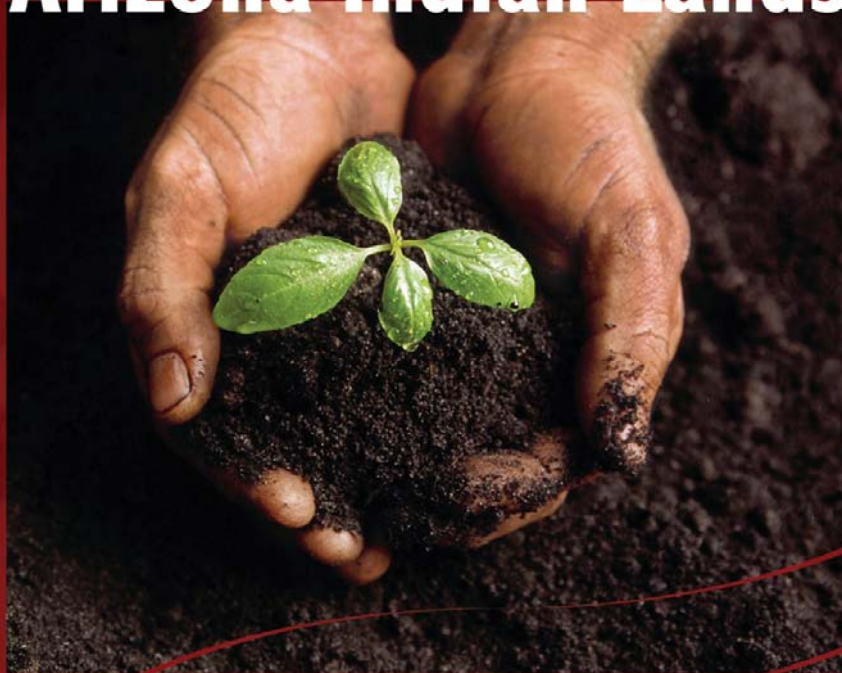




**Center for American Indian
Economic Development**
at Northern Arizona University

Doing Business on Arizona Indian Lands



Doing Business on Arizona Indian Lands is a business and economic development resource for both Indian and non-Indian persons. The primary goal of this guide is to help readers recognize the economic potential of Arizona Indian tribes and to ease business and economic development by providing a practical guide to the process on each Arizona Indian Reservation.

Information on Arizona Indian Tribes is presented so that readers can become familiar with the culture, values, and the economic, community, and business development achievements of each tribe.

Every effort was made to present reliable and accurate information. Whenever possible, the data used was from the United States Census Bureau's Census 2000, the 1990 Census, the Arizona Commission of Indian Affairs, the Arizona Department of Commerce, the Arizona Department of Economic Security, or from the publications of those two agencies. Also whenever possible, information was obtained directly from each Arizona Indian Tribe. In lieu of that, information was gathered from various other sources: each tribe's official website, official government websites, United States or Arizona agency reports, newspaper articles, and other organization's websites.

No warranties or promises of accuracy are made by CAIED. Neither the Arizona Board of Regents; the University, its faculty and staff; nor the Center for American Indian Economic Development assume any responsibility or accrue any liability for the reliance by any parties upon this compilation or any portion thereof.

More information about Arizona Indian Tribes can be obtained directly from each of the tribes (contact information is provided in this guide) or from the Center for American Indian Economic Development's resource library on Northern Arizona University campus in the College of Business Administration building.

We welcome your comments, suggestions and corrections.

Ann Keller
Program Coordinator
Center for American Indian Economic Development
January 2005

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Proceeds from sales of this publication go to the Northern Arizona University Center for American Indian Economic Development's budget to help defray publication costs and for delivery of CAIED services to the Arizona Indian population.



Center for American Indian
 Economic Development
 at Northern Arizona University

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As' kwa li! (Thank you in Hopi)
Ahe' hee'! (Thank you in Navajo)

