

THE NAVAJO NATION
LEGISLATIVE BRANCH
INTERNET PUBLIC REVIEW PUBLICATION



LEGISLATION NO: _0171-26_

SPONSOR: Dr. Andy Nez

TITLE: An Act Relating to the Law and Order, Health Education and Human Services, Budget and Finance, and Naabik'íyáti' Committees, and the Navajo Nation Council; Amending the Navajo Nation Veterans Trust Fund at 12 N.N.C. §§ 1171 *et seq.* by Rescinding the Existing Veterans Trust Fund Statute and Replacing It with Two New Funds; Establishing the Navajo Nation Veterans Assistance Trust Fund at 12 N.N.C. §§ 1171 *et seq.*; and Establishing the Navajo Nation Veterans Housing Trust Fund at 12 N.N.C. §§ [3301] *et seq.*

Date posted: July 07, 2026 at 6:29PM

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Office of Legislative Services
P.O. Box 3390
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LEGISLATIVE SUMMARY SHEET

Tracking No. 0171-26

DATE: July 7, 2026

AN ACT RELATING TO THE LAW AND ORDER, HEALTH EDUCATION AND HUMAN SERVICES, BUDGET AND FINANCE, AND THE NAABIK'ÍYÁTI' COMMITTEES, AND THE NAVAJO NATION COUNCIL; AMENDING THE NAVAJO NATION VETERANS TRUST FUND AT 12 N.N.C. §§ 1171 et seq. BY RESCINDING THE EXISTING VETERANS TRUST FUND STATUTE AND REPLACING IT WITH TWO NEW FUNDS: ESTABLISHING THE NAVAJO NATION VETERANS ASSISTANCE TRUST FUND AT 12 N.N.C. §§ 1171 et seq.; AND ESTABLISHING THE NAVAJO NATION VETERANS HOUSING TRUST FUND AT 12 N.N.C. §§ [3301] et seq.

PURPOSE: This legislation, if approved, would amend the Navajo Nation Veterans Trust Fund at 12 N.N.C. §§ 1171 et seq. by rescinding the existing Veterans Trust Fund statute and replacing it with two new trust funds: the Navajo Nation Veterans Assistance Trust Fund, codified at 12 N.N.C. §§ 1171 et seq. with a three percent (3%) annual set-aside, and the Navajo Nation Veterans Housing Trust Fund, codified at 12 N.N.C. §§ [3301] et seq. with a one percent (1%) annual set-aside and a \$5,000,000 annual appropriation for the Veterans Housing Program, both effective October 1, 2026.

FINAL AUTHORITY: Navajo Nation Council

VOTE REQUIRED: Simple Majority

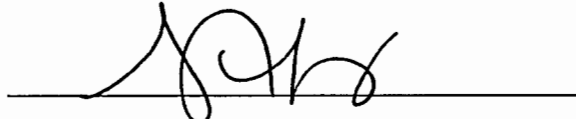
This written summary does not address recommended amendments as may be provided by the standing committees. The Office of Legislative Counsel requests each Council Delegate to review each proposed resolution in detail.

5-DAY BILL HOLD PERIOD: Johnson
Website Posting Time/Date: _____
Posting End Date: 07-12-26
Eligible for Action: 07-13-26

Law & Order Committee
Thence
Health Education & Human Services Committee
Thence
Budget & Finance Committee
Thence
Naabik'iyáti' Committee
Thence
Navajo Nation Council

PROPOSED NAVAJO NATION COUNCIL RESOLUTION
25th NAVAJO NATION COUNCIL—Fourth Year, 2026

Introduced By:


Primary Sponsor

Tracking No. 0171-26

AN ACT

RELATING TO THE LAW AND ORDER, HEALTH EDUCATION AND
HUMAN SERVICES, BUDGET AND FINANCE, AND NAABIK'ÍYÁTI'
COMMITTEES, AND THE NAVAJO NATION COUNCIL; AMENDING
THE NAVAJO NATION VETERANS TRUST FUND AT 12 N.N.C. §§ 1171
ET SEQ. BY RESCINDING THE EXISTING VETERANS TRUST FUND
STATUTE AND REPLACING IT WITH TWO NEW FUNDS:
ESTABLISHING THE NAVAJO NATION VETERANS ASSISTANCE
TRUST FUND AT 12 N.N.C. §§ 1171 ET SEQ.; AND ESTABLISHING THE
NAVAJO NATION VETERANS HOUSING TRUST FUND AT 12 N.N.C.
§§ [3301] ET SEQ.

