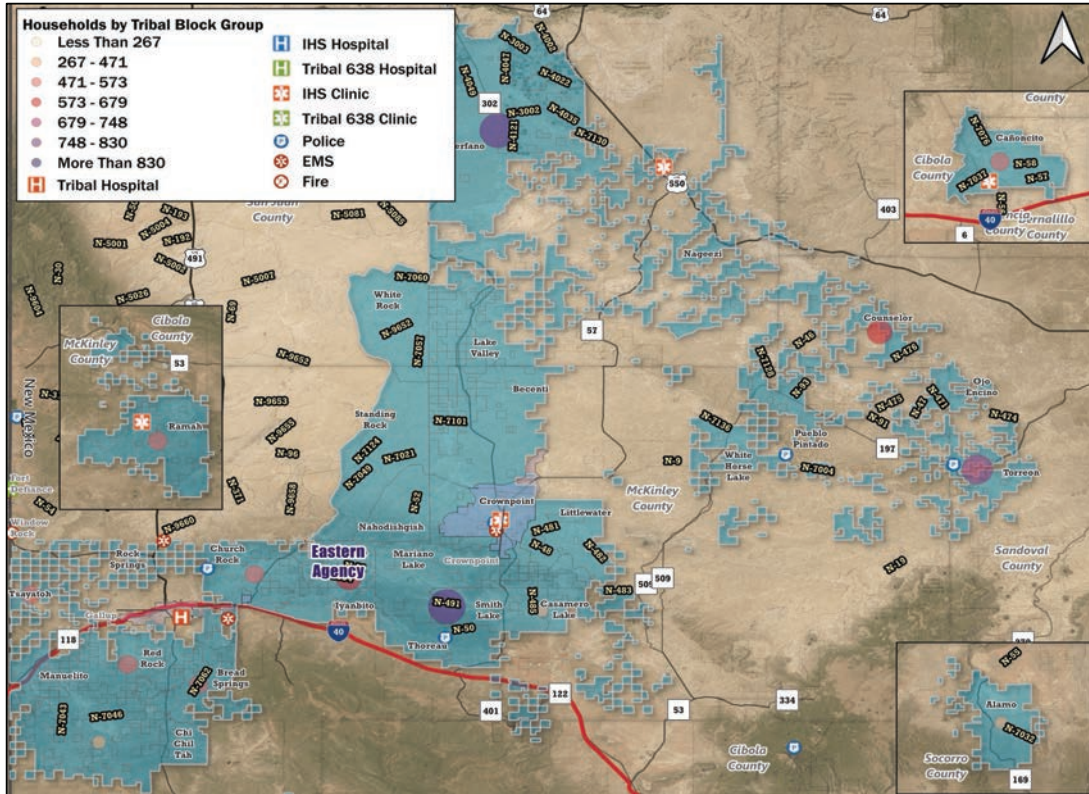
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

FIGURE 1-37. CENTRAL AGENCY – HOUSEHOLDS BY TRIBAL BLOCK GROUP



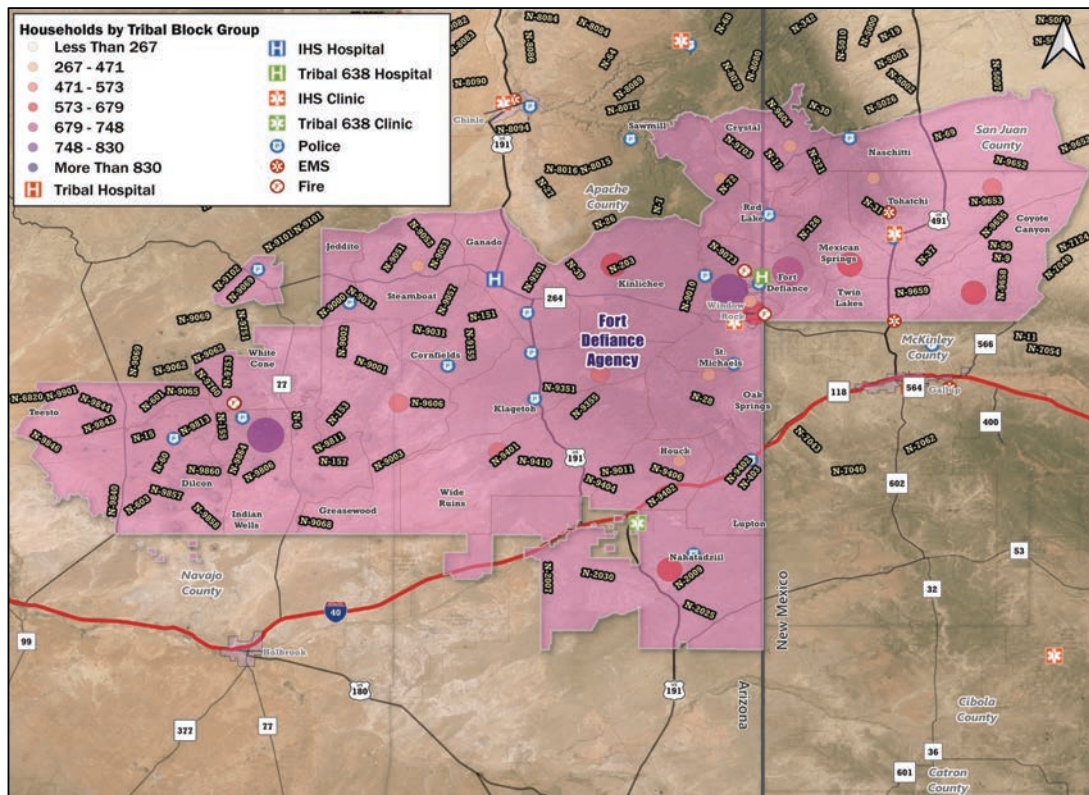
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

FIGURE 1-38. EASTERN AGENCY – HOUSEHOLDS BY TRIBAL BLOCK GROUP



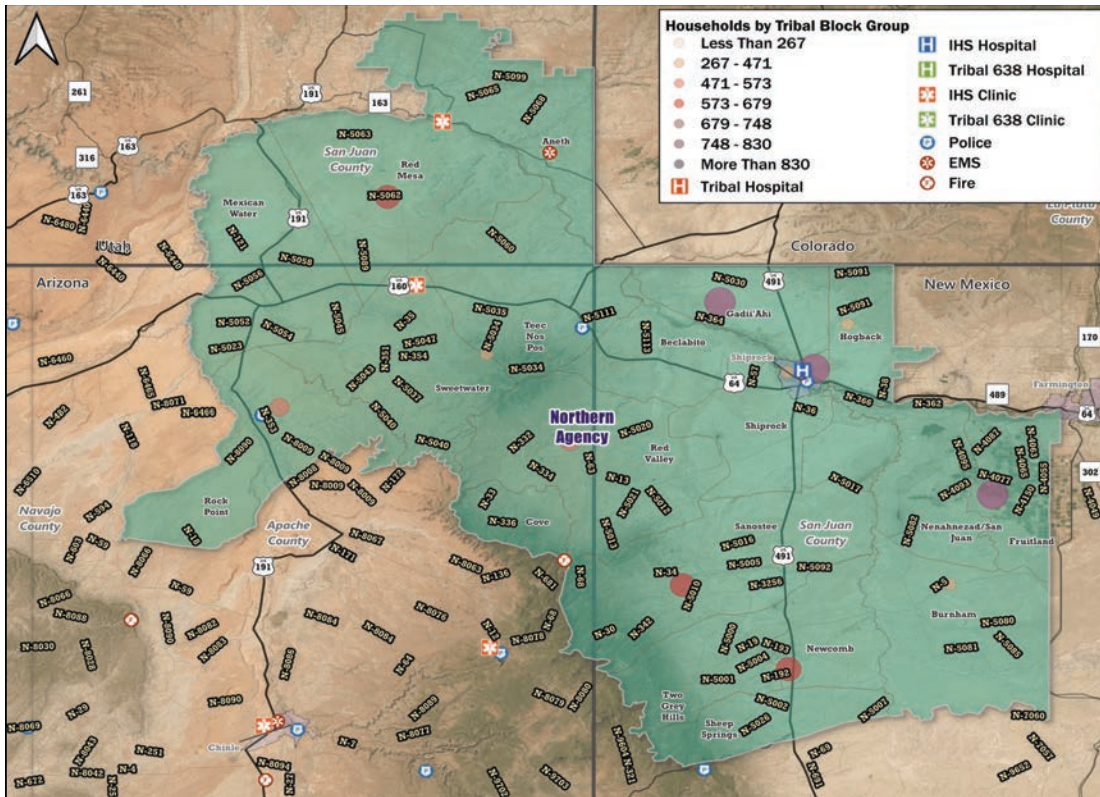
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

FIGURE 1-39. FORT DEFIANCE AGENCY – HOUSEHOLDS BY TRIBAL BLOCK GROUP



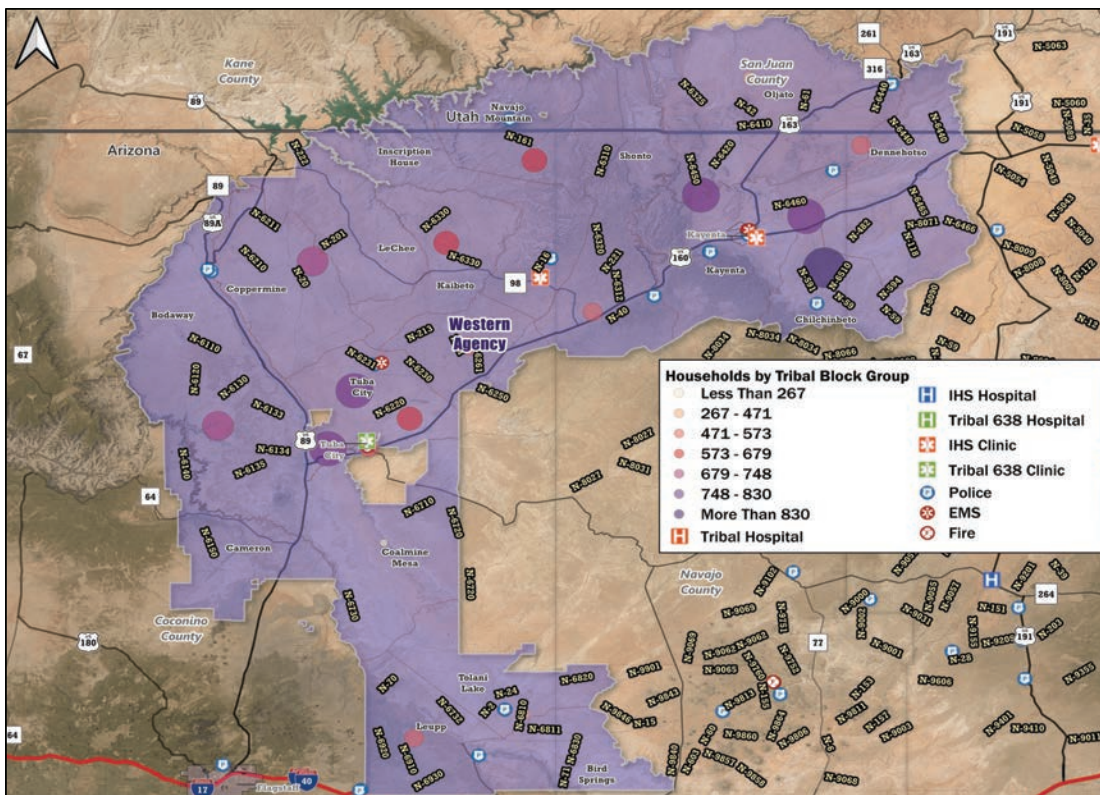
Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

FIGURE 1-40. NORTHERN AGENCY – HOUSEHOLDS BY TRIBAL BLOCK GROUP



Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

FIGURE 1-41. WESTERN AGENCY – HOUSEHOLDS BY TRIBAL BLOCK GROUP



Source: U.S. Census Bureau, ACS 2021 5-Year Estimates; McClure Consulting.

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## Census Definitions<sup>8</sup>

American Indian, Alaska Native, and Native Hawaiian Areas or American Indian Area/Alaska Native Area/Hawaiian Home Lands (AIA/ANA/HHL)

There are both legal and statistical American Indian, Alaska Native, and Native Hawaiian areas (AIANNHAs) for which the Census Bureau provides data. The legal entities consist of federally recognized American Indian reservations and Off-reservation trust land areas, the tribal subdivisions that can divide these entities, state-recognized American Indian reservations, Alaska Native Regional Corporations, and Hawaiian home lands. In all cases, these areas are mutually exclusive in that no AIANNHA can overlap another tribal entity, except for tribal subdivisions, which by definition subdivide some American Indian entities, and Alaska Native village statistical areas, which exist within Alaska Native Regional Corporations. In cases where more than one tribe claims jurisdiction over an area, the Census Bureau creates a joint-use area as a separate entity to define this area of dual claims. The following provides more detail about each of the various AIANNHAs.