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NATIONAL SNAPSHOT

Population

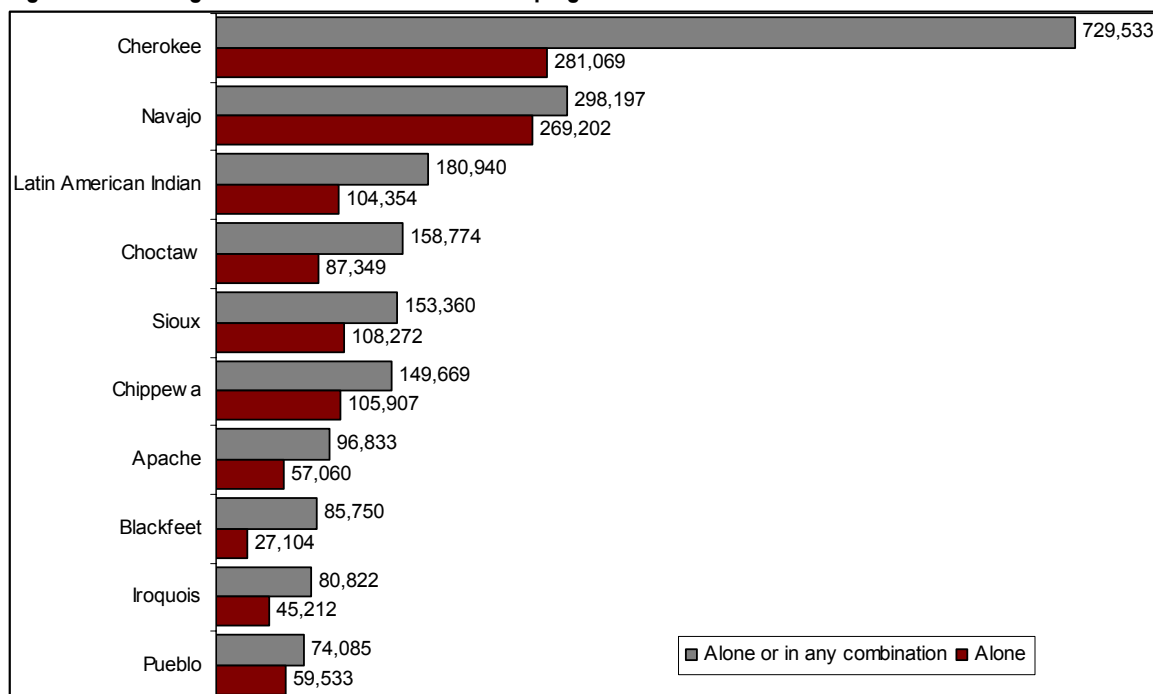
According to Census 2000, there were 4.1 million American Indian and Alaskan Natives (AI/AN) in the United States, which is 1.5 percent of the total population. Between the 1990 Census and Census 2000, the AI/AN alone population increased 26 percent, the AI/AN alone or in any combination population increased 110 percent. Census 2000 respondents could identify themselves as being part of one race (alone) or as being part of multiple races (alone or in any combination). (United States Census Bureau, *Census 2000 Brief: The American Indian and Alaskan Native Population: 2000*)

Tribal Grouping

Census 2000 reported that more Americans identified themselves as Cherokee than as part of any other tribal grouping, followed by Navajo, and then by Latin American Indian. "Tribal grouping" refers to the U.S. Census Bureau practice of combining individual tribes into a general tribe or group, such as Alamo Navajo, Tohajiilee Navajo, and Ramah Navajo into one tribal group: Navajo. (United States Census Bureau, *Census 2000 Brief: The American Indian and Alaskan Native Population: 2000*)

Figure 1, below, graphically depicts the tribal grouping population figures for American Indians and Alaskan Natives who chose only one race ("alone" – illustrated by the burgundy bar) and those who chose one or more races ("alone or in any combination" – illustrated by the grey bar).

Figure 1– Ten Largest American Indian Tribal Groupings: 2000



Source: US Census Bureau, Census 2000 Summary File 1



DOING BUSINESS ON THE NAVAJO NATION

The Navajo Nation covers the corners of three states: Arizona, New Mexico, and Utah. Consisting of 27,635 square miles, the Navajo Nation is the largest Indian reservation in the United States. Arizona's portion



of the Navajo Nation alone measures 11.6 million acres. Arid deserts and alpine forests characterize the land. High plateaus, mesas, and mountains as high as 10,500 feet are interspersed among lower desert regions as low as 5,500 feet. Volcanic activity and wind and water erosion have formed and carved the Navajo Nation's many majestic mesas, mountains, and canyons. Navajoland boasts many world-renowned, scenic sites such as Canyon de Chelly, Shiprock, Monument Valley, the Chuska Mountains, and the Painted Desert. The beauty and culture of the Navajo Nation draws 5 million tourists annually.

Major natural resources of the Navajo Nation are land, minerals, and water, with local water sources being rather scarce. The reservation holds 523,000 acres of Ponderosa pine and Douglas fir, and 4.5 million acres of Piñon pine and Juniper. The subsurface geology is rich in coal, oil, and gas, which provide major sources of revenues for the Navajo Nation. Other mineral resources include uranium, copper, fractured sand, helium, gypsum, clay, sand, and gravel.

