



The Navajo Nation **DR. BUU NYGREN** *PRESIDENT*

Yideeskáadi Nitsáhákees | *Think for the Future*

August 7, 2026

Honorable Delegates of the 25th Navajo Nation Council
25th Navajo Nation Council
P.O. Box 3390
Window Rock, AZ 86515

RE: Resolution No. CJY-42-26: An Action Relating to the Law and Order, Health Education and Human Services, Budget and Finance, and Naabik'iyáti' 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] seq.

Dear Honorable Delegates of the 25th Navajo Nation Council:

I am pleased to sign this Resolution into law. This Resolution ensures the sustainability of the Navajo Nation's programs to service our people who served in the United States Armed Forces. This Resolution replaces the Veterans Trust Fund with two separate funds: the Navajo Nation Veterans Assistance Trust Fund and the Navajo Nation Veterans Housing Trust Fund. This new structure creates dedicated funding sources to better address the distinct assistance and housing needs of Navajo veterans and their families.

The Resolution redistributes existing Veterans Trust Fund resources rather than requesting additional funding from the Navajo Nation. This redistribution is intentional and was developed to address the most immediate financial need identified by the Navajo Nation Veterans Administration (NNVA): a reported annual shortfall of approximately **\$2 million** in the Veterans Assistance Program.

The proposal addresses this need by reallocating the annual set-aside from the current structure of **2% for assistance and 2% for housing** to **3% for assistance and 1% for housing**. Based on current revenue projections, this adjustment increases annual funding available for veterans' assistance by approximately **\$2.3 million**, or roughly **25%**, substantially addressing the identified funding gap without requiring additional General Fund resources from the Navajo Nation.

The structure also reflects historical utilization of the existing housing program. While the Housing Program has provided valuable assistance, annual expenditures have averaged approximately **\$5 million**, while annual housing allocations exceeded actual spending. As a result, the Housing Program **accumulated an unrestricted cash balance of more than \$40 million**

over time. This indicates that available housing funding has consistently exceeded annual program demand under the current structure.

To preserve housing resources while improving long-term sustainability, the Resolution establishes a separate Veterans Housing Trust Fund which:

- Continues providing an annual appropriation of **\$5 million** for ongoing housing activities, consistent with historical spending levels.
- Transfers the existing accumulated housing balance into the new Housing Trust Fund.
- Allows the unrestricted fund balance to remain available for future housing projects through the established Navajo Nation budget modification process, including review by HEHSC and BFC, whenever larger housing initiatives are identified.

Unlike the Veterans Assistance Trust Fund, which primarily supports recurring operational expenditures, the Housing Trust Fund is intended to finance capital projects that occur periodically rather than annually. For that reason, maintaining a reserve and allowing budget modifications provides greater flexibility for future housing developments.

An additional benefit of the structure is that the Housing Trust Fund assets will no longer remain idle in cash. Instead, they will be invested under the Navajo Nation Investment Policies. The Nation's independent investment consultant completed an asset allocation study estimating a long-term expected return of approximately **5.95%**. Over time, those investment earnings are expected to offset—and potentially exceed—the effect of reallocating one percentage point of the annual set-aside, allowing the Housing Trust Fund to become increasingly self-sustaining while preserving purchasing power against inflation and serving a growing veteran population.

By contrast, increasing the statutory set-aside from **4% to 8%** would require dedicating an additional four percent of all General Fund revenues before fixed costs and the Comprehensive Budget are funded. Because the Veterans Trust Fund is funded through a statutory set-aside, any increase would necessarily reduce revenues otherwise available for other Navajo Nation governmental programs and services.

The objective of this Resolution is therefore to solve the identified assistance funding shortfall **without increasing the burden on the Navajo Nation's limited General Fund resources.** It creates two dedicated trust funds with distinct purposes, strengthens annual funding for veterans' assistance, preserves significant resources for housing, authorizes professional investment management to promote long-term growth, and establishes a more sustainable funding structure for current and future generations of Navajo veterans.

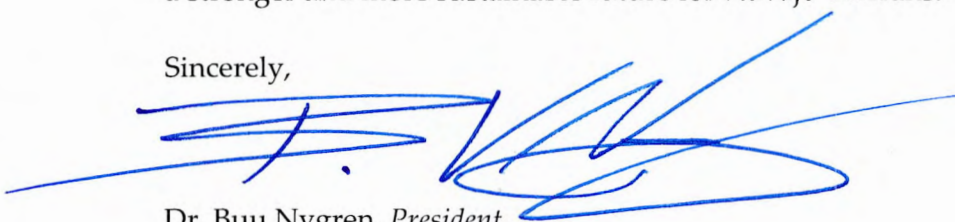
The Veterans Assistance Trust Fund will receive an approximately twenty-five percent (25%) increase in annual funding compared to the current structure. This meaningful increase will strengthen the Navajo Nation's ability to provide financial assistance, programs, services, education, advocacy, and other support to our veterans. It reflects the Nation's continued

commitment to honoring those who have served by ensuring that adequate resources are available to meet their needs.

Importantly, all five (5) Navajo Nation Veterans Organizations adopted resolutions supporting this Resolution and the establishment of the two trust funds. Their unified support reflects the voices of Navajo veterans from across the Navajo Nation and demonstrates a shared commitment to strengthening veterans' services and expanding housing opportunities. By signing this Resolution into law, I stand with our veterans and support this collaborative effort to honor their service by providing stronger, more sustainable resources for current and future generations of Navajo veterans.

I commend the Navajo Nation Council for passing this important Resolution and for advancing a stronger and more sustainable future for Navajo veterans. Yéego.

Sincerely,



Dr. Buu Nygren, *President*
THE NAVAJO NATION

RESOLUTION OF THE
NAVAJO NATION COUNCIL
25th NAVAJO NATION COUNCIL -- Fourth Year, 2026

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 REPEALING 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 accountability to policies, and providing legislative oversight on matters involving health, social service, education, and general governmental services and human services and veteran services. 2 N.N.C. §§ 400(A), (C)(1) and (C)(3), 401(B)(6)(A), and 401(C)(6).
- C. The Budget and Finance Committee is a standing committee of the Navajo Nation Council with the power to review and recommend to the Navajo Nation Council the budgeting, appropriation, investment and management of all funds and to strengthen the fiscal and financial position of the Navajo Nation and to promote the efficient use of the financial resources of the Navajo Nation. 2 N.N.C. §§ 300(A), (C)(3), and 301(B)(2).
- D. The Naabik'íyáti' Committee is a standing committee of the Navajo Nation Council with the authority to hear proposed resolutions requiring final action by the Navajo Nation Council. 2. N.N.C. §§ 164(A)(9), 700(A) and 701(A)(3).