BE IT ENACTED:

SECTION ONE. AUTHORITY

- A. The Law and Order Committee is a standing committee of the Navajo Nation Council with the enumerated power to review and make recommendations to the Navajo Nation Council on proposed amendments to and enactments in the Navajo Nation Code. 2 N.N.C. §§ 600(A) and 601(B)(14).
- B. The Health Education and Human Services Committee is a standing committee of the Navajo Nation Council with the purpose of promulgating regulations, promoting

1 accountability to policies, and providing legislative oversight on matters involving
2 health, social service, education, and general governmental services and human
3 services and veteran services. 2 N.N.C. §§ 400(A), (C)(1) and (C)(3), 401(B)(6)(A),
4 and 401(C)(6).

5 C. The Budget and Finance Committee is a standing committee of the Navajo Nation
6 Council with the power to review and recommend to the Navajo Nation Council the
7 budgeting, appropriation, investment and management of all funds and to strengthen
8 the fiscal and financial position of the Navajo Nation and to promote the efficient use
9 of the financial resources of the Navajo Nation. 2 N.N.C. §§ 300(A), (C)(3), and
10 301(B)(2)

11 D. The Naabik'íyáti' Committee is a standing committee of the Navajo Nation Council
12 with the authority to hear proposed resolutions requiring final action by the Navajo
13 Nation Council. 2. N.N.C. §§164 (A)(9), 700 (A) and 701 (A)(3).

14 E. The Navajo Nation Council is the governing body of the Navajo Nation and approves
15 amendments to Navajo Nation law. 2 N.N.C. §§ 102 (A) and 164(A).

16 17 **SECTION TWO. FINDINGS**

18 A. The Navajo Nation Veterans Trust Fund statute, 12 N.N.C. §§ 1171 *et seq.*, was
19 established in 1998 to provide services to Navajo Nation veterans. Multiple
20 amendments to that statute over the years have now created the need to amend the
21 statute by repealing the Navajo Nation Veterans Trust Fund in its current form, and in
22 its stead, by establishing two new trust funds that divide the veterans functions
23 between them; one for veterans' assistance and one for veterans' housing. The two
24 new trust funds will continue to provide the same services to veterans as currently
25 provided under the Navajo Nation Veterans Trust Fund.

26 B. The Investment Section of the Office of the Controller and the Navajo Nation
27 Department of Justice have recommended the proposed amendments to the Navajo
28 Nation Veterans Trust Fund statute to repeal the current form of the Navajo Nation
29 Veterans Trust Fund, and in its stead, to establish the Navajo Nation Veterans
30 Assistance Trust Fund and the Navajo Nation Veterans Housing Trust Fund. The

1 proposed amendments have been presented to the Veterans Advisory Council for
2 consideration and feedback.

3 C. Northern Navajo Veterans' Organization in resolution NNVO-JUN-27-001, attached
4 as **Exhibit B**, supports these amendments to the Navajo Veterans Trust Funds.

5 D. The Western Navajo Agency Veterans Organization in resolution WNAVO-26-167-
6 02, attached as **Exhibit C**, supports these amendments to the Navajo Veterans Trust
7 Funds.

8 E. The Central Navajo Agency Veterans Organization in resolution 06-26-1, attached as
9 **Exhibit D**, supports these amendments to the Navajo Veterans Trust Funds.

