



25TH NAVAJO NATION COUNCIL

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### **Budget and Finance Committee continues investigatory hearing with testimony from Indigenous Design Studio + Architecture**



**Budget and Finance Committee continued its public investigatory hearing with testimony from Tamarah Begay, founder and principal architect of Indigenous Design Studio + Architecture.**

**WINDOW ROCK, Ariz.** — On Wednesday, the Budget and Finance Committee (BFC) continued its public investigatory hearing with testimony from Tamarah Begay, founder and principal architect of Indigenous Design Studio + Architecture (IDSA).

The hearing examined housing contracts involving ZenniHome and the use of American Rescue Plan Act (ARPA) funds. BFC members questioned Begay about procurement procedures, contract management, financial oversight, and compliance with federal ARPA requirements.

Begay provided sworn testimony regarding IDSA's business relationship with ZenniHome, administration of work orders, project oversight, communications with Navajo Nation officials, and actions taken after concerns emerged about the project's performance.

"Our responsibility throughout this investigatory hearing is to ensure the Navajo people receive a full, fair, and transparent accounting of what occurred," said Budget and Finance Committee Vice Chair Carl R. Slater. "Responsible leadership requires us to follow the facts wherever they lead, ask difficult questions, and strengthen the safeguards that protect public funds."

Delegate Amber Kanazbah Crotty focused on the procurement timeline and “Work Order Four.” She examined IDSA’s selection after not participating in the first three work orders, and she reviewed contract protections, including insurance, bonding, indemnification provisions, and opportunities to strengthen future oversight.

Begay testified that IDSA served as the prime contractor for Work Order Four, a \$50 million contract to design, manufacture, deliver, and install 160 modular homes.

The subcontract was under the home design-build and construction contract. The two separate contracts and two separate procurement actions and timelines were then later entered into a subcontract with ZenniHome through IDSA in January 2025. Under that agreement, \$22 million was transferred to ZenniHome for manufacturing and delivery.

Delegate Cherilyn Yazzie questioned Begay about IDSA’s oversight after the initial payment, including project reporting, documentation provided by ZenniHome, the timeline of compliance concerns, and communications with the Division of Community Development (DCD).

Begay testified that IDSA managed the project through biweekly meetings, regular progress updates, and monthly reports to DCD. She said DCD reported concerns to her about unallowable contract costs in April 2025 after DCD reported a site visit to the ZenniHome manufacturing facility.

According to Begay, IDSA immediately requested accounting records and supporting documentation. ZenniHome initially provided 450 invoices, though she later testified that the company stated the invoices were inaccurate and never submitted revised records despite repeated requests.

Vice Chair Slater questioned the contract structure between IDSA and ZenniHome, including substantial advance payments made before housing units were delivered. He focused on whether contract safeguards adequately protected public funds and whether sufficient documentation supported expenditures and compliance.

Begay testified that IDSA learned in October 2025 that ZenniHome had ceased operations. She said only 18 partially completed modular homes had been produced, and the remaining project funds could not be accounted for.

Begay said IDSA attempted to work with the Navajo Nation Department of Justice (NDOJ) to recover the missing funds and complete the project, including proposing joint legal action against ZenniHome. She testified that those efforts were unsuccessful after the NDOJ advised IDSA not to pursue litigation. IDSA later filed its own legal action seeking the appointment of a receiver to recover assets and investigate the missing funds.

Testimony and bank records presented during the hearing identified at least five related ZenniHome entities that filed for bankruptcy together in Delaware, along with a sixth affiliated entity.

BFC members raised concerns that the corporate structure may have obscured the movement of \$22 million in ARPA funds, facilitated coordinated bankruptcy filings, and allowed assets purchased with public funds to be transferred to entities owned by Bob Worsley.

Questions regarding a payment of \$659k made to Jorge A. (George) Cordova shortly after Zenni Homes received approximately \$22 million in ARPA funds in January 2025 from IDSA.

According to IDSA attorney Jake Curtis, who reviewed Zenni Homes' bank records, the payment was issued within three days of the federal funds being received, and no invoices, contracts, scope of work, or other supporting documentation were presented during the hearing to explain the purpose of the payment or the services provided.

Witness testimony also indicated that Cordova represented himself as being affiliated with both the Navajo Nation and ZenniHome, prompting additional questions from committee members regarding his role and the nature of the payment.

The Budget and Finance Committee continues to review testimony, contracts, procurement records, financial transactions, and other evidence related to the Navajo Nation's ARPA-funded housing projects.

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