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

SECTION TWO. FINDINGS

- A. The Navajo Nation Veterans Trust Fund statute, 12 N.N.C. §§ 1171 et seq., was established in 1998 to provide services to Navajo Nation veterans. Multiple amendments to that statute over the years have now created the need to amend the statute by repealing the Navajo Nation Veterans Trust Fund in its current form, and in its stead, by establishing two new trust funds that divide the veterans functions between them; one for veterans' assistance and one for veterans' housing. The two new trust funds will continue to provide the same services to veterans as currently provided under the Navajo Nation Veterans Trust Fund.
- B. The Investment Section of the Office of the Controller and the Navajo Nation Department of Justice have recommended the proposed amendments to the Navajo Nation Veterans Trust Fund statute to repeal the current form of the Navajo Nation Veterans Trust Fund, and in its stead, to establish the Navajo Nation Veterans Assistance Trust Fund and the Navajo Nation Veterans Housing Trust Fund. The proposed amendments have been presented to the Veterans Advisory Council for consideration and feedback.
- C. Northern Navajo Veterans' Organization in resolution NNVO-JUN-27-001, attached as **Exhibit B**, supports these amendments to the Navajo Veterans Trust Funds.
- D. The Western Navajo Agency Veterans Organization in resolution WNAVO-26-167-02, attached as **Exhibit C**, supports these amendments to the Navajo Veterans Trust Funds.
- E. The Central Navajo Agency Veterans Organization in resolution 06-26-1, attached as **Exhibit D**, supports these amendments to the Navajo Veterans Trust Funds.
- F. The Fort Defiance Navajo Agency Veterans Organization in resolution FDAVO-26-011, attached as **Exhibit E**, supports these amendments to the Navajo Veterans Trust Funds.
- G. The Eastern Agency Veterans Organization in resolution ENAVO-26-010, attached as **Exhibit F**, supports these amendments to the Navajo Veterans Trust Funds. Eastern Agency Council's resolution.

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

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

- A. The Navajo Nation Council hereby amends the Navajo Nation Veterans Trust Fund statute, 12 N.N.C. §§ 1171 *et seq.*, by repealing the Navajo Nation Veterans Trust Fund statute in its current form.
- B. In its stead, the Navajo Nation Council hereby establishes the Navajo Nation Veterans Assistance Trust Fund to be codified at 12 N.N.C. §§ 1171 *et seq.*, with the effective date of October 1, 2026, as follows:

* * *

**TITLE 12. FISCAL MATTERS
CHAPTER 10. NAVAJO NATION TRUST FUNDS
SUBCHAPTER 8. NAVAJO NATION VETERANS ASSISTANCE TRUST FUND**

§ 1171. Establishment

- 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.

§ 1172. Purpose

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

§ 1173. Investment

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

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

- A. The three percent (3%) annual set-aside appropriation in the Navajo Nation Comprehensive Budget specified in § 1171(C) shall be made available for the Trust Fund annual recommended budget calculations, to be used only for the

purposes of the Trust Fund as outlined in § 1172 of this chapter.

- B. The annual set-aside appropriation plus the most recently audited earned income from investments, less Expenses referenced in § 1178, is available for the Trust Fund annual recommended budget calculations (hereinafter, the "Net Available Income").
- C. The Net Available Income identified in subsection § 1174(B) above, shall be treated as follows:
 - 1. Seventy-five percent (75%) of the Net Available Income shall be deposited as Trust Fund Income.
 - 2. Twenty-five percent (25%) of the Net Available Income shall be deposited as Trust Fund Principal to cover the rate of inflation and to provide for reasonable Trust Fund growth.

§ 1175. Definition of "Principal" and "Income"

- A. Trust Fund "Principal" shall consist of all funds currently designated as Principal in the Veterans Trust Fund, based on the most recently completed fiscal year audit as approved by the Navajo Nation Council; all Navajo Nation Council appropriations designated as Principal made pursuant to the Navajo Nation appropriations processes and procedures as well as direct capital contributions to the Trust Fund Principal; and any contributions made by any parties or entities. Principal shall not include the annual set-aside appropriations in the Navajo Nation Comprehensive Budget specified in § 1171(C) above, except as provided in § 1174(C) (2).
- B. Trust Fund "Income" shall consist of all funds currently designated as Income in the Veterans Trust Fund, based on the most recently completed fiscal year audit as approved by the Navajo Nation Council; all earnings (interest, dividends, and other such related earnings) generated by the principal and interest of the Trust Fund; plus the annual set-aside appropriations in the Navajo Nation Comprehensive Budget specified in § 1171(C) above, less all expenses directly associated with the administration and management of the Trust Fund, except as provided in § 1174(C) (2).

§ 1176. Expenditure of Trust Fund Principal

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

§ 1177. Expenditure of Trust Fund Income

- A. Trust Fund Income shall be used only for the purposes of the Trust Fund as outlined in § 1172 of this chapter.
- B. The Trust Fund shall be administered by the Navajo Nation Veterans Administration. The Navajo Nation Veterans Administration is responsible for developing rules and regulations related to the administration of the Trust Fund. Further, the Navajo Nation Veterans Administration is responsible for developing policies related to the administration of the Trust Fund which are subject to the approval of the Health, Education, and Human Services Committee of the Navajo Nation Council, which has oversight authority over veterans' services. The Navajo Nation Veterans Administration shall administer the Trust Fund in compliance with this chapter, the rules and regulations developed by the Navajo Nation Veterans Administration, and the policies approved by the Health, Education, and Human Services Committee, including the Navajo Nation Veterans Administration Financial Assistance Policies.
- C. Any unexpended funds at the end of each fiscal year shall remain in the program's business unit and shall remain available until fully expended pursuant to this chapter.

§ 1178. Expenses

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

§ 1179. Annual Audit

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

§ 1180. Amendments

Any section or sections herein may be amended upon an affirmative resolution of the Veterans Advisory Council, and the recommendation of the Health, Education and Human Services Committee, the Budget and Finance Committee, and the Naabik'íyáti' Committee, then by a majority vote of the full membership of the Navajo Nation Council, except § 1176 may only be amended as provided therein.

* * *

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- C. The amendment to 12 N.N.C. §§ 1171 et seq., which repeals and deletes the current form of the Navajo Nation Veterans Trust Fund and replaces it with the Navajo Nation Veterans Assistance Trust Fund, is shown on the underscore-strikeout version of the statute that indicates the insertion of new language by underscore and the deletion of old language by overstrike, attached hereto as **EXHIBIT A**.

SECTION FOUR. ESTABLISHING THE NAVAJO NATION VETERANS HOUSING TRUST FUND AT 12 N.N.C. §§ [3301] ET SEQ.