10 F. The Fort Defiance Navajo Agency Veterans Organization in resolution FDAVO-26-
11 011, attached as **Exhibit E**, supports these amendments to the Navajo Veterans Trust
12 Funds.

13 G. These amendments to the Navajo Veterans Trust Funds in 164 Review No. 026872,
14 attached as **Exhibit F**, have been analyzed as legally sufficient.

15
16 **SECTION THREE. RESCINDING THE NAVAJO NATION VETERANS TRUST**
17 **FUND AT 12 N.N.C. §§ 1171 *ET SEQ.*; AND ESTABLISHING THE NAVAJO**
18 **NATION VETERANS ASSISTANCE TRUST FUND AT 12 N.N.C. §§ 1171 *ET SEQ.***

19 A. The Navajo Nation Council hereby amends the Navajo Nation Veterans Trust Fund
20 statute, 12 N.N.C. §§ 1171 *et seq.*, by repealing the Navajo Nation Veterans Trust
21 Fund statute in its current form.

22 B. In its stead, the Navajo Nation Council hereby establishes the Navajo Nation
23 Veterans Assistance Trust Fund to be codified at 12 N.N.C. §§ 1171 *et seq.*, with the
24 effective date of October 1, 2026, as follows:

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28 **TITLE 12. FISCAL MATTERS**
29 **CHAPTER 10. NAVAJO NATION TRUST FUNDS**
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A. The Navajo Nation Veterans Trust Fund (the “Veterans Trust Fund”) was originally established in 1998 with an initial appropriation of six million dollars (\$6,000,000) from revenues from the Undesignated Tribal Reserves.

B. The Veterans Trust Fund shall now be called the “Navajo Nation Veterans Assistance Trust Fund” (the “Trust Fund”). The Trust Fund includes all funds in the Veterans Trust Fund, based on the most recently completed fiscal year audit as approved by the Navajo Nation Council.

C. In addition, each year during the annual set-aside appropriations in the Navajo Nation Comprehensive Budget, the Navajo Nation Council shall budget a sum equal to at least three percent (3%) of any and all projected revenues of the Navajo Nation, including, but not limited to revenues received from taxes, oil and gas mining and minerals, timber, land rentals, interest and dividends, gain on the sale of securities, and other revenue producing activities, for transfer into and use by the Trust Fund for the purposes of the Trust Fund as outlined in §1172 of this chapter. Any allocations to the Trust Fund above the mandatory minimum three percent (3%) set-aside in the annual Navajo Nation Comprehensive Budget legislation as approved by the Navajo Nation Council shall be designated as additional contributions to the Trust Fund. Supplemental Appropriations to the Navajo Nation Veterans Administration budget from other funding sources are not considered allocations to the Trust Fund.

The purpose of the Trust Fund is to provide funding for veterans programs, projects and services or activities which may include, but are not limited to program/project development, community/economic development, training and employment opportunities, leveraging or matching funds for exemplary projects, protection and

1 advocacy services, financial assistance of benefits and services, education and
2 scholarship, and survivor's benefits for the surviving spouses of deceased veterans. The
3 Navajo Nation recognizes its responsibility to Navajo Nation veterans who have
4 dedicated their lives and careers to serving our country and preserving the Navajo way
5 of life which has placed the Navajo Nation among the greatest people of our country.
6 Navajo veterans have served our country in times of war and peace in World War I,
7 World War II, Korea, Vietnam, the Persian Gulf, Iraq, Afghanistan, and many other
8 engagements.

9
10 **§1173. Investment**

11 All monies deposited into the Trust Fund shall be invested in accordance with the
12 Investment Policies of the Navajo Nation as adopted by the Budget and Finance
13 Committee of the Navajo Nation Council. Trust Funds that are transferred into any
14 business unit of the Navajo Nation Veterans Administration shall remain in the Trust
15 Fund and shall be invested pursuant to this section.