Population

According to the Census 2000 there were 298,215 Navajo scattered throughout the country, of which 131,166 lived in Arizona; 106,807 in New Mexico; 16,445 in Utah; 14,348 in California; and 6,858 in Colorado. The rest of the country accounted for 22,591 Navajo individuals.

The population of the Navajo Nation in 1999 was 180,462. Of this number, 167,528 were Navajos; 7,700 other American Indians; 4,316 were White; 2,296 were Hispanic; and 138 were African American. Please note that these numbers will not add up to 180,462 because some individuals consider themselves part of more than one ethnic group (U.S. Census Bureau, Census 2000).

According to the estimate of the Navajo Nation's Support Services Division of Economic Development (SSDED), the current population of the Navajo Nation is 190,496 (2003).

Labor Force & Employment

SSDED conducts an employment and income survey on the Navajo Nation annually. The latest figures are available for 2003.

- a) Unemployment Rate: In 2003 the unemployment rate on the Navajo Nation was 47.57%, whereas the United States, Arizona, New Mexico, and Utah's annual average unemployment rate for 2003 was 6.0, 5.6, 6.4, and 5.6, respectively (U.S. Department of Labor, Bureau of Labor Statistics).
- b) Per Capita Income: In 2003 the Navajo Nation's per capita income was



\$7,412. That same year the per capita income for the nation was \$31,459; for Arizona \$26,931; for New Mexico \$25,502; and for Utah \$25,230 (U.S. Department of Commerce, Bureau of Economic Analysis).

The per capita income of the Nation is one of the lowest in the country. According to Census 2000, among American Indian tribes in Arizona, the Arizona portion of the Navajo Nation had a per capita income of \$7,578, one of the lowest in Arizona (U.S. Census Bureau, Census 2000, [Census Profile](#)).

c) **Poverty Level:** According to Census 2000, 40.1% of Navajo families were living below poverty level as opposed to 9.2% of families in the United States; 9.9 in Arizona; 14.5 in New Mexico; and 6.5% in Utah (U.S. Census Bureau, Census 2000).

Education

Kindergarten through twelfth-grade education is provided by 57 state public schools, 47 Bureau of Indian Affairs schools, 13 community-controlled contract schools, and various private (mission) schools. In addition, the Navajo Nation's Head Start Program offers early childhood education at 123 centers across the reservation. Post-secondary education is available from Diné College (tribally owned), Northland Pioneer College; and Crownpoint Institute of Technology, a tribally owned vocational and technical training center. Each year, the Navajo Nation awards college and vocational scholarships to eligible Navajo students. More than 300 Navajo students receive bachelor's degrees, and more than 100 Navajo students obtain graduate degrees annually.

The Navajo Nation has one of the lowest educational attainment levels in the country. According to Census 2000, only 55.9% of the people 25 years and older has a high school diploma or a postsecondary degree. In contrast,

80.4% of population of the United States has a high school diploma; in Arizona 80.9% of its residents has a high school diploma; in New Mexico 78.8; in Utah 87.7%. Similarly, only 7.3% of Navajos have a bachelor's degree or higher compared to 24.4% of the US population; 23.5 Arizonans, 23.4 New Mexicans; and 26.1% Utahans (US Census Bureau, Census 2000).

Tribal Government

The first Navajo Tribal Council was formally acknowledged through federal regulations in 1923 in order to provide a procedure for obtaining Navajo consent to oil and gas leases. The Navajo Nation is comprised of land obtained through Presidential Executive Orders, allotments under the Homestead Act, and purchases with oil and coal income. The Navajo Nation tried to set up a constitutional government from 1936 to 1938, but the Secretary of Interior refused approval, citing continued factionalism among the Navajos as his reason. Instead, the Bureau of Indian Affairs issued federal regulations in 1938, similar to the 1923 regulations for the first Tribal Council.

Democratic elections for the Navajo Nation Council (formerly "Navajo Tribal Council") have been held every four years since 1938. "Rules for the Governance of the Navajo Tribal Council," which were amended in December 1989 (commonly referred to as Title II) now serve as the basis for tribal operations. The Navajo government is comprised of three branches (legislative, executive, and judicial), and contains various "checks and balances" among the branches.