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

* * *

TITLE 12. FISCAL MATTERS

CHAPTER 32. NAVAJO NATION VETERANS HOUSING TRUST FUND

§[3301]. Establishment

The "Navajo Nation Veterans Housing Trust Fund" (the "Trust Fund") is hereby established with funding from the following sources:

- A. The initial deposit into the Trust Fund of all funds currently in the Housing Account under the Navajo Nation Veterans Trust Fund, estimated at \$45,910,197, based on the most recently completed fiscal year audit as approved by the Navajo Nation Council.
- B. 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 one percent (1%) 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 [§ 3302] of this chapter. Any allocations to the Trust Fund above the mandatory minimum one percent (1%) 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 from other funding sources are not considered allocations to the Trust Fund.
- C. The Trust Fund shall include all earnings from investment of the Fund.

§[3302]. Purpose

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

§[3303]. Investment

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

§[3304]. Fund Expenditures

- A. The Trust Fund shall be used only for the purposes described in [§ 3302].
- B. The Trust Fund shall be administered by the Navajo Nation Veterans Administration. The Navajo Nation Veterans Administration is responsible for developing rules and regulations related to the administration of the Trust Fund. Further, the Navajo Nation Veterans Administration is responsible for developing policies related to the administration of the Trust Fund which are subject to the approval of the Health, Education, and Human Services Committee. The Navajo Nation Veterans Administration shall administer the Trust Fund in compliance with this chapter, the rules and regulations developed by the Navajo Nation Veterans Administration, and the policies approved by the Health, Education, and Human Services Committee, including the Navajo Veterans Housing Program Policies.
- C. Each year, Five Million Dollars (\$5,000,000) shall be appropriated from the Trust Fund in the annual comprehensive budget for the Veterans Housing Program, and the Navajo Nation Veterans Administration has the authority to expend these funds. During the Fiscal Year, budget modifications to increase the Veterans Housing Program budget above the \$5,000,000 annual appropriation shall be approved by a resolution of the Health, Education, and Human Services and the Budget and Finance Committees of the Navajo Nation Council, upon the recommendation of the Navajo Nation Veterans Administration.
- D. Any unexpended funds at the end of each fiscal year shall remain in the program's business unit and shall remain available until fully expended pursuant to this chapter.

§[3305]. Expenses

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

§[3306]. Annual Audit

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

§[3307]. Amendments

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

SECTION FIVE. CODIFICATION

The provision of this Act which amend or adopt new sections of the Navajo Nation Code shall be codified by the Office of Legislative Counsel. The Office of Legislative Counsel shall incorporate such amended provisions in the next codification of the Navajo Nation Code.

SECTION SIX. SAVING CLAUSE

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

SECTION SEVEN. EFFECTIVE DATE

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

CERTIFICATION

I, hereby, certify that the foregoing resolution was duly considered by the 25th Navajo Nation Council at a duly called meeting in Window Rock, Navajo Nation (Arizona), at which a quorum was present and that the same was passed by a vote of 21 in Favor, and 00 Opposed, on this 20th day of July 2026.



Honorable Crystalyne Curley, Speaker
25th Navajo Nation Council

7/30/2026

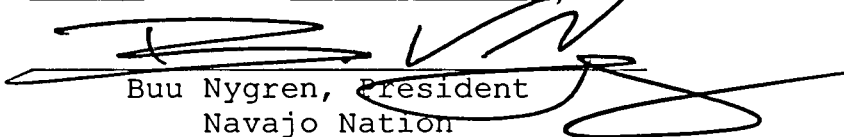
Date

Motion: Honorable Vince R. James
Second: Honorable Nathan Notah

Speaker Crystalyne Curley not voting

ACTION BY THE NAVAJO NATION PRESIDENT:

1. I, hereby, sign into law the foregoing legislation, pursuant to 2 N.N.C. § 1005 (C)(10), on this 7 day of August, 2026.



Buu Nygren, President
Navajo Nation

2. I, hereby, veto the foregoing legislation, pursuant to 2 N.N.C. § 1005 (C)(11), on this _____ day of _____, 2026 for the reason(s) expressed in the attached letter to the Speaker.

Buu Nygren, President
Navajo Nation



UNDERLINE – STRIKEOUT
PROPOSED AMENDMENTS TO 12 N.N.C. §1171 *ET SEQ.*

TITLE 12. FISCAL MATTERS
CHAPTER 10. NAVAJO NATION TRUST FUNDS
SUBCHAPTER 8. NAVAJO NATION VETERANS ASSISTANCE TRUST FUND

§1171. Establishment

- A. The “Navajo Nation Veterans Trust Fund” ~~hereinafter~~ (the “Veterans Trust Fund”) is 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.
- ~~B.~~ C. In addition, eEach year during the annual set-aside appropriations in of the Navajo Nation Comprehensive Budget, the Navajo Nation Council shall budget a sum equal to at least three percent (3%)4% 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 funded programs and the Navajo Veterans Housing Program as outlined in §1172 of set forth within this chapter. Any allocations to the Trust Fund above the mandatory minimum three percent (3%)4% set-aside in the annual Navajo Nation Comprehensive Budget legislation as approved by the Navajo Nation Council shall be designated as additional contributions to ~~veterans programs or the Navajo Veterans Housing Program within the annual comprehensive budget legislation as approved by the Navajo Nation Council~~ the Trust Fund. Supplemental Appropriations to the Navajo Nation Veterans Administration budget from other funding sources are not considered allocations to the Trust Fund.

§1172. Purpose

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

EXHIBIT A

services, financial assistance of benefits and services, education and scholarship, and survivor's benefits for the surviving spouses of deceased veterans. The Navajo Nation recognizes its ~~has a clear understanding and~~ responsibility to its Navajo Nation veterans who have dedicated their lives and careers to serving our country and preserving the Navajo based on Navajo Nation Council Resolution CJ-5-40 which pledged its people the loyalty to the system which recognized minority rights and a way of life which that has placed the Navajo Nation ~~us~~ among the greatest people of our country. ~~race. Many more than 16,000 Navajo veterans have served our their country in times of war and or peacetime from in~~ World War I, World War II, Korea, Vietnam, the Persian Gulf, Iraq, Afghanistan, and many other engagements through to today.

§1173. Trust Fund Investment

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

§1174. Expenditure of Trust Fund Principal

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

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

- A. The three percent (3%) annual set-aside appropriation in the Navajo Nation Comprehensive Budget specified in §1171(C) shall be made available for the Trust Fund annual recommended budget calculations, to be used only for the purposes of the Trust Fund as outlined in §1172 of this chapter.
- B. The annual set-aside appropriation plus the most recently audited earned income from investments, less Expenses referenced in §1178, is available for the Trust Fund annual recommended budget calculations (hereinafter, the "Net Available Income").