16
17 **§1174. Calculation and Treatment of Annual Set-Aside Appropriation Plus Earned**
18 **Income Available for the Trust Fund Annual Recommended Budget Calculations**

19 A. The three percent (3%) annual set-aside appropriation in the Navajo Nation
20 Comprehensive Budget specified in §1171(C) shall be made available for the Trust
21 Fund annual recommended budget calculations, to be used only for the purposes of
22 the Trust Fund as outlined in §1172 of this chapter.

23 B. The annual set-aside appropriation plus the most recently audited earned income
24 from investments, less Expenses referenced in §1178, is available for the Trust
25 Fund annual recommended budget calculations (hereinafter, the "Net Available
26 Income").

27 C. The Net Available Income identified in subsection §1174(B) above, shall be treated
28 as follows:

- 29 1. Seventy-five percent (75%) of the Net Available Income shall be deposited
30 as Trust Fund Income.

- 1 2. Twenty-five percent (25%) of the Net Available Income shall be deposited
2 as Trust Fund Principal to cover the rate of inflation and to provide for
3 reasonable Trust Fund growth.

4
5 **§1175. Definition of “Principal” and “Income”**

6 A. Trust Fund “Principal” shall consist of all funds currently designated as Principal in
7 the Veterans Trust Fund, based on the most recently completed fiscal year audit as
8 approved by the Navajo Nation Council; all Navajo Nation Council appropriations
9 designated as Principal made pursuant to the Navajo Nation appropriations
10 processes and procedures as well as direct capital contributions to the Trust Fund
11 Principal; and any contributions made by any parties or entities. Principal shall not
12 include the annual set-aside appropriations in the Navajo Nation Comprehensive
13 Budget specified in §1171(C) above, except as provided in §1174(C)(2).

14 B. Trust Fund “Income” shall consist of all funds currently designated as Income in the
15 Veterans Trust Fund, based on the most recently completed fiscal year audit as
16 approved by the Navajo Nation Council; all earnings (interest, dividends, and other
17 such related earnings) generated by the principal and interest of the Trust Fund; plus
18 the annual set-aside appropriations in the Navajo Nation Comprehensive Budget
19 specified in §1171(C) above, less all expenses directly associated with the
20 administration and management of the Trust Fund, except as provided in
21 §1174(C)(2).

22
23 **§1176. Expenditure of Trust Fund Principal**

24 Fund Principal shall not be expended except pursuant to a referendum adopted by a two-
25 thirds (2/3) vote of all registered Navajo voters. The Navajo Nation Council may place a
26 “Referendum to Expend Trust Fund Principal” on the ballot of any primary, general or
27 special election by a two-thirds (2/3) vote of the full membership of the Navajo Nation
28 Council.

29
30 **§1177. Expenditure of Trust Fund Income**

1 A. Trust Fund Income shall be used only for the purposes of the Trust Fund as outlined
2 in §1172 of this chapter.

3 B. The Trust Fund shall be administered by the Navajo Nation Veterans
4 Administration. The Navajo Nation Veterans Administration is responsible for
5 developing rules and regulations related to the administration of the Trust Fund.
6 Further, the Navajo Nation Veterans Administration is responsible for developing
7 policies related to the administration of the Trust Fund which are subject to the
8 approval of the Health, Education, and Human Services Committee of the Navajo
9 Nation Council, which has oversight authority over veterans' services. The Navajo
10 Nation Veterans Administration shall administer the Trust Fund in compliance with
11 this chapter, the rules and regulations developed by the Navajo Nation Veterans
12 Administration, and the policies approved by the Health, Education, and Human
13 Services Committee, including the Navajo Nation Veterans Administration
14 Financial Assistance Policies.

15 C. Any unexpended funds at the end of each fiscal year shall remain in the program's
16 business unit and shall remain available until fully expended pursuant to this
17 chapter.

18
19 **§1178. Expenses**

20 All expenses directly associated with the administration and management of the Trust
21 Fund shall be paid first from Net Available Income as provided in §1174(B), and if that is
22 insufficient then from Trust Fund Income. Expenses ("Expenses") shall include
23 investment advisory and management fees, audit costs and other related expenses, all
24 pursuant to duly approved contracts for such services and supervised by the Navajo
25 Nation Office of the Controller.