### LEGAL ENTITIES

American Indian reservations—Federal (federal AIRs) or American Indian Area/Alaska Native Area (Reservation or Statistical Entity Only)<sup>9</sup> are areas that have been set aside by the United States for the use of tribes, the exterior boundaries of which are more particularly defined in the final tribal treaties, agreements, executive orders, federal statutes, secretarial orders, or judicial determinations.

The Bureau of Indian Affairs (BIA) maintains a list of all federally recognized tribal governments and makes final determination of the inventory of federal AIRs. Federal reservations (and associated Off-reservation trust lands) are territory over which American Indian tribes have governmental authority. American Indian reservations can be legally described as colonies, communities, Indian colonies, Indian communities, Indian rancherias, Indian reservations, Indian villages, pueblos, rancherias, ranches, reservations, reserves, settlements, or villages. The Census Bureau contacts representatives of federally recognized American Indian tribal governments to identify the boundaries for federal reservations through its annual Boundary and Annexation Survey (BAS). Federal reservations may cross state and all other area boundaries within the United States.

American Indian tribal subdivisions or American Indian Area Tribal Subdivision/Remainders<sup>10</sup>, described as additions, administrative areas, areas, chapters, county districts, communities, districts, or segments, are legal administrative subdivisions of federally recognized American Indian reservations and Off-reservation trust lands. These entities are internal units of self-government or administration that serve social, cultural, or economic purposes for the American Indians on the reservations, Off-reservation trust lands. The Census Bureau obtains the boundary and name information for tribal subdivisions from tribal governments.

Off-reservation trust lands are areas for which the United States holds title in trust for the benefit of a tribe (tribal trust land) or for an individual American Indian (individual trust land). Trust lands can be alienated or encumbered only by the owner with the approval of the Secretary of the Interior or his/her authorized representative. Trust lands may be located on or off a reservation; however, the Census Bureau tabulates data only for Off-reservation trust lands, with the Off-reservation trust lands always associated with a specific federally recognized

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8 U.S. Census Bureau, Census Glossary, [https://www.census.gov/programs-surveys/geography/about/glossary.html#par\\_textimage\\_1](https://www.census.gov/programs-surveys/geography/about/glossary.html#par_textimage_1)

9 The data from this geographic unit is currently reported for Navajo Nation in the overview section where Navajo Nation is being compared to Arizona, New Mexico, and Utah. This is just the reservation and does not include "Off-reservation trust lands".

10 This is the equivalent of Chapters, which we are using to aggregate for reporting data based on the Agency Regions. Note that their definition includes "Off-reservation trust lands".



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reservation or tribal government. The Census Bureau also does not distinguish between tribal and individual trust lands. As for federally recognized reservations, the Census Bureau obtains the boundaries of Off-reservation trust lands from American Indian tribal governments through its annual Boundary and Annexation Survey (BAS). The Census Bureau recognizes and tabulates data for reservations and Off-reservation trust lands because American Indian tribes have governmental authority over these lands. The Census Bureau does not identify fee land (or land in fee simple status) or restricted fee lands as specific geographic areas.

### **STATISTICAL ENTITIES**

Tribal Block Groups<sup>11,12</sup>, are a concept and criteria that are only applicable to legal federally recognized American Indian reservation and Off-reservation trust land areas, and are defined independently of the standard county-based block group delineation. Tribal block groups are defined to provide statistically significant sample data for small areas within American Indian areas, particularly those American Indian areas that cross state or county boundaries where these boundaries are not meaningful for statistical purposes.

For federally recognized American Indian tribes with reservations or Off-reservation trust land and a population less than 1,200, a single tribal block group is defined. Tribal participants in qualifying areas with a population greater than 1,200 could define additional block groups within their reservation or Off-reservation trust land without regard to the standard block group configuration.

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11 Note that summary totals for the Tribal Block Groups are similar to the summary totals from American Indian Area Tribal Subdivision/Remainders (Chapters), but aggregating the American Indian Area Tribal Subdivision/ Remainders (Chapters) for the Agency region demographics was more precise because they fit entirely within the Agency region boundaries based on Navajo Nation Land Department's record of the actual chapter/agency boundaries.

12 The use of thematic Tribal Block Group data shown on the maps was the preferred method for illustrating the unique differences across Navajo Nation and each of the Agency regions.





# COMMUNITY ENGAGEMENT

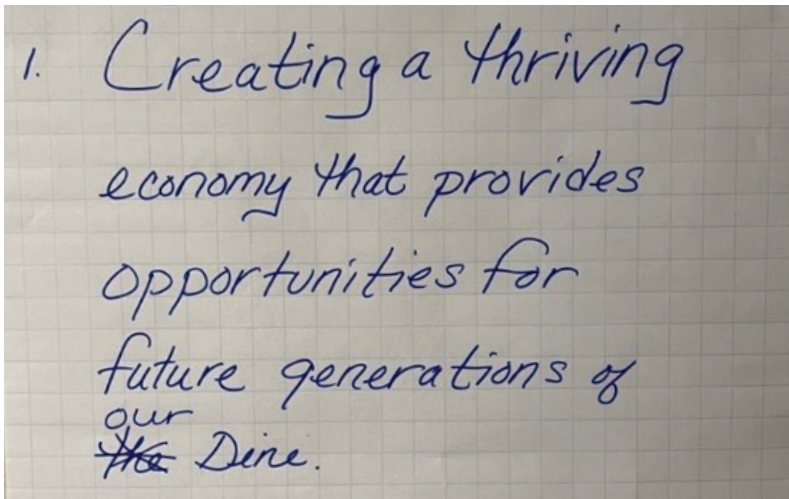
Community Workshop 2 was conducted with the Division of Economic Development (DED) staff and the management team who work with community members in the regions and communities across the Navajo Nation. The following are photos of the valuable participation and feedback received.

## Community Workshop II

With the Division of Economic Development (DED) Staff

- **Meeting Date:** Thursday, August 17, 2023
- **Meeting Time:** 9:00 AM – 12:00 PM MDT
- **Meeting Location:** the Division of Economic Development (DED) Karigan Conference Room – St. Michaels, AZ
- **Attendance:** Attendees: 37 People Total per Sign-In Sheet

**"DRAFT VISION:  
CREATING A THRIVING  
ECONOMY THAT PROVIDES  
OPPORTUNITIES FOR  
FUTURE GENERATION OF  
OUR DINÉ."**



# COMMUNITY ENGAGEMENT

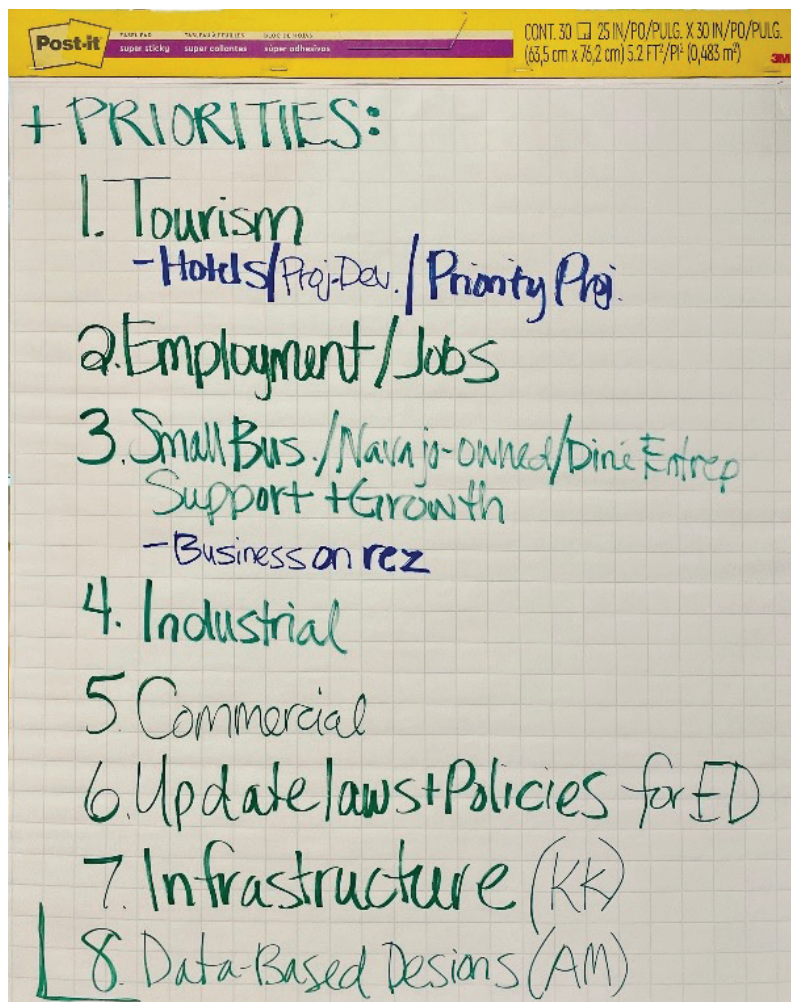
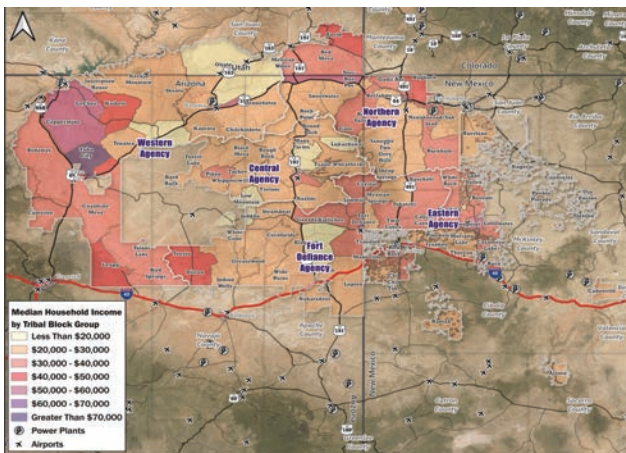
Community Workshop 3 was conducted with the Division of Economic Development (DED) department managers and staff. Community workshop information was also provided on a project website, which included the flyers, handouts, presentations and contact information. The following are photos of the valuable participation and feedback received.

## Community Workshop III

With the Division of Economic Development (DED) Staff and Management Team

- **Meeting Date:** Thursday, September 14, 2023
- **Meeting Time:** 8:30 AM – 5:00 PM MDT
- **Meeting Location:** the Division of Economic Development (DED) Karigan Conference Room – St. Michaels, AZ
- **Attendance:** Attendees: 21 People Total per Sign-In Sheet

**“PRIORITY I: TOURISM”  
MORE VISITORS, MORE  
TOURISM, RESPECTABLE  
RESPONSIBLE TOURISM  
SUPPORTING LOCAL  
ECONOMY + SMALL  
BUSINESS”**





# DEFINING ECONOMIC DEVELOPMENT ON THE NAVAJO NATION

## DEFINITION FEEDBACK RECEIVED AND DINÉ TRANSLATIONS:

English	Diné
Growth	Nooseet
Employment	Na'anish
Opportunity	Bidineelná
Workforce Development	Naanish Bits'ąądoo 'Ohoo'aah
Self-Sufficiency	T'aa Hwi 'Ajit'ao
Money	Béeso
Revenue	Béeso 'liłinígíí
Education	'Ohoo'aah
Health	Hats'íís
Home Ownership	T'áá Hwi Hooghan Haz' ąnigi
Sustainability	T'áá 'At'ehígíí 'At'ao Hwił Hoolzhish
Diverse Business	'Anaanish Da'níłts'ąądeę'
Generational Wealth	'Ahxiłhahinooseet
Tourism	Ch'aa ńjighá
Local Buying Options	T'áá kọq ńda'oolniih
Small Business	Naalyéhé yazhí
Capital	Béeso Náni'ahígíí
Economic Growth	Na'iini' Naalkaah
Wealth Creation	Hwe' liná' Bee 'Ajit'éhígíí
Job Creation	'Anaanish Da Hadooleet
Self-Sustaining	T'áá Hwi Jizinígíí 'Ak'inizhdá
Investments	Béeso T'áá Sahdii Nijiiniit

Diné translations provided by Delegate Dr. Andy Nez.