EXHIBIT A

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

1. Seventy-five percent (75%) of the Net Available Income shall be deposited as Trust Fund Income.
2. Twenty-five percent (25%) of the Net Available Income shall be deposited as Trust Fund Principal to cover the rate of inflation and to provide for reasonable Trust Fund growth.

§1175. Definition of “Principal” and “Income”

- A. Trust Fund “Principal” shall consist of all funds currently designated as Principal in the Veterans Trust Fund, based on the most recently completed fiscal year audit as approved by the Navajo Nation Council; all Navajo Nation Council appropriations designated as Principal made pursuant to the Navajo Nation tribal appropriations processes and procedures as well as direct capital contributions to the Trust Fund Principal; and any contributions made by any parties or entities; Principal shall not include the annual set-aside appropriations in the Navajo Nation Comprehensive Budget specified in §1171(C) above, except as provided in §1174(C)(2). exclude the current veterans set-aside authorized by the Navajo Nation Council under Resolution CN-55-06. This set-aside is intended to increase funding available for veterans programs without compromising Trust Fund principal. All amounts in this sub-section shall be investable per section 1173.
- B. Trust Fund “Income” shall consist of all funds currently designated as Income in the Veterans Trust Fund, based on the most recently completed fiscal year audit as approved by the Navajo Nation Council; all earnings (interest, dividends, and other such related earnings) generated by the principal and interest of the Trust Fund; plus the annual set-aside appropriations in the Navajo Nation Comprehensive Budget specified in §1171(C) above, less all expenses directly associated with the administration and management of the Trust Fund, except as provided in §1174(C)(2).

~~§1176. Expenses~~

~~All expenses directly associated with the administration and management of the Trust Fund shall be paid from the Trust Fund income based on the most recently completed fiscal year audit as approved by the Budget and Finance Committee of the Navajo Nation Council prior to allocation of income under §1177. Such expenses shall include investment advisory~~

EXHIBIT A

~~and management fees, audit costs and other related expenses, all pursuant to duly approved contracts for such services and supervised by the Navajo Nation Office of the Controller.~~

~~§1174-1176.~~ Expenditure of Trust Fund Principal

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

~~§1177.~~ Annual Calculation and Expenditure of Funds

~~The Trust Fund annual allocation shall be calculated and expended as follows:~~

- ~~1. One half of the 4% set aside outlined in §1171(B) shall be made available for the Trust Fund annual recommended budget calculations to be used consistent with the purposes of the Veterans Trust Fund as outlined in §1172 of this chapter.~~
 - ~~a. This one half of the 4% set aside shall be added to the remaining balance of the most recently completed audited income, from which all expenses directly associated with the administration and management of the Trust Fund shall first be paid in accordance with §1176 of this chapter.~~
 - ~~i. Twenty five percent (25%) of the balance from paragraph 1(a) above shall be invested as Trust Fund principal to cover the rate of inflation and to provide for reasonable Trust Fund growth.~~
 - ~~ii. The remaining 75 percent (75%) of the balance from paragraph 1(a) above shall be used to provide funding for Navajo veterans programs and services through grants and direct financial assistance and/or compensation in accordance with §1172 of this chapter.~~
 - ~~b. Except as provided at §1176, all recommended budget calculations shall be determined pursuant to the total of all eligible recipients, registered with the Navajo Nation Veterans Administration, as defined within Navajo Nation Veterans Administration Financial Assistance Policies, consistent with §1172 of this chapter.~~
 - ~~c. Tribal grants to non-tribal government programs and projects shall be awarded in accordance with rules and regulations developed by the Navajo Nation Veterans Administration, consistent with §1172 of this chapter.~~
 - ~~d. The annual appropriation authorized above shall not expire and any unexpended funds shall not lapse back into the Trust Fund. Carryover balances shall be redistributed consistent with Paragraph 1(b) above and shall continue to be expended for the programmatic purposes for which they were appropriated. Funds obligated for projects as described in §1172 of this chapter shall not be reallocated and shall remain available for their designated purpose.~~

EXHIBIT A

2. ~~The remaining one-half of the 4% set aside outlined in §1171(B) shall be allocated to the Navajo Veterans Housing Program and administered by the Navajo Nation Veterans Administration (NNVA) as set forth within this section.~~
 - a. ~~The Navajo Veterans Housing Program will maximize the use of the allocated funds, including through leveraging additional funding sources such as match funding when available, in order to construct as many turnkey home as possible for veterans without permanent housing, as well as to provide major and minor home renovations and repairs to veterans with permanent housing.~~
 - b. ~~Subparagraph (a) above shall apply to honorably discharged Navajo veterans, without regard to age, gender, geographical location, as long as such location is within the exterior boundaries of the Navajo Nation.~~
 - c. ~~Subparagraph (a) above shall also apply to honorably discharged Navajo veterans living beyond the exterior boundaries of the Navajo Nation, without regard to age, gender or geographical location, except that such assistance shall be limited to financial assistance as set forth in the Navajo Veterans Housing Program Policies.~~
 - d. ~~Navajo veterans shall be limited to assistance from the Navajo Veterans Housing Program for the construction or purchase of one new home, not including renovations and repairs.~~

§1177. Expenditure of Trust Fund Income

- A. Trust Fund Income shall be used only for the purposes of the Trust Fund as outlined in §1172 of this chapter.
- B. The Trust Fund shall be administered by the Navajo Nation Veterans Administration. The Navajo Nation Veterans Administration is responsible for developing rules and regulations related to the administration of the Trust Fund. Further, the Navajo Nation Veterans Administration is responsible for developing policies related to the administration of the Trust Fund which are subject to the approval of the Health, Education, and Human Services Committee of the Navajo Nation Council, which has oversight authority over veterans' services. The Navajo Nation Veterans Administration shall administer the Trust Fund in compliance with this chapter, the rules and regulations developed by the Navajo Nation Veterans Administration, and the policies approved by the Health, Education, and Human Services Committee, including the Navajo Nation Veterans Administration Financial Assistance Policies.
- C. Any unexpended funds at the end of each fiscal year shall remain in the program's business unit and shall remain available until fully expended pursuant to this chapter.

EXHIBIT A

~~§1176-1178.~~ Expenses

All expenses directly associated with the administration and management of the Trust Fund shall be paid ~~from the Trust Fund income based on the most recently completed fiscal year audit as approved by the Budget and Finance Committee of the Navajo Nation Council prior to allocation of income under §1177.~~ first from Net Available Income as provided in §1174(B), and if that is insufficient then from Trust Fund Income. Such ~~e~~ Expenses (“Expenses”) shall include investment advisory and management fees, audit costs, and other related expenses, all pursuant to duly approved contracts for such services and supervised by the Navajo Nation Office of the Controller.