26
27 **§1179. Annual Audit**

28 The Fund shall be audited annually by independent auditors. The audit report shall be
29 distributed to the members of the Navajo Nation Council and the Navajo Nation
30 President and Vice-President.

1
2 **§1180. Amendments**

3 Any section or sections herein may be amended upon an affirmative resolution of the
4 Veterans Advisory Council, and the recommendation of the Health, Education and
5 Human Services Committee, the Budget and Finance Committee, and the Naabik'íyáti'
6 Committee, then by a majority vote of the full membership of the Navajo Nation Council,
7 except §1176 may only be amended as provided therein.
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12 C. The amendment to 12 N.N.C. §§ 1171 *et seq.*, which rescinds and deletes the current
13 form of the Navajo Nation Veterans Trust Fund and replaces it with the Navajo
14 Nation Veterans Assistance Trust Fund, is shown on the underscore-strikeout version
15 of the statute that indicates the insertion of new language by underscore and the
16 deletion of old language by overstrike, attached hereto as **EXHIBIT A**.
17

18 **SECTION FOUR. ESTABLISHING THE NAVAJO NATION VETERANS**
19 **HOUSING TRUST FUND AT 12 N.N.C. §§ [3301] *et seq.***

20 The Navajo Nation Council hereby establishes the Navajo Nation Veterans Housing Trust
21 Fund statute, to be codified at 12 N.N.C. §§ [3301] *et seq.*, with the effective date of
22 October 1, 2026, as follows:
23

24 * * *

25
26 **TITLE 12. FISCAL MATTERS**

27 **CHAPTER 10. NAVAJO NATION TRUST FUNDS**

28 **SUBCHAPTER 8. NAVAJO NATION VETERANS HOUSING TRUST FUND**

29
30 **§[3301]. Establishment**

1 The “Navajo Nation Veterans Housing Trust Fund” (the “Trust Fund”) is hereby
2 established with funding from the following sources:

3 A. The initial deposit into the Trust Fund of all funds currently in the Housing Account
4 under the Navajo Nation Veterans Trust Fund, estimated at \$45,910,197, based on the
5 most recently completed fiscal year audit as approved by the Navajo Nation Council.

6 B. In addition, each year during the annual set-aside appropriations in the Navajo Nation
7 Comprehensive Budget, the Navajo Nation Council shall budget a sum equal to at
8 least one percent (1%) of any and all projected revenues of the Navajo Nation,
9 including, but not limited to revenues received from taxes, oil and gas mining and
10 minerals, timber, land rentals, interest and dividends, gain on the sale of securities,
11 and other revenue producing activities, for transfer into and use by the Trust Fund for
12 the purposes of the Trust Fund as outlined in [§3302] of this chapter. Any allocations
13 to the Trust Fund above the mandatory minimum one percent (1%) set-aside in the
14 annual Navajo Nation Comprehensive Budget legislation as approved by the Navajo
15 Nation Council shall be designated as additional contributions to the Trust Fund.
16 Supplemental Appropriations to the Navajo Nation Veterans Administration from
17 other funding sources are not considered allocations to the Trust Fund.

18 C. The Trust Fund shall include all earnings from investment of the Fund.
19

20 **§[3302]. Purpose**

21 The purpose of the Trust Fund is to provide funding to provide housing for eligible
22 Navajo Nation veterans and their families consistent with the Navajo Veterans Housing
23 Program Policies, as recommended by the Navajo Nation Veterans Administration, and
24 adopted by the Health, Education, and Human Services Committee of the Navajo Nation
25 Council, which has oversight authority over veterans affairs. The Navajo Nation
26 recognizes its responsibility to Navajo Nation veterans who have dedicated their lives and
27 careers to serving our country and preserving the Navajo way of life which has placed the
28 Navajo Nation among the greatest people of our country. Navajo veterans have served
29 our country in times of war and peace in World War I, World War II, Korea, Vietnam,
30 the Persian Gulf, Iraq, Afghanistan, and many other engagements.