English	Diné
Business +Infrastructure Growth	'Anaaish Dóó Hak'é 'aądineesá
Quality of Life	'liná
Land + Water	Kéyah Dóó Tó
Tradition, Language +Culture	Naahagha' Dóó Saad Dóó 'é'él'j
Community Resources	Keedahoot'íníigi Bee 'e'e'ool'j'
People	Diné
Land Development	Kéyah Bił Nahaz'ąnígíí
Business	'Anaaish
Agriculture	K'éé'dílyééh
Entrepreneurs	T'áá Hwi 'Anaaish Hw'el'jhígíí

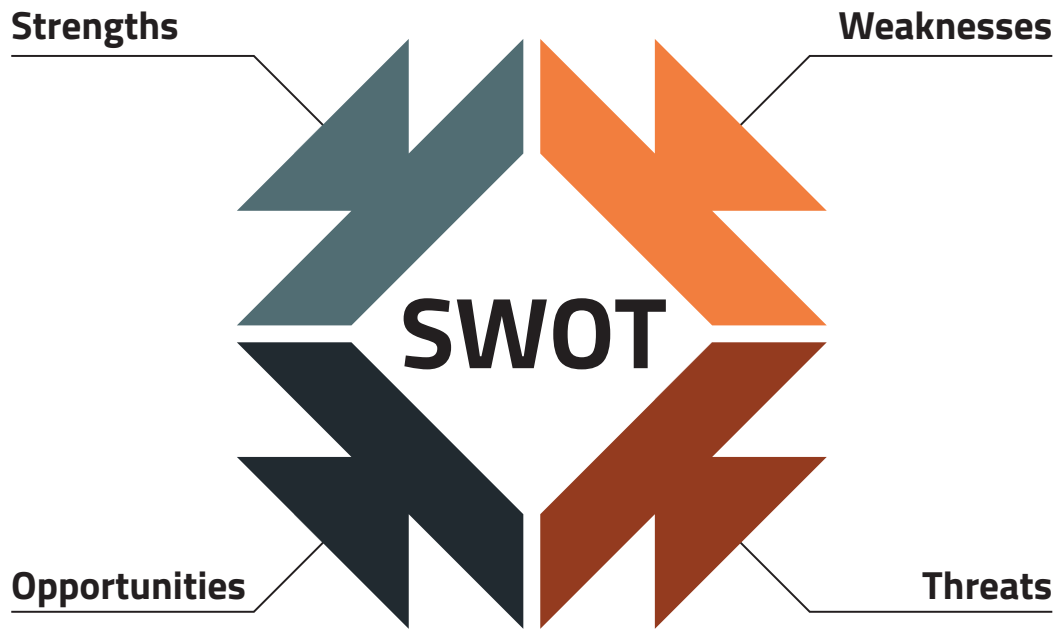
Diné translations provided by Delegate Dr. Andy Nez.





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# ECONOMIC SWOT ANALYSIS



## Economic Strengths, Weaknesses, Opportunities and Threats (SWOT) Analysis Overview

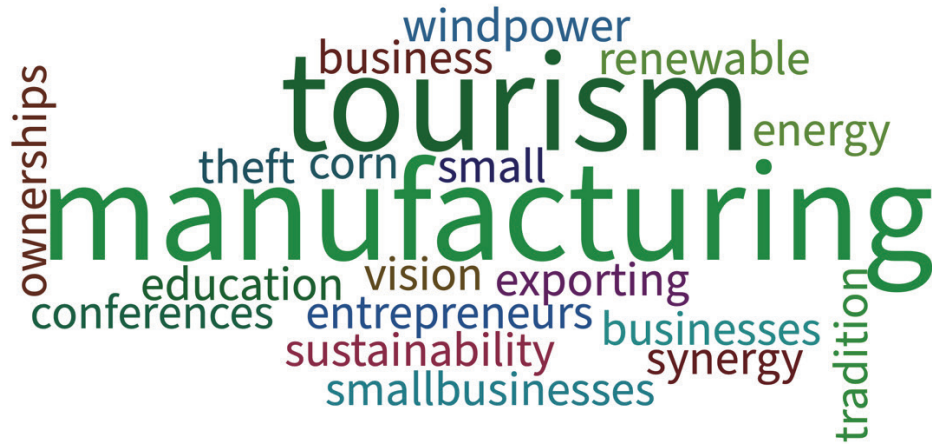
The Division of Economic Development (DED) management team and community members participated in an Economic SWOT Analysis workshop, which identified the Economic Strengths, Weaknesses, Opportunities and Threats on the Navajo Nation, including the five agencies at a regional level. Through the SWOT Analysis, a variety of challenges and opportunities regarding the economic conditions of the Navajo Nation were identified and discussed. Discussion topics included tourism opportunities, political challenges, contract process delays, lack of policy, budget constraints, lack of infrastructure, and land availability. Based on the feedback provided, the Navajo Nation's economic needs, assets, and priorities were analyzed as a basis for the economic strategic direction.





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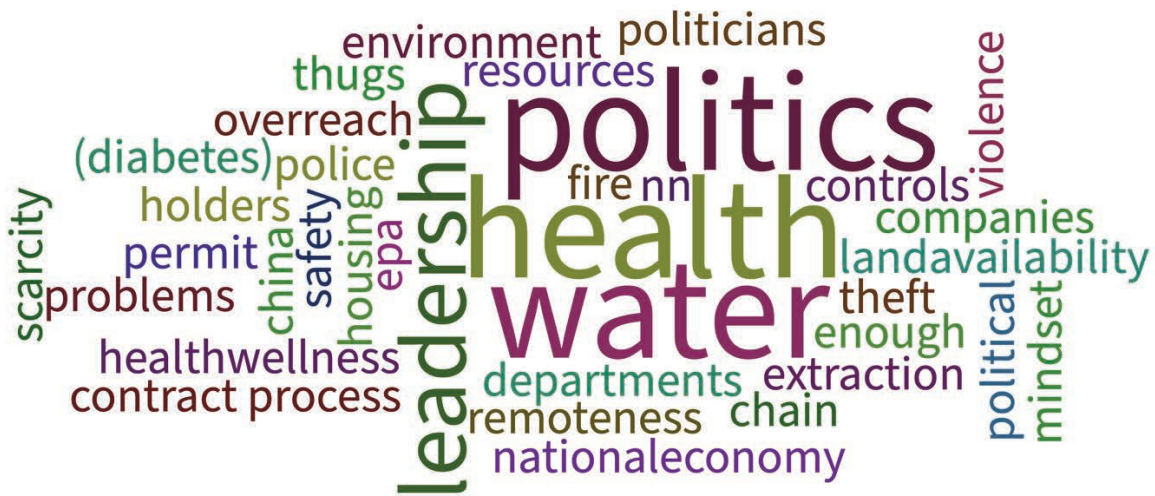
## Navajo Nation Economic Opportunities



### RESPONSES:

- Exporting
- Entrepreneurs
- Education
- Manufacturing (2x)
- Sustainability
- Small Businesses (2x)
- Conferences
- Tradition
- Tourism (2x)
- Corn
- Business ownerships
- Synergy
- Wind power
- Vision
- Renewable Energy

## Navajo Nation Economic Threats



### RESPONSES:

- No EPA controls
- Housing
- NN Departments
- Leadership
- Land Availability
- Water
- Theft
- Remoteness
- Politics
- Safety Resources – not enough police and fire
- Extraction
- China
- Health Wellness
- Political Overreach
- Permit Holders
- Thugs
- Environment
- National Economy
- Health
- Contract Process
- Chain Companies
- Violence
- Health Problem (Diabetes)
- Scarcity mindset
- Politics
- Leadership
- Water
- Politicians



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# ECONOMIC STRATEGIC DIRECTION

An economic strategic direction was established by identifying an economic vision, key priorities, goals, objectives and action plans for the Navajo Nation's Division of Economic Development. The following economic vision statement and key priorities were identified as a guiding principle and areas of focus for the Navajo Nation. Through the economic development planning process, the Division of Economic Development (DED) was able to acknowledge the economic resiliency of the Navajo Nation and people following the COVID pandemic.

## Economic Vision

**“To create a thriving Diné economy inspired by our culture, history and resilient people that provides opportunities for future generations of the Diné.”**

## Economic Priorities

Based on the Economic Vision and SWOT Analysis and process, the following priorities were identified as the Division of Economic Development (DED)'s focus areas toward progressing and self-sustaining the Navajo economy. The Navajo Nation's greatest asset is the Navajo People. It is the People who are the foundation for the following key priorities.

- 1 ——— Tourism
- 2 ——— Employment
- 3 ——— Small Business and Entrepreneurs
- 4 ——— Industrial Development and Manufacturing
- 5 ——— Commercial Development and Retail
- 6 ——— Laws and Policies
- 7 ——— Infrastructure
- 8 ——— Data-Based Decisions
- 9 ——— Small Business Funding and Financing

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# Economic Goals, Objectives and Actions

Based on the Navajo Nation's Economic Priorities, the Division of Economic Development (DED) identified the following economic goals, objectives and action plans for a collaborative strategic direction toward accomplishing the Navajo Nation's community and economic development initiatives.

## I. Tourism

**GOAL:** To build responsible and respectable tourism that increases visitors and supports the local economy and small businesses on the Navajo Nation.

**OBJECTIVES AND ACTIONS:**

- a. Objective 1 - Increase Funding Opportunities
  - i. Action 1 – Amended and implemented the Hotel Occupancy Tax (HOT).
  - ii. Action 2 - Obtain grants from State and Federal Partners.
  - iii. Action 3 – Collaborate with chapters and other Tribal departments and enterprises.
  - iv. Action 4 – Support and finance tourism related projects.
- b. Objective 2 – Boost Marketing and Promotion Efforts
  - i. Action 1 – Develop and implement a new rebranding and marketing strategy that includes national and international marketing.
  - ii. Action 2 - Create promotional videos and advertisements that showcase our people and culture more so than just landscapes.
  - iii. Action 3 – Increase and enhance signage throughout the Navajo Nation
  - iv. Action 4 – Continue to work with the states to promote Navajo Nation throughout their Tourism Marketing.
- c. Objective 3 – Expand Infrastructure and Development
  - i. Action 1 – Construct a Tourism Visitor Center in each agency.
  - ii. Action 2 – Build outdoor vendor markets in numerous communities.
  - iii. Action 3 - Develop RV parks and campgrounds for feasible Tourism areas.
  - iv. Action 3 - Enhance existing tourism sites by providing facility upgrades and additional infrastructure
  - v. Action 4 – Assist with hotel development and promotion.
- d. Objective 4 – Increase Visitor Destinations, Activities, Products and Services
  - i. Action 1 – Enhance Eco-Tourism (i.e. hiking trails, Airbnb, camping, etc.)
  - ii. Action 2 – Have stronger communication with pertinent Navajo Departments such as Parks & Recreation, Tax Commission, Department of Natural Resources, etc.
  - iii. Action 3 - Explore Airbnb opportunities and partnerships
  - iv. Action 4 – Work with other development projects to include Electric Vehicle Charging Stations.



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**e. Objective 5 – Cultivate Potential Large Tourism and Economic Projects**

- i.** Action 1 - Horseshoe Bend
- ii.** Action 2 - Glittering Mountain
- iii.** Action 3 – Horsemen Lodge
- iv.** Action 4 - Chinle Master Plan
- v.** Action 5 - Shiprock Hotel
- vi.** Action 6 - Goulding’s Lodge
- vii.** Action 7 – Shonto Hotel
- viii.** Action 8 – Crownpoint Hotel
- ix.** Action 9 – Tuba City Hotel

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## 2. Employment

**GOAL:** To increase employment through the Division of Economic Development (DED) economic development initiatives and opportunities on the Navajo Nation.

**OBJECTIVES AND ACTIONS:**

**a.** Objective 1 – Enhance Human Capacity Building

- i.** Action 1 - Collaborate with Navajo Nation Workforce Development on resources for potential jobs and provide job fairs to also include colleges and universities.
- ii.** Action 3 - Connect with entities to provide vocational trade opportunities.
- iii.** Action 4 – Partner with universities and education institutions to promote internships, mentorship and opportunities.

**b.** Objective 2 – Develop Retail, Commercial, Industrial and Tourism Development to Increase Employment.

- i.** Action 1 - Recruit and retain local businesses that provide jobs.
- ii.** Action 2 – Promote construction-related projects that create jobs.
- iii.** Action 3 – Diversify business and economic opportunities.

**c.** Objective 3 – Support Small Businesses to Increase Jobs

- i.** Action 1 - Increase businesses and business site leases with local jobs.
- ii.** Action 2 - Support business retention and expansion on business sites to increase job opportunities.
- iii.** Action 3 – Prioritize the hiring and sub-contracting of Navajo small businesses through the Navajo Business Opportunity Act to increase job opportunities.

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## 3. Small Business and Entrepreneurs

### **GOAL:**

Support the Growth of Small Businesses, Navajo-Owned Businesses and Entrepreneurs on the Navajo Nation.