~~§1179.~~ Annual Audit

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

~~§1178-1180.~~ Amendments

Any section or sections herein may be amended upon an affirmative resolution of the Veterans Advisory Council, and the recommendation of the Health, Education and Human Services Committee, the Budget and Finance Committee, and the Naabik’iyáti’ Committee, then by a majority vote of the full membership of the Navajo Nation Council, except §1176 ~~1174~~ may only be amended as provided therein.



NORTHERN NAVAJO VETERANS' ORGANIZATION

Commander: Ryan Benally
Commander: Amanda Sandoval
Vice Commander: Mario Joe
Secretary: Demetria Simms

NNVO-JUN-27-001

RESOLUTION OF THE NORTHERN NAVAJO VETERANS ORGANIZATION

A RESOLUTION OF THE NORTHERN NAVAJO VETERANS' ORGANIZATION HEREBY SUPPORTING TITLE 12, FISCAL MATTERS, CHAPTER 10 NAVAJO NATION TRUST FUNDS, SUBCHAPTER 8. NAVAJO NATION VETERANS' ASSISTANCE TRUST FUND AND ESTABLISHING A NEW NAVAJO NATION VETERANS' HOUSING TRUST FUND.

WHEREAS:

1. The Northern Navajo Veterans Organization (NNVO) is an established as one of the five Navajo Nation Agency resource organization that advocates for the Program Services, Veteran's Benefits, and Financial Assistance for all the Navajo Veterans, Gold Star Mothers and Surviving Spouses of Deceased Veterans; and
2. The NNVO is established and acknowledged within the Navajo Nation Veterans Act to participate in policy making and provide administrative and technical recommendations to the Navajo Nation Veterans Administration (NNVA), Navajo Nation Government, State, and Federal Agencies and Agency Commanders are sanctioned as voting members of the Navajo Nation Veterans Advisory Council (NNVAC); and
3. The NNVO is comprised of Chapter Veterans Organizations (CVO) Commanders, Vice Commanders, and Secretaries from all nineteen (19) CVOs with the NNVO wherein CVOs are certified local Veteran Organization pursuant to the Navajo Nation Local Governance Act and other Navajo Nation Laws, which are vested with authority to review and coordinate the functions of its local Veterans Organizations; and
4. Pursuant to Navajo Nation Council Resolution CJA-3-16, the Navajo Nation Veterans Administration (NNVA) is established under the Office of the President and Vice President and is subject to legislative oversight by the Health, Education, and Human Services Committee (HEHSC); and
5. 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, and
6. 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, and



NORTHERN NAVAJO VETERANS' ORGANIZATION

Commander: Ryan Benally
Commander: Amanda Sandoval
Vice Commander: Mario Joe
Secretary: Demetria Simms

7. Each year during the annual set-aside appropriation in the Navajo Nation Comprehensive Budget, the Navajo Nation Council shall budget a sum equal to at least three percent (3%) of any or all projected revenues of the Navajo Nation including, but not limited to revenues received from taxes, oil and gas, mining minerals, timber, land rentals, interest and dividends, gain on the sale of securities, and other revenues producing activities, and
8. For transfer into and use by the Trust Fund for the purposes of the Trust Fund as outlined in §1172 of this chapter, any allocation to the Trust Fund above the mandatory minimum three percent (3%) set-aside in annual Navajo Nation Comprehensive Budget legislation as approved by the Navajo Nation Council shall be designated as additional contributions to the Trust Fund. Supplemental Appropriation to the Navajo Nation Veterans Administration budget from other funding sources are not considered allocation to the Trust Fund.
9. The NNVO is supporting the three (3%) set-aside Trust Fund allocations for Veterans program.
10. The "Navajo Nation Veterans Housing Trust Fund" (the "Trust Fund") is hereby established with funding from the following sources.
 - a. The initial deposit into the of all funds currently in the Housing Account under the Navajo Nation Veterans Trust Fund, estimated at \$38,000,000. Based on the most recently completed fiscal year audit as approved by the Navajo Nation Council.
 - b. 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 one percent (1%) 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 revenues producing activities.
 - c. For transfer into and use by the Trust Fund for the purposes of the Trust Fund as outlined in [§3202] of this chapter. Any allocations to the Trust Fund above the mandatory minimum one percent (1%) 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 Appropriation to the Navajo Nation Veterans Administration from other funding sources are not considered allocation to the Trust Fund.
11. The Purpose of the Trust Fund is to provide funding to provide housing for eligible Navajo Nation Veterans and their families consistent with the Navajo Veterans Housing Program



NORTHERN NAVAJO VETERANS' ORGANIZATION

Commander: Ryan Benally
Commander: Amanda Sandoval
Vice Commander: Mario Joe
Secretary: Demetria Simms

Policies, as recommended by the Navajo Nation Veterans Administration and adopted by the Health, Education, and Human Services Committee of the Navajo Nation Council, and

12. The NNVO is supporting establishing Housing Trust Fund Account separate from the Navajo Nation veterans' Assistance Trust Fund

NOW THEREFORE BE IT RESOLVED:

1. The Northern Navajo Veterans Organization Veterans Organization is hereby supporting Title 12 Fiscal Matters, Chapter 10. Navajo Nation Trust Funds, Subchapter 8. The Nation Veterans Assistance Trust Fund and Establishing a New Navajo Nation Veterans' Housing Trust Fund.

CERTIFICATION

We, the undersigned, hereby certify that the foregoing Resolution was considered at a duly called meeting of the Northern Navajo Veterans' Organization held at the Tse Alnaozti'i Meeting Hall, in Tse Alnaozti'i, NM, and approved by a vote of 8 in favor, 0 opposing, and 1 abstention, on this 27th day of June, 2026.

Motion: Demetria Simms

Second: Mario Joe

NNVO RESOLUTION-JUN-27-001 SUBMITTED BY SECRETARY DEMETRIA SIMMS

NNVO RESOLUTION ACKNOWLEDGEMENT

CONCURRED BY COMMANDER RYAN BENALLY

CONCURRED BY COMMANDER AMANDA SANDOVAL

CONCURRED BY COMMANDER MARIO JOE, VICE COMMANDER

WESTERN NAVAJO AGENCY VETERANS ORGANIZATION

Resolution WNAVO-26-167-02

A SUPPORTING RESOLUTION OF THE WESTERN NAVAJO AGENCY VETERANS ORGANIZATION REGARDING AMENDMENTS TO THE NAVAJO NATION VETERANS TRUST FUND AND THE ESTABLISHMENT OF THE VETERANS HOUSING TRUST FUND

WHEREAS:

1. The Western Navajo Agency Veterans Organization is established to advocate for veterans of the eighteen (18) Chapters within the Western Navajo Agency of the Navajo Nation and is charged with the responsibilities of representing these veterans and their families; and
2. The Navajo Nation Veterans Trust Fund (hereinafter "Veterans Trust Fund" or "VTF"), 12 N.N.C. §1172. Purpose The purpose of the Trust Fund is to provide funding for veterans programs, projects and services or activities...; and
3. Pursuant to Resolution CS-48-13, Relating to Health Education and Human Services, Budget and Finance, Law and Order, and Naabik'iyáti Committees; Amending The Navajo Veterans the Navajo Nation Veterans Trust Fund, 12 N.N.C. §1171 To Provide For Equal Distribution of the Annual Comprehensive Budgeted amount between the Navajo Nation Veterans Trust Fund and the Department of Navajo Veterans Affairs to construct up to 15 homes and to provide minor renovation and repairs for Navajo veterans in each of the five Navajo Agencies.
 - a. ***VHP pilot period and program halt.*** The Veterans Housing Program (VHP) was established as a four-year pilot program. After the program was audited and the audit findings were released, the VHP was halted in 2017; and
 - b. ***Continued VHP set-aside after program halt.*** Although the Veterans Housing Program was halted, the set-aside funding continued beyond the original four-year period. This occurred despite the language of CS-48-13, §1171(B), Establishment, "the annual appropriation authorized above shall continue and for the purposes of this resolution, all unexpended funds would not lapse back into the Veterans Trust Fund through fiscal year 2017, and shall expire thereafter, unless specifically reauthorized"; and
 - c. ***Inactive program and continued funding.*** The Veterans Housing Program remained inactive, including through its later reinstatement and restart, while funding continued to the present day. This continued funding was sustained through legislation providing an "Exception from Fund Lapse;" and
 - d. ***Permanent VHP status and accumulated funds.*** The Veterans Housing Program later became permanent through legislation Resolution CJY-46-21, and VHP funds have continued to accrue over time. These VHP funds should not be confused with the Veterans Trust Fund (VTF) investment structure. Although the VHP funds are also held in trust, they were originally intended to be expended within the fiscal year in which they were appropriated; and
4. Pursuant to Resolution CJY-55-18, Relating to Law and Order, Health Education and Human Services, and Naabik'iyáti Committees and Navajo Nation Council; Establishing the Navajo Veterans Housing Program Within the Navajo Nation Veterans Administration; Amending 2 N.N.C. §1033; and
5. Pursuant to Resolution CJY-46-21, An Action Relating to the Resource and Development, Health Education and Human Services, Law and Order, and Naabik'iyáti Committees and Navajo Nation Council Amending Navajo Nation Veterans Trust Fund, Title 12, Subchapter 8, 12 N.N.C. §1171. This resolution made Veterans Housing Program funding permanent by

allocating continued resources to the program while maintaining its connection with the Navajo Nation Veterans Trust Fund; and

6. **Funding imbalance and unused VHP appropriations.** The Navajo Nation Veterans Trust Fund is inadequate and has required supplemental appropriations from the General Funds. At the same time, the Veterans Housing Program has accrued millions of dollars, a substantial portion of which remains unused. As a result, the VHP's annual appropriation has not fully benefited veterans, and those funds could be more effectively managed to support veterans' needs.

NOW THEREFORE IT BE RESOLVED:

1. The Western Navajo Agency Veterans Organization supports the Navajo Nation Council proposal to amend the annual appropriation of the four percent set-aside from Navajo Nation revenues as follows: increase the Veterans Trust Fund set-aside from two percent to three percent and decrease the Veterans Housing Program set-aside from two percent to one percent; and
2. The Western Navajo Agency Veterans Organization supports the Navajo Nation Council proposal to establish the Navajo Veterans Housing Trust Fund.

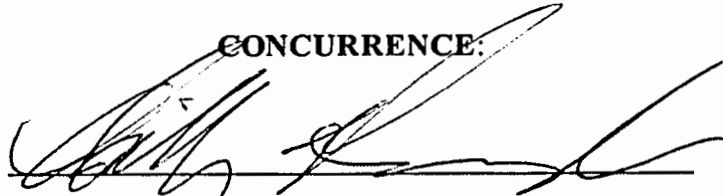
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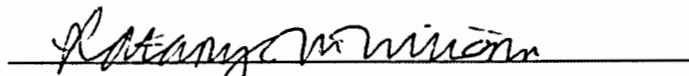
The Western Navajo Agency Veterans Organization hereby certifies the forgoing resolution that was considered at a duly called meeting of the Western Navajo Agency Veterans Organization at Tuba City (Navajo Nation), Arizona, at which a quorum was present and that the same was passed by a vote of 13 in favor, 0 opposed, and 0 abstentions, on this 16th day of June in the year Two Thousand and Twenty-Six.

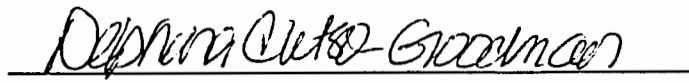
MOTIONING PARTY:

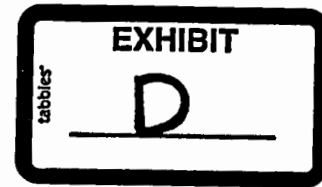
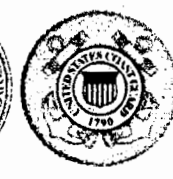
Motioned by: Nelda Achee, Seconded by: Wayne Curley

CONCURRENCE:


BILLY GOODMAN, JR., WNAVO/Commander


LATANYA M. WILLIAMS, WNAVO/Vice-Commander


DELPHINA CLITSO-GOODMAN, WNAVO/Secretary



CENTRAL NAVAJO VETERANS ORGANIZATION

Commander: Harrison B. Kee Vice Commander: Dwayne Lake Secretary: Melvin Harrison

+++++

RESOLUTION OF THE CENTRAL AGENCY VETERANS' ORGANIZATION 06-26-1

The Central Agency Veterans' Organization is hereby supporting amendments to Title 12, Fiscal Matters, Chapter 10, Navajo Nation Trust Funds, Subchapter 8, Navajo Nation Veterans' Assistance Trust Fund and establishing a new applicable subsection Navajo Nation Veterans' Housing Trust Fund.