1
2 **§[3303]. Investment**

3 All monies deposited in the Trust Fund shall be invested in accordance with the
4 Investment Policies of the Navajo Nation as adopted by the Budget and Finance
5 Committee of the Navajo Nation Council. Trust Funds that are transferred into any
6 Navajo Nation Veterans Administration housing program business unit shall remain in
7 the Trust Fund and shall be invested pursuant to this section.

8
9 **§[3304]. Fund Expenditures**

10 A. The Trust Fund shall be used only for the purposes described in [§3302].

11 B. The Trust Fund shall be administered by the Navajo Nation Veterans Administration.
12 The Navajo Nation Veterans Administration is responsible for developing rules and
13 regulations related to the administration of the Trust Fund. Further, the Navajo Nation
14 Veterans Administration is responsible for developing policies related to the
15 administration of the Trust Fund which are subject to the approval of the Health,
16 Education, and Human Services Committee. The Navajo Nation Veterans
17 Administration shall administer the Trust Fund in compliance with this chapter, the
18 rules and regulations developed by the Navajo Nation Veterans Administration, and
19 the policies approved by the Health, Education, and Human Services Committee,
20 including the Navajo Veterans Housing Program Policies.

21 C. Each year, Five Million Dollars (\$5,000,000) shall be appropriated from the Trust
22 Fund in the annual comprehensive budget for the Veterans Housing Program, and the
23 Navajo Nation Veterans Administration has the authority to expend these funds.
24 During the Fiscal Year, budget modifications to increase the Veterans Housing
25 Program budget above the \$5,000,000 annual appropriation shall be approved by a
26 resolution of the Health, Education, and Human Services and the Budget and Finance
27 Committees of the Navajo Nation Council, upon the recommendation of the Navajo
28 Nation Veterans Administration.

29 D. Any unexpended funds at the end of each fiscal year shall remain in the program's
30 business unit and shall remain available until fully expended pursuant to this chapter.

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2 **§[3305]. Expenses**

3 All expenses directly associated with the administration and management of the Trust
4 Fund shall be paid from the Trust Fund. Expenses ("Expenses") shall include investment
5 advisory and management fees, audit costs, and other related expenses, all pursuant to
6 duly approved contracts for such services and supervised by the Navajo Nation Office of
7 the Controller.

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9 **§[3306]. Annual Audit**

10 The Fund shall be audited annually by independent auditors. The audit report shall be
11 distributed to the members of the Navajo Nation Council and the Navajo Nation
12 President and Vice-President.

13
14 **§[3307]. Amendments**

15 Any section or sections herein may be amended upon an affirmative resolution of the
16 Veterans Advisory Council, and the recommendation of the Health, Education and
17 Human Services Committee, the Budget and Finance Committee, and the Naabik'íyáti'
18 Committee, then by majority vote of the full membership of the Navajo Nation Council.

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23 **SECTION FIVE. CODIFICATION**

24 The provision of this Act which amend or adopt new sections of the Navajo Nation Code
25 shall be codified by the Office of Legislative Counsel. The Office of Legislative Counsel
26 shall incorporate such amended provisions in the next codification of the Navajo Nation
27 Code.
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1 **SECTION SIX. SAVING CLAUSE**

2 If any provision of this Act is determined invalid by the Supreme Court of the Navajo
3 Nation, or by a Navajo Nation District Court without appeal to the Navajo Nation
4 Supreme Court, the remainder of this Act shall remain the law of the Navajo Nation.

5
6 **SECTION SEVEN. EFFECTIVE DATE**

7 This Act shall become effective on October 1, 2026 in accordance with 2 N.N.C. §§
8 164(A)(17), 221(A), (B), and 1005(C)(10)-(11).