### **OBJECTIVES AND ACTIONS:**

- a. Objective 1 – Encourage and Support Small Businesses**
  - i.** Action 1 – Procure Priority 1 Businesses through the Navajo Business Opportunity Act to provide goods and services on the Navajo Nation.
  - ii.** Action 2 – Assist small businesses to achieve Priority 1 certification.
  - iii.** Action 3 – Rural Business Development Offices (RBDOs) provide small business workshops, training and technical assistance (i.e., operating your business, marketing, financial management, business plans, tax and procurement workshops, etc.)
  - iv.** Action 4 – Organize the annual Navajo Nation Economic Summit to promote Navajo small businesses, entrepreneurs and networking opportunities to enhance the Navajo Economy.
- b. Objective 2 – Enhance Business Recruitment, Retention, and Expansion**
  - i.** Action 1 – Support existing small business expansion and diversification through Division of Economic Development (DED) resources and services.
  - ii.** Action 2 – Evaluate and expand businesses in primary & secondary growth areas.
  - iii.** Action 3 – Assist businesses with the land withdrawal process and business site lease process.
  - iv.** Action 4 – Develop a database of available business site lease properties.
  - v.** Action 5 – Advertise and update available land and space for businesses on the Division of Economic Development (DED) website.
- c. Objective 3 – Cultivate Finance & Funding**
  - i.** Action 1 – Launch the Navajo State Small Business Credit Initiative (SSBCI) loan programs.
  - ii.** Action 2 – Re-evaluate the Business Industrial Development Fund (BIDF) and microloans.
  - iii.** Action 3 – Match internal funds with other funding resources.
  - iv.** Action 4 – Research and provide commercial leasing opportunities.
  - v.** Action 5 – Research and establish venture capital opportunities.
- d. Objective 4 – Foster Incubator Partnership**
  - i.** Action 1 – Hire individual to assist and work with established incubators.
  - ii.** Action 2 – Develop partnerships with incubator entities to foster a collaboration of services.
  - iii.** Action 3 – Assist with obtaining funding from the Navajo Nation, federal grants, matching funds, etc.
  - iv.** Action 4 – Collaborate with existing incubator services to provide technical assistance and communication services for small businesses.

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## 4. Industrial Development and Manufacturing

**GOAL:** Recruit and Retain Businesses for Industrial Parks on the Navajo Nation.

**OBJECTIVES AND ACTIONS:**

- a. Objective 1 – Practice consistent communication and resource sharing with the Navajo business community.
  - i. Action 1 - Maintain relationships and constant communication with tenants, businesses and their needs.
  - ii. Action 3 - Respond to Arizona and New Mexico business inquiries.
  - iii. Action 4 - Join professional economic groups.
- b. Objective 2 – Work on Site Improvements Through Existing Sales Tax
  - i. Action 1 – Complete site plans for Dennehotso and Leupp.
  - ii. Action 2 – Make building improvements for current tenants.
  - iii. Action 3 - Upgrade existing infrastructure on sites.
- c. Objective 3 – Increase Funding for Site Improvements
  - i. Action 1 - Collaborate with Arizona and New Mexico entities to obtain funding for site improvements.
  - ii. Action 2 – Continue collaboration with Federal entities to acquire funding for site improvements.
  - iii. Action 3 – Explore New Market Tax Credits opportunities.
- d. Objective 4 – Work on New Development Projects to Create Revenue
  - i. Action 1 – Review Zenni Homes Development and Expansion
  - ii. Action 2 – Evaluate and develop Turquoise Ranch
  - iii. Action 3 – Evaluate current industrial manufacturing prospects
  - iv. Action 4 - Hire more staff, provide training and continue to actively recruit for new development.
  - v. Action 5 – Obtain and utilize economic data to target business sectors and industries (i.e., solar, manufacture, industrial business, etc.)
  - vi. Action 6 – Research, develop, and incorporate incentives to attract new businesses.
  - vii. Action 7 – Evaluate and create a vetting process for new businesses.
  - viii. Action 8 – Evaluate a developer model that includes the development process and leasing properties on Tribal lands.

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## 5. Commercial Development and Retail

**GOAL:** Provide Goods and Services to the Local Communities on the Navajo Nation.

**OBJECTIVES AND ACTIONS:**

- a.** Objective 1 – Improve Commercial and Retail Services to Reduce Economic Leakage Off-Reservation
  - i.** Action 1 – Research commercial development models.
  - ii.** Action 2 - Attract big box stores.
  - iii.** Action 3 - Invest and develop our own Navajo towns and communities.
  - iv.** Action 4 - Research buying land for businesses in border towns (Trust & Fee Simple Lands).
- b.** Objective 2 – Cultivate Development Financing
  - i.** Action. 1 - Connect with venture capital and investment companies for due diligence process in vetting and acquiring new companies.
  - ii.** Action 2 - Work with the Navajo Nation Government, budget and finance committee, controller, and investment committee to obtain funding for development and investment opportunities.
- c.** Objective 3 - Explore a Community Development Corporation (CDC)
  - i.** Action 1 - Communicate with the Navajo Nation Government and Enterprises to explore a CDC for development of businesses, enterprises and corporations.
  - ii.** Action 2 – Research and develop CDC case studies.
  - iii.** Action 3 – Research progressive chapters, entities and organizations as models.
  - iv.** Action 4 - Communicate with other Tribes regarding their CDC structure and organization.

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## 6. Law and Policies

**GOAL:** Update Laws and Policies Related to Economic Development on the Navajo Nation.

**OBJECTIVES AND ACTIONS:**

- a.** Objective 1 - Business Site Lease (BSL) Amendment Approval
  - i.** Action 1 - Working with the Navajo Nation Department of Justice (DOJ) to review amendment.
  - ii.** Action 2 - Finalize the BSL Amendment document to include in the Navajo Nation 164 Review Process.
  - iii.** Action 3 - Present amendment to the Resources & Development Committee (RDC) for approval.
  - iv.** Action 4 - Educate and train regarding new amendments.
- b.** Objective 2 - Update the Navajo Business Opportunity Act (NBOA) and Navajo Nation Procurement Act
  - i.** Action 1 - Update Navajo Business Opportunity Act (NBOA) and Navajo Nation Procurement Act (NNPA) per resolution CO-81-23.
  - ii.** Action 2 - Development and implementation of the NBOA and NNPA rules and regulations for Navajo Nation Council approval.
  - iii.** Action 3 - Review and approval of NBOA and NNPA rules and regulations for Navajo Nation President.
- c.** Objective 3 - Update the Navajo Nation 164 Review Process
  - i.** Action 1 - Recommend to streamline the 164 Review Process with the Navajo Nation Department of Justice (DOJ) and the Office of the President and Vice President (OPVP).
- d.** Objective 4 - Update the Navajo Nation Sales Tax Fund Management Plan
  - i.** Action 1 - Include the current Division of Economic Development (DED) Five-Year Plan after approval from Resources & Development Committee (RDC).
  - ii.** Action 2 - Navigate the current Navajo Nation Government process to address update.

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## 7. Infrastructure

**GOAL:** Develop and expand infrastructure for economic development projects on the Navajo Nation.

**OBJECTIVES AND ACTIONS:**

- a.** Objective 1 – Expand infrastructure for existing commercial, industrial and tourism sites.
  - i.** Action 1 – Evaluate and estimate infrastructure for outdoor artisan and market spaces in communities.
  - ii.** Action 2 – Evaluate and estimate infrastructure for RV Parks and campgrounds.
  - iii.** Action 3 – Evaluate and estimate infrastructure for tourism sites, such as Four Corners, Pinnacle Peak and Dinosaur Tracks.
- b.** Objective 2 – Develop Infrastructure for Large Economic Development Projects
  - i.** Action 1 – Evaluate and estimate infrastructure for the Horseshoe Bend project.
  - ii.** Action 2 – Evaluate and estimate infrastructure for the Glittering Mountain project.
  - iii.** Action 3 – Evaluate and estimate infrastructure for the Horsemen Lodge project.
  - iv.** Action 4 – Evaluate and estimate infrastructure for the Chinle Master Plan Development project.
  - v.** Action 5 – Evaluate and estimate infrastructure for the Shiprock Hotel project.
  - vi.** Action 6 – Evaluate and estimate infrastructure for the Goulding’s Lodge project.
  - vii.** Action 7 – Evaluate and estimate infrastructure for Electric Vehicles Charging Stations.
  - viii.** Action 8 – Evaluate and estimate infrastructure for the Shonto Hotel.
  - ix.** Action 9 – Evaluate and estimate infrastructure for the Crownpoint Hotel.
  - x.** Action 10 – Evaluate and estimate infrastructure for the Tuba City Hotel.
- c.** Objective 3 – Develop Infrastructure on the Division of Economic Development (DED)’s Project Priority List
  - i.** Action 1 – Evaluate and develop infrastructure on the project priority list in the primary and secondary growth areas.

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## 8. Data-Based Decisions

**GOAL:** Utilize quality data, both primary and secondary data, to help in decision making for Navajo communities.

**OBJECTIVES AND ACTIONS:**

- a.** Objective 1 – Establish a data repository, collection system, or data center, that is secure, managed and controlled by the Division of Economic Development (DED).
  - i.** Action 1 – Take inventory of existing data within the Division of Economic Development (DED).
  - ii.** Action 2 – Take inventory of existing data with the Navajo government.
  - iii.** Action 3 – Explore data repository best practices and models for tribal entities.
  - iv.** Action 4 – Research if the Division of Economic Development (DED) and/or Navajo Nation needs legislative action to establish data repository collection, management and security.
- b.** Objective 2 – Invest in data management software.
  - i.** Action 1 – Research data management software.
  - ii.** Action 2 – Allocate a stable/sustainable budget for data software.
  - iii.** Action 3 – Obtain membership and begin training in data analytics.
  - iv.** Action 4 – Build partnerships with regional, state, and local economic development research institutions and entities.
- c.** Objective 3 – Provide quality data to support economic development decisions for Navajo Nation leadership and the Navajo business community.
  - i.** Action 1 - Establish tailored Navajo economic reports.
  - ii.** Action 2 – Pull primary and secondary data for reports.
  - iii.** Action 3 – Create a budget to include additional expertise for reports.



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## 9. Small Business Funding and Financing

**GOAL:** Improve access to capital for Navajo small businesses and entrepreneurs.

**OBJECTIVES AND ACTIONS:**

- a. Objective 1 – Launch the Navajo State Small Business Credit Initiative (SSBCI) loan programs.
  - i. Action 1 – Complete Navajo Nation SSBCI loan program design.
  - ii. Action 2 – Secure bank and financial entity participation that is experienced in lending on reservation.
  - iii. Action 3 – Launch a broad marketing campaign to inform the Navajo business community and Navajo leadership.
  - iv. Action 4 – Implement high quality internal reporting and compliance checks to ensure the SSBCI loan program’s success and sustainability.
- b. Objective 2 – Deploy comprehensive technical assistance programs for financing small businesses and provide financial literacy resources.
  - i. Action 1 – Establish and implement SSBCI technical assistance programs with strong partnerships with the Navajo economic development community.
  - ii. Action 2 – Keep DED RBDOs informed on SSBCI loan programs.
  - iii. Action 3 – Share resources on funding opportunities.
  - iv. Action 4 – Administer financial services, audit support, and legal assistance resources for SSBCI eligible borrowers.
- c. Objective 3 – Ensure funding opportunities meet the needs of Navajo small businesses and entrepreneurs.
  - i. Action 1 – Survey the Navajo business community to learn about current finance needs.
  - ii. Action 2 – Assess new SSBCI loan programs and resource services.
  - iii. Action 3 – Adjust and improve SSBCI loans programs.

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# EVALUATION AND PERFORMANCE MEASUREMENT

The Navajo Nation Division of Economic Development will be responsible for providing annual evaluation of the Comprehensive Economic Development Plan to ensure future success. Measurement to evaluate implementation includes, but is not limited to job creation, workforce development, small business development, infrastructure development and the overall quality of life. Any recommendations or changes to this plan will be presented to the Division of Economic Development for consideration.