WHEREAS:

1. Pursuant to the Navajo Nation Veterans Act, Title 2 Section (E,M,N,O,R,T) & 1032 (B-S,9,10) The Central Agency Veterans' Organization (CAVO) is duly authorized by the Act to Address Veterans' Health Issues, Veterans' needs, and to advocate for all eligible Navajo Veterans and their families, and
2. 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, and
3. 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, and
4. Each year during the annual set-aside appropriation in the Navajo Nation Comprehensive Budget, the Navajo Nation Council shall budget a sum equal to at least three percent (3%) of any or all projected revenues of the Navajo Nation including, but not limited to revenues received from taxes, oil and gas, mining minerals, timber, land rentals, interest and dividends, gain on the sale of securities, and other revenues producing activities, and
5. For transfer into and use by the Trust Fund for the purposes of the Trust Fund as outlined in §1172 of this chapter, any allocation to the Trust Fund above the mandatory minimum three percent (3%) set-aside in annual Navajo Nation Comprehensive Budget legislation as approved by the Navajo Nation Council shall be designated as additional contributions to the Trust Fund. Supplemental Appropriation to the Navajo Nation Veterans Administration budget from other funding sources are not considered allocation to the Trust Fund, and
6. The Central Agency Veterans' Organization is supporting the three (3%) set-aside Trust Fund allocations for Veterans program, and

7. The "Navajo Nation Veterans Housing Trust Fund" (the "Trust Fund") is hereby established with funding from the following sources.
 - a. The initial deposit into the Trust Fund of all funds currently in the Housing Account under the Navajo Nation Veterans Trust Fund, estimated at \$46,000,000, based on the most recently completed fiscal year audit as approved by the Navajo Nation Council.
 - b. 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 one percent (1%) 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 revenues producing activities, and
 - c. For transfer into and use by the Trust Fund for the purposes of the Trust Fund as outlined in [§3302] of this chapter. Any allocations to the Trust Fund above the mandatory minimum one percent (1%) 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 Appropriation to the Navajo Nation Veterans Administration from other funding sources are not considered allocation to the Trust Fund, and
8. The Purpose of the Trust Fund is to provide funding to provide housing for eligible Navajo Nation veterans and their families consistent with the Navajo Veterans Housing Program Policies, as recommended by the Navajo Nation Veterans Administration and adopted by the Health, Education, and Human Services Committee of the Navajo Nation Council, and
9. The Central Agency Veterans' Organization is supporting establishing the new Housing Trust Fund Account separate from the Navajo Nation veterans' Assistance Trust Fund.

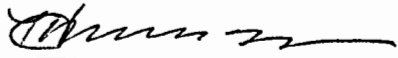
NOW THEREFORE BE IT RESOLVED THAT:

The Central Agency Veterans' Organization is hereby supporting amendments to Title 12, Fiscal Matters, Chapter 10, Navajo Nation Trust Funds, Subchapter 8, Navajo Nation Veterans' Assistance Trust Fund and establishing a new applicable subsection Navajo Nation Veterans' Housing Trust Fund.

CERTIFICATION

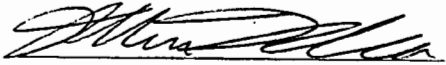
We hereby certify that the foregoing CNVO 6-26-1 Resolution was duly considered by the Central Agency Veterans' Organization at a duly called meeting in Chinle (NTUA), Chinle, Arizona, Navajo Nation at which a quorum was present and that same was passed by a vote of 9 in favor, 0 opposed, 1 abstained on this 26th day of June 2026.

Motion by: Commander Willis Becenti Second by: Commander Barton Hosteen



Harrison B Kee, Commander

Dewayne Lake, Vice-Commander



Melvin Harrison, Secretary

FORT DEFIANCE AGENCY VETERANS ORGANIZATION**Resolution FDAVO 26-011****A SUPPORTING RESOLUTION OF THE FORT DEFIANCE AGENCY VETERANS ORGANIZATION REGARDING AMENDMENTS TO THE NAVAJO NATION VETERANS TRUST FUND AND THE ESTABLISHMENT OF THE VETERANS HOUSING TRUST FUND****WHEREAS:**

1. The Fort Defiance Agency Veterans Organization is established to advocate for Veterans of twenty-four (24) Chapters within the Fort Defiance Agency of the Navajo Nation and is charged with the responsibilities of representing these veterans and their families; and
2. The Navajo Nation Veterans Trust Fund (hereinafter "Veterans Trust Fund" or "VTF"), 12 N.N.C. §1172. The purpose of the Veterans Trust Fund is to provide funding for Veterans programs, projects, and services or activities; and
3. Pursuant to Resolution CS-48-13, Relating to Health, Education, and Human Services, Budget and Finance, Law and Order, and Naabik'iyáti Committees; Amending the Navajo Nation Veterans Trust Fund, 12 N.N.C. §1171 to Provide For Equal Distribution of the Annual Comprehensive Budget amount between the Navajo Nation Veterans Trust Fund and the Navajo Nation Veterans Administration to construct up to 15 homes and to provide minor renovation and repairs for Navajo Veterans in each of the five Navajo Agencies.
 - a. Veteran Housing Program (VHP) pilot period and program halt. The Veterans Housing Program (VHP) was established as a four-year pilot program. After the program was audited and the audit findings were released, the VHP was halted in 2017; and
 - b. Although the Veterans Housing Program was halted, the set-aside funding continued beyond the original four-year period. This occurred despite the language of CS-48-13, §1171(B), Establishment, "the annual appropriation authorized above shall continue and for the purposes of this resolution, all unexpended funds would not lapse back into the Veterans Trust Fund through fiscal year 2017, and shall expire thereafter, unless specifically reauthorized"; and Inactive program and continued funding. The Veterans Housing Program remained inactive, including through its later reinstatement and restart, while funding continued to the present day. This continued funding was sustained through legislation providing an "Exception from Fund Lapse;" and
 - c. The VHP later became permanent through legislation Resolution CJY-46-21, and VHP funds have continued to accrue over time. These VHP funds should not be confused with the Veterans Trust Fund (VTF) investment structure. Although the VHP funds are also held in

trust, they were originally intended to be expended within the fiscal year in which they were appropriated; and

4. Pursuant to Resolution CJY-55-18, Relating to Law and Order, Health, Education, and Human Services, and Naabik'iyáti Committees and Navajo Nation Council; Establishing the Navajo Veterans Housing Program within the Navajo Nation Veterans Administration; Amending 2 N.N.C. §1033; and
5. Pursuant to Resolution CJY-46-21, An Action Relating to the Resource and Development, Health, Education, and Human Services, Law and Order, and Naabik'iyáti Committees and Navajo Nation Council Amending Navajo Nation Veterans Trust Fund, Title 12, Subchapter 8, 12 N.N.C. §1171. This resolution made Veterans Housing Program funding permanent by allocating continued resources to the program while maintaining its connection with the Navajo Nation Veterans Trust Fund; and
6. Navajo Nation Veterans Trust Fund is inadequate and has required supplemental appropriations from the General Funds. At the same time, the Veterans Housing Program has accrued millions of dollars, a substantial portion of which remains unused. As a result, the VHP's annual appropriation has not fully benefited Veterans, and those funds could be more effectively managed to support Veterans needs.