# PROJECT PLANNING & DEVELOPMENT

## Prioritized Projects

The Division of Economic Development (DED) Project Development Department manage a number of economic development projects throughout the Navajo Nation, which promotes business development, employment and revenue toward the Navajo economy. The following is Division of Economic Development (DED)'s Priority Project List:

#	Project Title	Location	Project Type	Planning and/or Public Works
1.	Church's Chicken: 2.1 acre site	Chinle, AZ	Development, Infrastructure, Construction	Public Works
2.	Master planning for 120 acres along U.S. 191	Chinle, AZ	Master Planning for mixed use development and Feasibility Study	Planning
3.	Round Rock TP - 3 acre site	Round Rock, AZ	Demolition & Clean up, Hazardous Material Assessment	Public Works
4.	Former Leo Jim - 2 acre site	Round Rock, AZ	Demolition & Clean up, Redevelopment	Public Works
5.	Former Bennie Smith site	Chinle, AZ	Demolition and clean up for redevelopment	Public Works
6.	Crownpoint Convenience Store & Laundromat	Crownpoint, NM	Development, facility & infrastructure	Public Works
7.	Former Mora's Gas Station	Ganado, AZ	Demolition and Site Cleanup. New Convenience Store /Gas Station	Public Works
8.	NavaMILL Logging & Lumber Co.	Sawmill, AZ	Site Development of a small milling plant	Public Works
9.	Indian Wells Commercial Site	Indian Wells, AZ	Convenience Store and Gas Station	Public Works
10.	Ft. Defiance Mobile Home Park	Fort Defiance, AZ	Site Utilities upgrade.	Public Works
11.	Shonto Hotel Phase II	Shonto	Construction	Public Works
12.	Manufacturing Company	Church Rock	Development, Infrastructure, Construction	Public Works
13.	Shopping Center Retail Shops	Nahata Dził	Construction	Public Works

Source: Navajo Nation Division of Economic Development

#	Project Title	Location	Project Type	Planning and/or Public Works
14.	Upgrade of Twin Lakes Well	Church Rock	Infrastructure Improvements	Public Works
15.	Church Rock Waterline: Connection to Industrial Park 27.7B	Church Rock	Infrastructure Waterline extension	Public Works
16.	Blue Gap Store	Blue Gap, AZ	Development, Infrastructure, Construction	Public Works
17.	Chinle Chevron	Chinle, AZ	Development, Infrastructure, Construction	Public Works
18.	Round Rock Convenience Store & Gas Station	Round Rock	Design, Infrastructure, Construction	Public Works
19.	Tsaile Convenience Store	Tsaile, AZ	Infrastructure and Building Development	Public Works
20.	Sanders Convenience Store	Nahata Dził	Design and Construction	Public Works
21.	Naschitti Convenience Store, Gas Station, Laundromat	Naschitti	Design Infrastructure Construction	Public Works
22.	Karigan Professional Office Complex	St. Michaels	Building Improvements	Public Works
23.	Karigan Housing Infrastructure Improvements	St. Michaels	Phase II Infrastructure Improvements	Public Works
24.	Former Newcomb Trading Post	Newcomb, NM	Cleanup & relinquish business site	Public Works
25.	Mini Mall	Montezuma Creek, UT	Main Infrastructure, Development, Construction	Public Works
26.	Omni Laundromat	Hogback, NM	Development, Construction	Public Works
27.	Shiprock Indian Market	Shiprock, NM	Construction; Restrooms	Public Works
28.	Former Darryl's Automotive Building	Shiprock, NM	Cleanup, Renovation, Redevelopment	Public Works
29.	Badoni Mini Mall	Shiprock, NM	Sewer Line Extension	Public Works
30.	Former Herman Buck, Sr. Tire & Towing	Shiprock, NM	Demolition, Cleanup, Redevelopment	Public Works
31.	Sanostee Trading Post	Sanostee, NM	Demolition, Cleanup, relinquish site	Public Works

Source: Navajo Nation Division of Economic Development

#	Project Title	Location	Project Type	Planning and/or Public Works
32.	Former Foutz Arts & Craft	Teec Nos Pos, AZ	Demolition, Cleanup, Redevelopment	Public Works
33.	Former Shiprock Hotel	Shiprock, NM	Demolition, Cleanup	Public Works
34.	Former Wilson Grocery Store	Teec Nos Pos, AZ	Demolition, Cleanup, Redevelopment	Public Works
35.	Shiprock One	Shiprock, NM	Demolition, Cleanup, Gas Line	Public Works
36.	Visitor Center	Shiprock, NM	Development	Public Works
37.	Proposed Hotel Development 40,000 S.F building	Tuba City, AZ	Construction of the proposed hotel	Public Works
38.	Terraform Development; Apartments, Offices, Wellness Center & Restaurant	Tuba City, AZ	Infrastructure Development, construct turn out lanes for both highway access	Public Works
39.	Kerley Valley Commercial Site, 22+/- acres	Tuba City, AZ	Infrastructure Engineering Services; Water, Sewer, Drainage, Fill, Access Road	Public Works
40.	Western Business Center with Incubator on 1.3 acre site	Tuba City, AZ	Building Construction, 8,000 s.f.	Public Works
41.	Commercial site; 3 acres, 6,000 SF	Chilchinbeto, AZ	Development & Construction of C-Store & Laundromat parking lot, etc.	Public Works
42.	Ligai Si Anii - Hiking & guided Tours - P/D for parking lot & construct	LeChee, AZ	Existing BSL, construction of Parking Lot, 3 acres and waterless bathroom (Tourism)	Public Works
43.	Former Vans Trading Post - Parcel 1 (2.2 acres) & Parcel 2 (2.75 acres)	Coalmine Canyon, AZ	Assessment, Demolition, Clean-up and redevelopment	Public Works
44.	Tsegi: Anazasi Inn & Restaurant - 4.66 acre site	Kayenta, AZ	Assessment, Demolition, Clean-up and redevelopment	Public Works
45.	Black Mesa Shopping Center	Tuba City, AZ	Assessment, Demolition, Clean-up and redevelopment	Public Works
46.	Horseshoe Bend Development	LeChee, AZ	1,300 Acre Resort Development	Public Works

Source: Navajo Nation Division of Economic Development

#	Project Title	Location	Project Type	Planning and/or Public Works
47.	Former Gorman Trailer Park 6 acres	Chinle, AZ	Demolition and clean up for redevelopment, Feasibility Study & resurvey	Planning
48.	Nazlini Trading Post	Nazlini, AZ	Feasibility Study of redevelopment	Planning
49.	Crownpoint Hotel & Convention Center	Crownpoint, NM	Development, facility & infrastructure	Public Works
50.	Church Rock Convenience Store	Crownpoint, NM	Development, facility & infrastructure	Public Works
51.	Pellet Manufacturing	Tsayahtoh, NM	Construction, Site Work, Infrastructure	Public Works
52.	Convenience Store, Gas Station & Laundromat	Tohajiilee, NM	A/E, Development, facility, & infrastructure	Public Works
53.	Ganado Post Office	Ganado, AZ	Demolition and Site Cleanup.	Public Works
54.	Jeddito Market Place	Jeddito, AZ	Convenience Store and Gas Station	Public Works
55.	Sheepsprings Convenience Store	Sheepsprings, NM	Infrastructure Improvements, Construction	Public Works
56.	Industrial Park Improvements II	Church Rock, Shiprock & Fort Defiance	Infrastructure, Building Improvements	Public Works
57.	Leupp Industrial Park Construction of Water and Wastewater	Leupp	Infrastructure Improvements	Public Works
58.	Nahata Dziil Waterline	Nahata Dziil	Clearances, Design Engineering, Construction	Public Works
59.	Dine' Market Place	Tohatchi, NM	Development, Infrastructure, Construction	Public Works
60.	Ancient Wayves River Expedition	Montezuma Creek, UT	Architectural/ Engineering, Construction	Public Works
61.	Two Grey Hills Trading Post	Toadlena, NM	Renovation	Other
62.	Former Talk's Cafe Site	Shiprock, NM	Vacated Site; Pre-Development, Infrastructure	Public Works
63.	C-Store; A Harrison Business Site	Shiprock, NM	Vacated Site; Demolition & Cleanup	Public Works

Source: Navajo Nation Division of Economic Development

#	Project Title	Location	Project Type	Planning and/or Public Works
64.	Turquoise Ranch Mixed use Industrial Park	Leupp, AZ	Manufacturing site, meat processing, building design & Infrastructure	Planning
65.	Commercial & Light Industrial development, 100 acres	Bodaway/Gap, AZ	Infrastructure Plan & Design, Feasibility Study & Master Plan	Planning
66.	Former Jack & Jill site (.5) /former laundromat (1.5 acres) -.5 acres /Plateau (1 acre) - total 3.5 acres	Many Farms, AZ	Feasibility Study for redevelopment	Planning
67.	Mike Enterprise Development junction 191 & Navajo Rt. 7 - 2.5 acres	Chinle, AZ	Development, Infrastructure, Construction	Public Works
68.	Former Kennedy T.P. (3.0 acres)	Luckachukai, AZ	Demolition and clean up. Redevelopment	Public Works
69.	Greasewood TP (6 acres)	Luckachukai, AZ	Demolition and clean up. Redevelopment	Public Works
70.	Former A&W site	Chinle, AZ	Haz Material Assessment	Public Works
71.	Former Becenti site - 3 acres	Chinle, AZ	Site Preparation, Feasibility, A/E	Public Works
72.	Convenience Store, Gas Station	Pueblo Pintado	Fuel Station Construction	Public Works
73.	Mixed Use Development	Thoreau, NM	Site Work, Infrastructure, Construction	Public Works
74.	Indian Market & Parking Lot	Crownpoint, NM	A/E, Development, & Construct Facility	Public Works
75.	Navajo Inland Port	Tsayahtoh, NM	Construction / Warehouse	Public Works
76.	Rock Springs Mixed Development / Business Site	Rock Springs, NM	Site Prep, A/E, Master Planning, Development, facility & infrastructure.	Planning
77.	East Gallup 80-acres Mixed Developments	Church Rock, NM	A/E, Site Clearance, Pre-Development, Master Planning, & Construction	Planning
78.	Hotel/ Restaurant	Nageezi, NM	A/E, Development, facility & infrastructure	Public Works
79.	Counselor Business Site / Demolition, Clear Site	Counselor, NM	Pre-development/ Demolition	Public Works
80.	Mega Travel Plaza & Fuel Station	Thoreau, NM	A/E, Development & infrastructure	Public Works

Source: Navajo Nation Division of Economic Development

#	Project Title	Location	Project Type	Planning and/or Public Works
81.	Thoreau Hotel	Thoreau, NM	A/E, Development, facility & infrastructure	Public Works
82.	Travel Center	Iyanbito-FWAD	A/E Services, Construction; Gas Station, Convenience Store	Public Works
83.	Former Dahozy Trailer Park	Fort Defiance, AZ	Site Preparation for Hotel/Restaurant Development	Public Works
84.	Raytheon Manufacturing	Upper Fruitland	Construction Square Footage Expansion	Public Works
85.	Dennehotso (Yazzie) Industrial Park	Dennehotso	Infrastructure Improvements	Public Works
86.	Former NGS Site - Business Incubator warehouse	Former NGS	Water and Wastewater Improvements	Public Works
87.	Former Floyd Kurley Site	Shiprock, NM	Hotel Development, Construction	Public Works
88.	Former White Eagle Business Site	Shiprock, NM	Infrastructure Development, Redevelopment	Public Works
89.	Nabinachi Wozani Site	Shiprock, NM	A/E, Development, Construction	Public Works
90.	Teec Nos Pos Commercial Tract	Teec Nos Pos, AZ	Infrastructure Development, Prime Site 16 acres	Public Works
91.	LeChee Commercial Site, 3 acres	LeChee, AZ	Feasibility Study; Plan & Design for Infrastructure Development	Planning
92.	Antelope Point Convenience Store - intersection	LeChee, AZ	Plan, Design and Develop retail center	Public Works
93.	Tuba City Partners Business Complex - 4.10 acre	Tuba City, AZ	Site Improvements, building repair and maintenance	Public Works
94.	Slot Canyon	Tuba City, AZ	Infrastructure w/ access road	Public Works
95.	Business Site on US-160, Panda Express Restaurant, 1 acre	Tuba City, AZ	Plan & Design of infrastructure w/ access road	Public Works
96.	Supermarket	Thoreau, NM	A/E, Development, facility & infrastructure	Public Works

Source: Navajo Nation Division of Economic Development



#	Project Title	Location	Project Type	Planning and/or Public Works
97.	Former Thriftway Store	Coyote Canyon, NM	Demolition and Site Cleanup.	Public Works
98.	Former Amoco Service Station	Fort Defiance, AZ	Demolition and Site Cleanup.	Public Works
99.	Fort Defiance Post Office	Fort Defiance, AZ	Demolition and Site Cleanup.	Public Works
100.	Former Black Rock Trailer Park	Fort Defiance, AZ	Site Cleanup.	Public Works
101.	Former Amoco Service Station	Ganado, AZ	Site Cleanup.	Public Works
102.	Former Pooley's Trading Post	Greasewood, AZ	Site Cleanup.	Public Works
103.	Former Sunrise Trading Post	Sunrise, AZ	Demolition and Site Cleanup.	Public Works
104.	Former J & V Trading Post	Tohatchi, NM	Demolition and Site Cleanup.	Public Works
105.	Twin Lakes Trading Post	Twin Lakes, NM	Demolition and Site Cleanup.	Public Works
106.	Phase II - Shiprock Industrial Building Renovations	Shiprock	Building Improvement	Public Works
107.	Shonto Restaurant	Shonto	Design, Construction	Public Works
108.	NAPI Industrial Park, Remaining Lots	NAPI	Infrastructure Development	Public Works
109.	Demolition & Removal of Office Facility	Leupp	Demolition	Public Works
110.	Black Mesa Shopping Center	Shonto	Remediation, Demolition, Site Clearance	Public Works
111.	St. Michaels Shopping Center Expansion	St. Michaels	Commercial Site Development	Public Works
112.	Visitor Center	St. Michaels, AZ	Development	Public Works
113.	Chinle Vendor Village	Chinle, AZ	Architectural & Engineering	Public works
114.	Nageezi Expanded Convenience Store	Nageezi, NM	A/E Services, Construction; Gas Station, Convenience Store	Public works
115.	Batch Plant	Alamo, NM	Construction	Public works