NOW THEREFORE BE IT RESOLVED THAT:

1. The Fort Defiance Agency Veterans Organization supports the Navajo Nation Council's proposal to amend the annual appropriation of the four percent set-aside from Navajo Nation revenues as follows: increase the Veterans Trust Fund set-aside from two (2) percent to three (3) percent and decrease the Veterans Housing Program set-aside from two (2) percent to one (1) percent; and
2. The Fort Defiance Agency Veterans Organization supports the Navajo Nation Council's proposal to establish the Navajo Nation Veterans Housing Trust Fund.

CERTIFICATION

The Fort Defiance Agency Veterans Organization hereby certifies the foregoing resolution that was considered at a duly called meeting of the Fort Defiance Agency Veterans Organization at Navajo Nation Department of Transportation, Tse Bonito, Arizona (Navajo Nation), at which a quorum was present and that the same was passed by a vote of 19 in favor, 0 opposed, and 1 abstained, on this 19th day of June, 2026.

Henry Haskie
Motion:

Tiksha Echiverria

2nd Motion:

CONCURRENCE

Kyle Lewis
FDAVO Commander, KYLE LEWIS

Toni Mina
FDAVO Co-Commander/Women's Rep. TONI MINA

Patricia Ann Burnside
FDAVO Vice Commander, PATRICIA BURNSIDE

Lois Watts
FDAVO Secretary, LOIS WATTS



RESOLUTION OF THE EASTERN NAVAJO AGENCY VETERANS ORGANIZATION

ENAVO-26-010

The Eastern Navajo Veterans Organization (ENAVO) formally submits this resolution to express dedicated support of Legislation 0171-26, Amending the Navajo Nation Veterans Trust Fund Statue by Replacing the Existing Veterans Trust Fund Statute and Replacing it with Two New Funds; Establishing the Navajo Nation Veteran's Assistance Trust Fund and Establishing the Navajo Nation Veterans Housing Trust Fund.

Whereas:

1. The Eastern Navajo Agency Veterans Organization (ENAVO) serves as a vital advocate for thirty-one (31) Chapter Veteran Organizations (CVOs) within the Eastern Navajo Agency. ENAVO is charged with the responsibility of representing these CVOs, ensuring that their voices and concerns are effectively communicated and addressed. ENAVO strives to support the interests and welfare of Veterans with each of the thirty-one CVOs, facilitating coordinated representation and promoting their rights and needs within the Eastern Navajo Agency.
2. During the annual set-aside appropriations process for the Navajo Nation Comprehensive Budget (NNCB), the Navajo Nation Council shall allocate an amount equal to no less than three percent (3%) of all projected revenues of the Navajo Nation for transfer to and utilization by the Veterans Trust Fund Financial Assistance Program in accordance with the purposes outlined in §1172 Purpose. Any allocations to the Trust Fund exceeding the mandatory minimum three percent (3%) set aside in the annual NNCB legislation approved by the Navajo Nation Council shall be classified as additional contributions to the Trust Fund. Supplemental appropriations to the NNVA budget from other funding sources are not considered allocations to the Trust Fund.
3. During the annual set-aside appropriations process for the Navajo Nation Comprehensive Budget (NNCB), the Navajo Nation Council shall allocate an amount equal to no less than one percent (1%) of all projected revenues of the Navajo Nation for transfer to and utilization by the Navajo Nation Veterans Housing Trust Fund in accordance with the purposes outlined in §3302 Purpose. Any allocations to the Trust Fund exceeding the mandatory minimum one percent (1%) set aside in the annual NNCB legislation approved by the Navajo Nation Council shall be classified as additional contributions to the Trust Fund. Supplemental appropriations to the NNVA budget from other funding sources are not considered allocations to the Trust Fund.

ENAVO-26-010

4. On June 10, 2026, the Navajo Nation's Office of the Controller's Veteran Trust Fund Investment Manager, Jeremy Jimmy along with Delegate Dr. Andy Nez, presented revised amendments of the Navajo Nation Veteran Trust Funds. These amendments were drafted as part of the new legislation intended for introduction during the Navajo Nation Council Summer Session scheduled for July 2026. If the legislation is approved and signed into law by the Navajo Nation President, the proposed amendments will immediately take effect during Fiscal Year 2027 Budget Appropriations, and,
5. The Eastern Navajo Agency Veterans Organization (ENAVO) officially adopted Supporting Resolution ENAVO-26-010. This action was taken in expectation that the remaining four Veteran Agencies will also approve similar supporting resolutions in the upcoming weeks. The coordinated passage of these resolutions is a key step toward implementing the proposed amendments.
6. According to projections from the Office of the Controller (OOC) Investment Team, the enactment of these amendments would result in an estimated \$2.4 million in additional funding for the Veterans Trust Fund (VTF). These funds will be allocated evenly among the five agencies, thereby enhancing the financial support distributed across the five Veteran Agencies.

NOW THEREFORE, BE IT RESOLVED THAT:

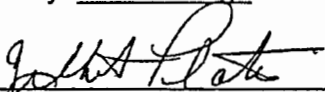
The ENAVO Chapter Veterans Organizations (CVOs) have agreed to support the proposed amendments to the Navajo Nation Veterans Trust Fund, whereas; four percent (4%) will be allocated as such, three percent (3%) will be allocated towards the VTF Financial Assistance Program and one percent (1%) to be allocated towards the Navajo Nation Veterans Housing Trust Fund.

CERTIFICATION

I, Gilbert Platero, Commander of ENAVO, hereby certify that the foregoing is a true and accurate copy of a resolution duly adopted at an ENAVO meeting convened on June 10, 2026, at the Becenti Chapter, Becenti, New Mexico, with a quorum present. The resolution was approved by a vote of 19 in favor, 00 opposed, and 04 abstentions.

Motion by: Samuel Sage

Second by: Albert Benally



7-7-2026
Gilbert Platero, Commander, ENAVO

Gilbert Platero, Commander
Hubert Smith, Vice-Commander

Gilbert Yazzie, Secretary
Sherilynne Juan, NNVAC Representative

NAVAJO NATION

867

7/20/2026

Navajo Nation Council 2026 Summer Session

03:15:05 PM

Amd# to Amd#

(CONSENT #2)

PASSED

MOT James, V

New Business: Item F.

SEC Notah, N

#0064-26; #0073-26; #0102-26;
#0127-26; #0171-26

Yeas : 21

Nays : 0

Excused : 1

Not Voting : 1

Yea : 21

Begay, H

James, V

Nez, R

Simpson, D

Begay, N

Jesus, B

Nez, T

Tolth, G

Charles-Newton, E

Johnson, C

Notah, N

Yanito, C

Claw, S

Mitchell, A

Parrish, S

Yazzie, C

Crotty, A

Nez, A

Simonson, G

Yazzie, L

Daniels, H

Nay : 0

Excused : 1

Tso, O

Not Voting : 1

Slater, C

Presiding Speaker: Curley, C