Source: Navajo Nation Division of Economic Development

#	Project Title	Location	Project Type	Planning and/or Public Works
116.	Indian Market Parking Lot	Crownpoint, NM	Site Clearance, storm water items	Public works
117.	Convenience Store, Gas Station	Prewitt/Baca, NM	A/E, Construction, Site Work, Infrastructure	Public works
118.	Retail Development	Crownpoint, NM	A/E, Services, Development, Facility & Infrastructure	Public works
119.	Indian Market	Church Rock, NM	Develop & Construct Facility	Public works
120.	Economic Development site	Mariano Lake, NM	Development Construction	Public works
121.	Mini Mall	Thoreau, NM	Development, Construction	Public works
122.	Mini Mall	Pueblo Pintado, NM	A/E, Development, Construction, Site Work, Infrastructure	Public works
123.	Economic Development site	Torreon, NM	Development, Construction	Public works
124.	NM I-40 Corridor Economic Studies	NM I-40	Market Feasibility Study & Master Planning w/ Engineering Analysis	Planning
125.	Huerfano Business Site	Huerfano, NM	A/E Services, Construction; Gas Station, Convenience Store	Public works
126.	Hotel/Restaurant	Burnside, AZ	Market Feasibility Study	Planning
127.	Former Crystal Trading Post	Crystal, NM	Market Feasibility Study	Planning
128.	Former Shirley's Trading Post	Lupton, AZ	Market Feasibility Study	Planning
129.	Warehouse	Sawmill, AZ	Building Assessment	Planning
130.	Cross Canyon RV Park	Kinliichee, AZ	Market Feasibility Study	Planning
131.	Blackstreak Holdings - 20 acres	Cameron, AZ	Infrastructure w/ access road	Public works
132.	Former Sunrise Trading Post - 2.5 acre site	Sunrise, AZ	Assessment, Demolition, Clean-up	Public works
133.	Former Cowsprings Trading Post	Tonalea, AZ	Assessment, Demolition, Clean-up	Public works

Source: Navajo Nation Division of Economic Development

#	Project Title	Location	Project Type	Planning and/or Public Works
134.	Kate's Café - 0.234 acres	Tuba City, AZ	Assessment, Demolition, Clean-up and redevelopment	Public works
135.	Commercial Site development, 8 & 10 acres	Kaibeto, AZ	Construction of infrastructure, road improvement & access road	Public works
136.	Commercial site, 9 acres	Tonalea, AZ	Construction of infrastructure, road and access road	Public works
137.	Existing Commercial site, 4 acres	Navajo Mtn, AZ	Construction of infrastructure, road & access road	Public works
138.	TB Tire Shop & Tour Business	Kaibeto, AZ	Construction of access road, utilities & site work	Public works

Source: Navajo Nation Division of Economic Development

# Navajo Nation Industrial Parks

The Division of Economic Development (DED) Project Development Department also manages a number of industrial parks throughout the Navajo Nation, which also promotes business development, employment and revenue toward the Navajo economy. The following is the Division of Economic Development (DED)'s Industrial Park Lots Available:

#	Chapter	Project Site	Status	Acreage
1.	Chinle	Adjacent to AZ HWY 191	Park is full, no lots available	30
2.	Fort Defiance	At the Intersection of Navajo Route 12 and Navajo Route 5	Park is full, no lots available	50
3	Dennehotso Yazzie	20 miles East of Kayenta, AZ and Adjacent to AZ State HWY 160	Available for lease	55
4	Leupp	1 mile from the HWY 99 adjacent to Navajo Route 15, 20 miles N of interstate 40	Available for lease	99
5	Church Rock	Adjacent to Interstate 40 and NM HWY 118	Ten Acres available for lease	76
6	Shush Be Toh	Parallel to Interstate 40 and NM HWY 118	Available for lease	320
7	Shiprock	Adjacent to NM HWY 491 and 30 miles West of Farmington, NM	Forty acres available for lease	50
8	NAPI	7 miles South of Farmington, NM, off of BIA Route 54 (Frontage RD.) adjacent to NM HWY 371	Three lots available	250
9	NFPI	Navajo NM adjacent to Navajo Route 12	Available for lease	100
10	Cedar Point	Navajo NM adjacent to Navajo Route 12 Off of Interstate 40 at exit 341, 20 miles from the NM/AZ state border. Site is within the Newlands Community	Available for lease	38
11	Thoreau	1 mile South of NM HWY 371	Available for lease	305

Source: Navajo Nation Division of Economic Development

# Undeveloped Chapter Commercial Tracts

The Division of Economic Development (DED) Small Business Development Department manages a number of Business Site Leases throughout the Navajo Nation, which promotes business development, employment and revenue toward the Navajo economy. The following is the Division of Economic Development (DED)'s Undeveloped Chapter Commercial Tracts, which are listed by Agencies and Chapters:

## CENTRAL AGENCY

#	Chapter	Project Site	Status	Acreage
1	Round Rock	Former Leo Jim Business Site	Undeveloped and cleaned	2
2	Round Rock	Former Goldtooth Business site	Undeveloped	2
3	Business site	Former Robert Moss Business site aka Crossroads	Undeveloped	2
4	Tsaile	Former Wilkenson Business Site	Undeveloped	1
5	Nazlini	Former Nazlini Trading post	Cleaned and available	2.5
6	Many Farms	Former Jack n' Jill Business Site	Cleaned and available	5
7	Many Farms	Former Many Farms Laundromat Business Site	Cleaned and available	1.5
8	Many Farms	Former Plateau Gas Station	Cleaned and available	0.98
9		Former Jimmy Draper Business Site	Undeveloped	2.3
10	Chinle	Former Becenti	Undeveloped	1.5
11	Chinle	Former Collen Yazzie	Undeveloped	1.5
12	Chinle	Walter Baldwin Tract I	Lease with NNEPA issues, Undeveloped	2.45
13	Chinle	Former Hartsock Business Site	Undeveloped	1.78
14	Cottonwood	Former Gorman's Trading Post	Cleaned and available	2
15	Low Mountain	Former Low Mountain Trading Post	Cleaned and available	2.61
16	Pinon	Former McGee Trading Post	Cleaned and available	2
17	Pinon	Former Chee SW	Cleaned and available	0.73

#	Chapter	Project Site	Status	Acreage
18	Black Mesa	Former Black Mesa Trading Post	Cleaned and available	N/A

#### EASTERN AGENCY

#	Chapter	Project Site	Status	Acreage
1	Rock Springs	2 miles west of Yatahey, NM, northside of NM State HWY 264	Raw/Undeveloped withdrawn for commercial development. Fee land.	40
2	Baca/Prewitt	Junction of I-40 & NM State Route 412	Raw/Undeveloped. Tribal fee.	20
3	Thoreau		Exploration (water studies) and Raw/Undeveloped	86
4	Thoreau	Across Castle Rock Propane on NM State HWY 371	Raw/Undeveloped. Trust.	0.5
5	Church Rock	East Gallup. Across from Miyamura High school on NM State HWY 564	Raw/Undeveloped. Withdrawn for commercial development trust.	80
6	Crownpoint	Old Checkerboard refuse disposal service. 1 mile north of junction Navajo service route 9 and NM State HWY 371	Developed and abandoned	2
7	Crownpoint	NW corner of section 20 along Navajo Route 9	Demo/Raw. Trust	2.627
8	Crownpoint	NE range of section 30 in Crownpoint Village	Demo/Raw. Trust	0.432
9	Crownpoint	SE Corner of section 19 in Crownpoint Village	Raw/Undeveloped. Trust.	0.353
10	Crownpoint	15 miles West of Crownpoint and 34 miles East of HWY 666 on Navajo Route 9. Southside.	Undeveloped. Trust.	2.99
11	Crownpoint	South 1/2 section 19 township 17. North rage 12 West. Old Manuelito Towing Service	Demo/Raw. Trust	2.627
12	Standing Rock	Westside of Standing Rock Chapter House	Raw/Undeveloped. Trust.	3
13	Mariano	Old Mariano Trading Post. 1/2 mile East of Mariano Chapter House	Demo/Raw. Trust	3.39

**WESTERN AGENCY**

#	Chapter	Project Site	Status	Acreage
1	Bird Springs	N/A	N/A	N/A
2	Leupp	N/A	N/A	N/A
3	Cameron	Intersection at US 89 & State Route 64 NW Corner	Visitor and Cultural Center	40
4	Cameron	SE Intersection of US 89 & State route 64	Commercial & Light industrial Stie Engineering P/D Completed. Hotel Development being proposed.	12
5	Tuba City	N HWY 160 West of Chevron store and Bashas.	Tuba City Hotel. All infrastructure available	5 (+3)
6	Tuba City	Edgewater Com-mercial Block 1	Site Ready	1
7	Tuba City	Edgewater Commercial Block 2	Site Ready	1
8	Tuba City	North of HWY 160	S. HWY 160 Commercial track	0.5
9	Tuba City	West of Sinclair Gas station North of HWY 160	Main St. & HWY 160 Commercial tract	0.94
10	Bodaway Gap	Bitter Spring's C-store with gas and boat storage	Water & sewer available. Need power lines	4 (+4)
11	Bodaway Gap	MP 506-Old Cedar Ridge Trading Post Business site	Needs waste water disposal system (Sewer lagoon)	4
12	Bodaway Gap	2 miles N of US 89 & US 160 intersection on west side of US 89	Hidden Springs-gravel site	100
13	Bodaway Gap	Barney Enterprise	(Laundry mat waiting for land approval for access road). Underdeveloped.	3
14	Bodaway Gap	Gravel Site	Land & Archaeology survey completed. Waiting land approval	50
15	Coppermine		Commercial development in planning phase of withdrawing 250 acres for development.	250
16	Lechee	East Lower Antelope Point Development	Project in starting stages	160
17	Lechee	1/4 mile SE of Chapter house	Mixed commercial use. Land withdrawal completed and approved. Waiting on plans for infrastructure & construction.	3
18	Navajo Mountian	SE corner of Intersection N-16 & Dirt School rule	Undeveloped. Two access roads completed.	4
19	Ojato	N/A	N/A	N/A

#	Chapter	Project Site	Status	Acreage
20	Dennehotso	20 miles East of Kayenta & 3 miles West of Dennehotos on AZ HWY 160	Yazzie Acres industrial site	55
21	Chilchinbeto	NW corner of Navajo Service Route 59 and Intersection 6510.	Chilchinbeto convenient store with gas station, PPD, SBDD, DED, WRBDO. Operator in bringing a C-store with a gas station to the community	3
22	Chilchinbeto	NE corner of NR-59 and NR 6510	Approved land withdrawal. Engineering plan and design planning completed. Need funding to construct the infrastructure	10
23	Kayenta	N/A	N/A	N/A
24	Lechee	N/A	N/A	N/A
25	TsahBiiKinn	N/A	N/A	N/A
26	Kaibeto	1/2 mile N of Intersection SR-98 and N-22	Land withdrawal completed. Some engineering plan and design completed by chapter. Need infrastructure.	120
27	Kaibeto	1/4 mile N of intersection SR-98 and N-22	Land withdrawal completed. Some engineering plan and design completed by chapter. Need infrastructure.	80
28	Kaibeto	North side of Intersection SR-98 and N-22	Land withdrawal completed, some engineering and design by the chapter, market feasibility study completed, Needs final engineering and design plans and construction of all infrastructure with access roads.	10
29	Kaibeto	North side of Intersection SR-98 and N-22	Land withdrawal completed, some engineering and design by the chapter, market feasibility study completed, Needs final engineering and design plans and construction of all infrastructure with access roads.	8
30	Tonalea	NW corner of N-22 and US-160 intersection	Approved land withdrawal, Engineering plan and design are completed. Need funding for infrastructure and access roads.	8
31	Tonalea	SW corner of SR-98 and N-22	Old Bennett's Corner	3
32	Coalmine Mesa	3 miles SW of Tuba City Kerley Valley	Commercial and light industrial. Site Engineering P/D completed	23
33	Coalmine Mesa	Coalmine Canyon NW corner of SR-264 and Chapter Rd.	Needs engineering plan and design for infrastructure and construction of the infrastructure	13



#	Chapter	Project Site	Status	Acreage
34	Coalmine Mesa	N/A	Light industrial site. Needs engineering plan and design for infrastructure and construction of the infrastructure. The site is lower than the community sewer lagoon so on-site waste disposal system will be required.	18
35	Coalmine Mesa	4 miles West of Tuba City, North side of HWY 160	Dinosaur Tracks. Some infrastructure on site Waterless restroom and additional tourism development.	4
36	Tonali Lake	N/A	N/A	N/A

### NORTHERN AGENCY

#	Chapter	Project Site	Status	Acreage
1	Aneth	Utah Dineh Professional Plaza Business site	Available	5.36
2	Aneth	Montezuma Creek Shopping Center Business site	Vacant, Available	26+
3	Aneth	Montezuma Creek Business site 2	Vacant, Available	2
4	Aneth	Western Refining Busting site 1	Available	1.2
5	Aneth	Western Refining Busting site 2	Available	1.6
6	Aneth	Montezuma Creek NW business site	Available	6.22
7	Cove	Former Cove Trading Post Business site	Available	1.82
8	Mexican Water	Former Thriftway Business site	Available	4.1
9	Newcomb	Former Newcomb Trading Post Business site	Need clean up, available	1.36
10	Shiprock	Darrell's Automotive Business site	Letter of intent	1.66
11	Shiprock	Garnanez Business site	Available	0.98
12	Shiprock	Home for Women and Children Business site	Available	2
13	Shiprock	K&V Hotel Business site	Letter of intent	10
14	Shiprock	Luther's Market Business site	Available	1.51
15	Shiprock	Northern Navajo Fair business site	Temporary use for Annual Fair	33.19
17	Shiprock	Shiprock Hotel business site	Letter of intent	2.81

#	Chapter	Project Site	Status	Acreage
18	Shiprock	Shiprock Industrial Park	Lots available	40+
19	Shiprock	Shiprock Office Products business site	Available	2
20	Shiprock	Talk's Café Business site	Available	1.05
21	Shiprock	White Eagle Business site	Pending NNEPA no further action	1.7
22	Sanostee	Sanostee Trading Post	letter	4
23	Teec Nos Pos	East Commercial Tact 3/4	Available	3.25
24	Teec Nos Pos	East Commercial Tact 5 Arts & Crafts Business site	Available	1.29
25	Teec Nos Pos	East Commercial Tact 6	Available	1.43
26	Teec Nos Pos	East Commercial Tact 7	Available	1.44
27	Teec Nos Pos	Frank's Grocery Store	Available	1.19
28	Teec Nos Pos	Saltclah Restaurant	Available	1.78
29	Teec Nos Pos	John Newlson Dee gas station	Available	2.02
30	Teec Nos Pos	West Commercial Tract	Available	19

#### FORT DEFIANCE AGENCY

#	Chapter	Project Site	Status	Acreage
1	Cornfields	Former Sunrise Trading Post	Available	3.05
2	Coyote Canyon	Former Coyote Canyon Trading Post	Needs Clean up	2.22
3	Crystal	Former Crystal Trading Post	Needs Clean up	2.55
4	Dilkon	Navajo Westerner	Available	2.13
5	Dilkon	Former Dilkon Trading Post	Needs Clean up	2
6	Ft. Defiance	Amoco	Available	0.21
7	Ft. Defiance	Ft. Defiance Post Office	Available	0.466
8	Ft. Defiance	Price's Drive-in Restaurant	Available	1.584
9	Ft. Defiance	Black Rock mobile home park	Needs Clean up	13.22
10	Ft. Defiance	Johnson's Barber shop enterprise	Available	1.44
11	Ft. Defiance	Burley Service	Available	0.5

Source: Navajo Nation Division of Economic Development

#	Chapter	Project Site	Status	Acreage
12	Ft. Defiance	Fort Defiance service station	Available	2.17
13	Ft. Defiance	Former Rent-A-Flik	Available	N/A
14	Ft. Defiance	Ft. Defiance Post Office	Available	3.1
15	Ft. Defiance	Thriftway store #225	Available	0.66
16	Ganado	McCray's service station	Available	1.01
17	Ganado	Shepherd's Laundromat	Available	N/A
18	Ganado	Recreation RV Park	Available	7.5
19	Ganado	Michael L. & Myrtle D. Burnside	Available	4
20	Ganado	T.Y.'s Automotive Repair	Available	1.5
21	Houck	Goodluck Arts & Crafts	Available	1.5
22	Jeddito	Jeddito Commercial site	Available	8
23	Kinlichee	Reid's service station	Available	4
24	Kinlichee	Wood Springs Trading Post	Available	3.67
25	Kinlichee	Morgan's service station	Available	3.23
26	Kinlichee	Rock Cutting & Quarry	Available	2
27	Kinlichee	Ross Canyon Trading Post	Available	2.75
28	Klagetoh	Clark's store & station	Available	1
29	Lower Greasewood	Pooley's Trading Post	Available	4
30	Lupton	Navajo Indian Village	Available	1
31	Lupton	Shirley's Trading Post	Available	3.85
32	Mexican Springs	Intergovernmental Office complex	Available	21
33	Naschitti	Naschitti 666 Mart	Available	1.5
34	Naschitti	Red Mesa Trading Co. Inc.	Letter of Intent	5.48
35	Red Lake #18	Former Cleveland service station	Available	3
36	Sawmill	Nataani Trophies & Supplies	Available	N/A
37	Tohatchi	Smith Laundromat & Dry Cleaning	Available	1.32
38	Tohatchi	Former Rent-a-Flik	Available	0.81

Source: Navajo Nation Division of Economic Development



# 110 NAVAJO NATION CHAPTER COMMUNITIES

## EASTERN AGENCY

English Name	Navajo Name	Chapter House URL
Iyanbito	Ayání Bito'	<a href="https://iyanbito.navajochapters.org/">https://iyanbito.navajochapters.org/</a>
Bread Springs	Bááh Hááj	<a href="https://baahaali.navajochapters.org/">https://baahaali.navajochapters.org/</a>
Lake Valley	Be'ek'id Halgaaí	<a href="https://lakevalley.navajochapters.org/">https://lakevalley.navajochapters.org/</a>
Mariano Lake	Be'ek'id Hóteelí	<a href="https://marianolake.navajochapters.org/">https://marianolake.navajochapters.org/</a>
Counselor	Biligáanaa' Snééz	<a href="https://counselor.navajochapters.org/">https://counselor.navajochapters.org/</a>
Chichiltah	Chéch'iltah	<a href="https://chichiltah.navajochapters.org/">https://chichiltah.navajochapters.org/</a>
Thoreau	Dló'yízhí	<a href="https://thoreau.navajochapters.org/">https://thoreau.navajochapters.org/</a>
Huerfano	Dził Ná'oodiíí or Hanáádlí	<a href="https://huerfano.navajochapters.org/">https://huerfano.navajochapters.org/</a>
Manuelito	Kin Hózhóní	<a href="https://manuelito.navajochapters.org/">https://manuelito.navajochapters.org/</a>
Baca/Prewitt	Kin Łigaaí	<a href="https://baca.navajochapters.org/">https://baca.navajochapters.org/</a>
Church Rock	Kinłitso' Sinilí/Tsédaat'éesí	<a href="https://churchrock.navajochapters.org/">https://churchrock.navajochapters.org/</a>
White Horse Lake	Łjį́įgaaí Bito'/Łjį́įgaaí Be'ekid	<a href="https://whitehorselake.navajochapters.org/">https://whitehorselake.navajochapters.org/</a>
Star Lake/Torreon	Na'neelzhiin	<a href="https://torreon.navajochapters.org/">https://torreon.navajochapters.org/</a>
Nageezi	Naayísí/Naayízí Sikáád	<a href="https://nageezi.navajochapters.org/">https://nageezi.navajochapters.org/</a>
Nahodishgish	Nihódeeshgiizh	<a href="https://nahodishgish.navajochapters.org/">https://nahodishgish.navajochapters.org/</a>
Pueblo Pintado	Nihodeeshgiizh Ch'ínílní	<a href="https://pueblopintado.navajochapters.org/">https://pueblopintado.navajochapters.org/</a>
Alamo	T'iis Tsoh	<a href="https://alamo.navajochapters.org/">https://alamo.navajochapters.org/</a>
Crownpoint	T'iists'óóz Nídeeshgiizh	<a href="https://crownpoint.navajochapters.org/">https://crownpoint.navajochapters.org/</a>
Becenti	T'oo Tsin/Jádí Hádít'íih	<a href="https://becenti.navajochapters.org/">https://becenti.navajochapters.org/</a>
Ramah	Tłoh'chiní	<a href="https://ramah.navajochapters.org/">https://ramah.navajochapters.org/</a>
Little Water	Tó áich'ídi	<a href="https://littlewater.navajochapters.org/">https://littlewater.navajochapters.org/</a>
Pinedale	Tó Bééhwiisganí	<a href="https://www.pinedalegov.org/">https://www.pinedalegov.org/</a>
Canoncito	Tó Hajiiilehé	<a href="https://tohajiilee.navajochapters.org/">https://tohajiilee.navajochapters.org/</a>
Rock Springs	Tsé ch'ízhí	<a href="https://rocksprings.navajochapters.org/">https://rocksprings.navajochapters.org/</a>
Ojo Encino	Tsé chil Dah Łichí'í/ Tséch'iizh Bií' Tó	<a href="https://ojoencino.navajochapters.org/">https://ojoencino.navajochapters.org/</a>

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**EASTERN AGENCY**

English Name	Navajo Name	Chapter House URL
Red Rock	Tsé dah Łichíí	<a href="https://tselichii.navajochapters.org/">https://tselichii.navajochapters.org/</a>
Standing Rock	Tsé'í'áhí	<a href="https://tseiiahi.navajochapters.org/">https://tseiiahi.navajochapters.org/</a>
White Rock	Tséłgaii	<a href="https://whiterock.navajochapters.org/">https://whiterock.navajochapters.org/</a>
Casamero Lake	Tséta' Tó'ak'oli	<a href="https://casamerolake.navajochapters.org/">https://casamerolake.navajochapters.org/</a>
Tsayatoh	Tséyaa Tó'í	<a href="https://tsayatoh.navajochapters.org/">https://tsayatoh.navajochapters.org/</a>
Smith Lake	Tsin Názbas Si'á	<a href="https://smithlake.navajochapters.org/">https://smithlake.navajochapters.org/</a>

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**FORT DEFIANCE**

English Name	Navajo Name	Chapter House URL
White Cone	Be'ek'id Baa'a'oogeed	<a href="https://whitecone.navajochapters.org/">https://whitecone.navajochapters.org/</a>
Red Lake #18	Be'ek'id Halchíí	<a href="https://redlake18.navajochapters.org/">https://redlake18.navajochapters.org/</a>
Saint Michaels	Ch'íhootso	<a href="https://stmichaels.navajochapters.org/">https://stmichaels.navajochapters.org/</a>
Greasewood Springs	Diwózhíí Bii Tó	<a href="https://greasewoodsprings.navajochapters.org/">https://greasewoodsprings.navajochapters.org/</a>
Steamboat	Hóyéé'	<a href="https://steamboat.navajochapters.org/">https://steamboat.navajochapters.org/</a>
Jeddito	Jádí To'	<a href="https://jeddito.navajochapters.org/">https://jeddito.navajochapters.org/</a>
Low Mountain	Jeeh Deez'á/Ta' sahdí Dahsikaní	<a href="https://lowmountain.navajochapters.org/">https://lowmountain.navajochapters.org/</a>
Cornfields	K'íitso itah	<a href="https://cornfields.navajochapters.org/">https://cornfields.navajochapters.org/</a>
Kinlichee	Kin Dah Łichíí	<a href="https://kindahlichii.navajochapters.org/">https://kindahlichii.navajochapters.org/</a>
Wide Ruins	Kin Niteel	<a href="https://wideruins.navajochapters.org/">https://wideruins.navajochapters.org/</a>
Ganado	Lók'aah Nitéél	<a href="https://ganado.navajochapters.org/">https://ganado.navajochapters.org/</a>
Klagetoh	Łrryi Tó	<a href="https://klagetoh.navajochapters.org/">https://klagetoh.navajochapters.org/</a>
Coyote Canyon	Ma'íí Tééh Yítłizhí	<a href="https://coyotecanyon.navajochapters.org/">https://coyotecanyon.navajochapters.org/</a>
Houck	Ma'íí To'í	<a href="https://houck.navajochapters.org/">https://houck.navajochapters.org/</a>
Naschitti	Na'ashch'idí	<a href="https://naschitti.navajochapters.org/">https://naschitti.navajochapters.org/</a>
Mexican Springs	Naakaii Bitó'	<a href="https://mexicansprings.navajochapters.org/">https://mexicansprings.navajochapters.org/</a>
Newlands	Nahatá' Dził	<a href="https://nahatadzil.navajochapters.org/">https://nahatadzil.navajochapters.org/</a>
Teesto	Ní'deetiin	<a href="https://teesto.navajochapters.org/">https://teesto.navajochapters.org/</a>

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## FORT DEFIANCE

English Name	Navajo Name	Chapter House URL
Sawmill	Ní'íí'j'íhí	<a href="https://sawmill.navajochapters.org/">https://sawmill.navajochapters.org/</a>
Oak/Pine Springs	Teeł Ch'ínít'i/T'íis'í'ááhí	<a href="https://oaksprings.navajochapters.org/">https://oaksprings.navajochapters.org/</a>
Dilkon	To At Ch'í'di or Tsézhin Dilkó'óh	<a href="https://dilkon.navajochapters.org/">https://dilkon.navajochapters.org/</a>
Indian Wells	To Ha'hadléeh	<a href="https://indianwells.navajochapters.org/">https://indianwells.navajochapters.org/</a>
Crystal	To Ni'hts'í'í	<a href="https://crystal.navajochapters.org/">https://crystal.navajochapters.org/</a>
Tohatchi	Tóháách'l	<a href="https://tohatchi.navajochapters.org/">https://tohatchi.navajochapters.org/</a>
Fort Defiance	Tsé Hootsoo'í	<a href="https://ftdefiance.navajochapters.org/">https://ftdefiance.navajochapters.org/</a>
Twin Lakes	Tsé Náhádzoh/Bahast'á'ah	<a href="https://bahastlah.navajochapters.org/">https://bahastlah.navajochapters.org/</a>
Lupton	Tsé S'í'ání	<a href="https://tsesiani.navajochapters.org/">https://tsesiani.navajochapters.org/</a>

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## WESTERN

English Name	Navajo Name	Chapter House URL
Coppermine	Béésh lichii'ii Haagééd	<a href="https://coppermine.navajochapters.org/">https://coppermine.navajochapters.org/</a>
Chilchinbeto	Chiiłchin Bii'tó	<a href="https://chilchinbeto.navajochapters.org/">https://chilchinbeto.navajochapters.org/</a>
Dennahotso	Denna'hóótsoh	<a href="https://dennehotso.navajochapters.org/">https://dennehotso.navajochapters.org/</a>
Kaibeto	K'ai bii tó	<a href="https://kaibiito.navajochapters.org/links/">https://kaibiito.navajochapters.org/links/</a>
LeChee	Łichí'í'ii	<a href="https://lechee.navajochapters.org/">https://lechee.navajochapters.org/</a>
Cameron	Na'ní'a'h Hasá'ni' or Ha yázhí	<a href="https://cameron.navajochapters.org/">https://cameron.navajochapters.org/</a>
Navajo Mountain	Naatsis'áán	<a href="https://navajomountain.navajochapters.org/">https://navajomountain.navajochapters.org/</a>
Oljato	Ooljéé' Tó	<a href="https://oljato.navajochapters.org/">https://oljato.navajochapters.org/</a>
Shonto	Shá'á't'oho	<a href="https://shonto.navajochapters.org/">https://shonto.navajochapters.org/</a>
Kayenta	Tó Dí'neeshzhee	<a href="https://kayenta.navajochapters.org/">https://kayenta.navajochapters.org/</a>
Tuba City	To Naneesdizí	<a href="https://tonaneesdizi.navajochapters.org/">https://tonaneesdizi.navajochapters.org/</a>
Tolani Lake	To' Łání	<a href="https://tolanilake.navajochapters.org/">https://tolanilake.navajochapters.org/</a>
Tonalea	Tónehel'j'íh	<a href="https://tonalea.navajochapters.org/">https://tonalea.navajochapters.org/</a>
Inscription House	Ts'ah bii'kin	<a href="https://tsahbiikin.navajochapters.org/">https://tsahbiikin.navajochapters.org/</a>
Coal Mine Canyon	Tsé Kó Hásání	<a href="https://coalminecanyon.navajochapters.org/">https://coalminecanyon.navajochapters.org/</a>

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**WESTERN**

English Name	Navajo Name	Chapter House URL
Birdsprings	Tsíidii to'í	<a href="https://tsidiitooi.navajochapters.org/">https://tsidiitooi.navajochapters.org/</a>
Luepp	Tsiizizii	<a href="https://leupp.navajochapters.org/">https://leupp.navajochapters.org/</a>
Bodaway/Gap	Tsinnaabaas Habitiin/Ba'ádfí wei	<a href="https://bodaway.navajochapters.org/">https://bodaway.navajochapters.org/</a>

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**CENTRAL**

English Name	Navajo Name	Chapter House URL
Pinon	Be'ek'id Baa Ahoodzání	<a href="https://pinon.navajochapters.org/">https://pinon.navajochapters.org/</a>
Chinle	Ch'íníí	<a href="https://chinle.navajochapters.org/">https://chinle.navajochapters.org/</a>
Many Farms	Dá'ák'eh Halání	<a href="https://manyfarms.navajochapters.org/">https://manyfarms.navajochapters.org/</a>
Whippoorwill Springs	Hoshdódii To	<a href="https://whippoorwill.navajochapters.org/">https://whippoorwill.navajochapters.org/</a>
Black Mesa	Kits'illi' or Dzilijiin	<a href="https://blackmesa.navajochapters.org/">https://blackmesa.navajochapters.org/</a>
Luckachukai	Lók'a'ch'égai	<a href="https://lukachukai.navajochapters.org/">https://lukachukai.navajochapters.org/</a>
Nazlini	Názlíí	<a href="https://nazlini.navajochapters.org/">https://nazlini.navajochapters.org/</a>
Tachee/Blue Gap	Bis Dóótl'izh Nídeeshgiizh	<a href="https://tachee.navajochapters.org/">https://tachee.navajochapters.org/</a>
Wheatfield/Tsaile/ BlackRock	Tó dzíz'á/Tsehili/Tse zhini	<a href="https://tsaile.navajochapters.org/">https://tsaile.navajochapters.org/</a>
Hardrock	Tsé Dildó'í	<a href="https://hardrock.navajochapters.org/">https://hardrock.navajochapters.org/</a>
Rough Rock	Tse Ch'ízi	<a href="https://tsechizhi.navajochapters.org/">https://tsechizhi.navajochapters.org/</a>
Tselani/Cottonwood	Tsé Lani or Tsé Łigai Deez'ái	<a href="https://tselani.navajochapters.org/">https://tselani.navajochapters.org/</a>
Round Rock	Tsé Nikání	<a href="https://roundrock.navajochapters.org/">https://roundrock.navajochapters.org/</a>
Forest Lake	Tsiyi Be'ek'id	<a href="https://forestlake.navajochapters.org/">https://forestlake.navajochapters.org/</a>

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**NORTHERN**

English Name	Navajo Name	Chapter House URL
Beclabito	Bit'ááh Bitó'	<a href="https://beclabito.navajochapters.org/">https://beclabito.navajochapters.org/</a>
San Juan	Da Is Kaní	<a href="https://sanjuan.navajochapters.org/">https://sanjuan.navajochapters.org/</a>
Upper Fruitland	Doo' Alk'anii	<a href="https://upperfruitland.navajochapters.org/">https://upperfruitland.navajochapters.org/</a>
Cudeii	Gad'í'áhí	<a href="https://gadiiahi.navajochapters.org/">https://gadiiahi.navajochapters.org/</a>

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**NORTHERN**

English Name	Navajo Name	Chapter House URL
Cove	K'aabizhíí Nastłah	<a href="https://cove.navajochapters.org/">https://cove.navajochapters.org/</a>
Mexican Water	Naakaii Tō	<a href="https://mexicanwater.navajochapters.org/">https://mexicanwater.navajochapters.org/</a>
Shiprock	Naat'áanii Nę́ęz	<a href="https://shiprock.navajochapters.org/">https://shiprock.navajochapters.org/</a>
Nenahnezad	Nį́jna' nizaád	<a href="https://nenahnezad.navajochapters.org/">https://nenahnezad.navajochapters.org/</a>
Aneth	T'áá Bį́ich'ídií	<a href="https://aneth.navajochapters.org/">https://aneth.navajochapters.org/</a>
Teec Nos Pos	T'iis Nábáaas	<a href="https://teecnospos.navajochapters.org/">https://teecnospos.navajochapters.org/</a>
Newcomb	T'iis Nideeshgiizh/Bis Deez'áhí	<a href="https://newcomb.navajochapters.org/">https://newcomb.navajochapters.org/</a>
Burnham	T'iistsoh Sikaad	<a href="https://newcomb.navajochapters.org/">https://newcomb.navajochapters.org/</a>
Sweetwater	To Łikan	<a href="https://tolikan.navajochapters.org/">https://tolikan.navajochapters.org/</a>
Sheep Springs	Toh Hał tsoof or Bikóh Hootso'í	<a href="https://sheepsprings.navajochapters.org/">https://sheepsprings.navajochapters.org/</a>
Toadlena/Two Grey Hills	Tohaali/Bis Dah Łitso	<a href="https://twogreyhills.navajochapters.org/">https://twogreyhills.navajochapters.org/</a>
Sanostee	Tsé Ałnaozt'íí	<a href="https://tsealnaoztii.navajochapters.org/">https://tsealnaoztii.navajochapters.org/</a>
Rock Point	Tsé Ntsaa Deez'áhí	<a href="https://rockpoint.navajochapters.org/">https://rockpoint.navajochapters.org/</a>
Hogback	Tsé'taak'á	<a href="https://tsedaakaan.navajochapters.org/">https://tsedaakaan.navajochapters.org/</a>
Red Valley	Tséłichíí Da'azkání	<a href="https://redvalley.navajochapters.org/">https://redvalley.navajochapters.org/</a>
Red Mesa	Tséłichíí Dah Azkání	<a href="https://redmesa.navajochapters.org/">https://redmesa.navajochapters.org/</a>

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# NAVAJO NATION DIVISION OF COMMUNITY DEVELOPMENT REGIONAL GROWTH AREAS

The Division of Community Development published the Navajo Nation Long Range Comprehensive Transportation Plan in 1998, establishing a commonly used list of primary and secondary regional growth areas. The designation of growth areas assists policymakers in allocating resources to areas where patterns for growth are evident either through population growth, increased business activity, or increased traffic.

## Primary Growth Areas

- Kayenta (Toh' Di'neesh zhee) Chapter
- Tuba City (Tonaneesdizi) Chapter
- Chinle Chapter
- Ft. Defiance (Tse hootsooi) Chapter
- St. Michaels (Ch'ihootsooi) Chapter
- Window Rock (Tségháhoodzání) NOT A CHAPTER
- Crownpoint (T'iis ts'ooz nideeshgiizh) Chapter
- Shiprock (Tse' bi t'ai) Chapter

## Secondary Growth Areas

- Aneth (T'aabiich'iidii) Chapter - Montezuma Creek
- Oljato (Ool jee'to) Chapter
- Cameron (Na ni' ah'hasani) Chapter
- Leupp (Tólchíí kooh) Chapter
- LeChee (Lichii'ii) Chapter
- Dilkon (To al chi'di) Chapter
- Shonto Chapter
- Ganado (Lok'aah niteel) Chapter
- Pinon (Be'ak'id Baa Ahoodzani) Chapter
- Nahata Dziil Chapter
- Teec Nos Pos (T'iis nazbas) Chapter
- Many Farms (Da'ak'e Halani) Chapter
- Tsaille (Tsehili) and Wheatfields (To Dzis'a) Chapters
- Ramah (Tłoh chiini) Chapter
- Tohajiilee and Canoncito Chapters
- Church Rock (Kinlitsoh sinili) Chapter
- Tohatchi (To Haach'ih) Chapter
- Upper Fruitland (Doo'al k'aii) Chapter
- Tse Daa K'aan (Hogback) Chapter
- Alamo (T'iistsoh sikaadi) Chapter

# Regional Growth Area Map

## Primary and Secondary Growth Areas



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# Walk in Beauty

Hózhóogo naasháa doo  
Shitsijí' hózhóogo naasháa doo  
Shikéédéé hózhóogo naasháa doo  
Shideigi hózhóogo naasháa doo  
T'áá altso shinaagóó hózhóogo naasháa doo  
Hózhó náhásdlíí'  
Hózhó náhásdlíí'  
Hózhó náhásdlíí'  
Hózhó náhásdlíí'



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