Local government is carried out through entities called chapters, which are geographically subdivided populations of tribal members. Each of the Navajo Nation's 110 chapters is centered around or near a population center. Each chapter is governed and operated by an elected president, vice-president, secretary, and treasurer. Through a

voting process, chapters offer local residents the opportunity to “govern themselves through passage of ordinances, by setting priorities for projects and funding...” (Office of Navajo Government Development). Chapters’ power to determine and influence development has been strengthened by enactment of the Local Governance Act, which enables tribal members to vote on local economic development issues, such as the granting of home and business-site leases within the community. Though chapters have significant power in community planning and development, the ultimate authority legally remains in the hands of the Navajo Nation Council.

The chapters are represented in Window Rock (the Navajo Nation’s capital) by elected delegates. Currently, 88 delegates form the Navajo Nation Council. The Navajo Nation’s President and Vice President are elected by popular vote by the Nation’s electorate. The Navajo Nation’s Council uses the Navajo Nation Code—a comprehensive written set of laws and rules—to govern itself and to conduct business. Additionally, the Navajo Nation uses the United States Code of Federal Regulations (CFR), Title 25 to regulate business practices within the Navajo Nation.

Industrial Park Sites

The Navajo Nation has established seven industrial sites, three of which are located in Arizona.

1. Chinle Industrial Site, Chinle, AZ: Thirty acres, 3 acres developed, 2 warehouses, all utilities available. Tenants include Navajo Wool Marketing Industry, Coca Cola Bottling Plant, Plateau Materials, Inc., Midway Resale Outlet.
2. Fort Defiance Industrial Site, Ft. Defiance, AZ: Fifty acres, 9.6 acres developed, 1 plant, 3 warehouses, all utilities available. Tenants include Packard/Hughes’ Interconnect wiring

facility, Navajo Housing Authority, Navajo Wool Marketing Industry.

3. Leupp Industrial Site, Leupp, AZ: Hundred acres, 5 acres developed, multi-purpose facility for office space and light industry, all utilities available. Tenants include Leupp Chapter, Navajo Nation Water Development, and Coconino County Solid Waste. (Source: Navajo Nation Division of Economic Development.)

For more detailed information, refer to the Industrial Parks section, or contact the Division of Economic Development’s Project Development Department (928) 871-6968.

Gaming

The Navajo Nation signed a gaming compact with the State of Arizona in 2002, and in 2003 signed a new compact enabling it to lease its and slot machine allocation to another tribe. In 2004, the Navajo Nation legalized gambling, paving the way for a casino to built on the Navajo Nation Reservation.

Enterprise Zones

The Arizona Enterprise Zone program provides private investment incentives in distressed areas. Generally, incentives include state-income tax and state-property tax credits for any business operating in an enterprise zone in Arizona. Benefits are limited on reservation lands. Non-Navajo members operating a business on the Navajo Reservation may qualify for state income tax credits. Because the state does not tax property and tribal-member income on the reservation, the state-tax benefits will not apply to tribal members employed on the Reservation.

The northwest portions of the Navajo Nation are located within the Apache and Navajo County state-organized enterprise zones.



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Empowerment Zones

The northwestern portion of the Navajo Nation is designated an Enterprise Community through the US Department of Agriculture.

Federal Income Tax Incentives

Employers operating a business within the Navajo Nation may be eligible for two federal tax incentives per the Omnibus Budget Reconciliation Act of 1993.

- Employers may be allowed accelerated rates of depreciation on capitalized buildings and equipment, effectively reducing the investor's cost of capital.
- Employers may also receive credit against income tax liability based on the number of employees.

For more information:

Division of Economic Development
(928) 871-6544

Navajo Nation Taxes & Credits

The Navajo Nation does not tax corporate income, inventories, personal income, property, or unemployment. It does collect a business activity tax, to which particular deductions apply. For more information, refer to the Regulatory Environment section.

Overall Economic Development Plan

Projects in Development

The Navajo Nation Division of Economic Development (DED) is in the process of implementing a number of economic development projects on the Navajo Nation. The list is big and the cost is enormous.

- Latex Glove Manufacturing Plant:**
Because of bio-chemical terrorist threats, the use of latex glove is expected to expand dramatically in the United States. The Division is working with a latex glove manufacturing company to expand its business onto the Navajo Nation. The current proposed site is Nahatadziil. A building owned by the Navajo-Hopi Relocation Commission is available at the moment. The estimated cost of the project is \$2.7 million and the Division is in the process of obtaining funding for the project. Our status as Hubzone and high possibility of acquiring 8(a) status, as well as DOD and other Federal, State and Local government agencies' set-asides, will be quite favorable to us.
- Montezuma Creek Sewing Factory:**
Tennessee corporation Omega Apparels entered into a contract with the US Department of Defense to sew various uniforms for the Navy. NevaSew, a Montezuma Creek name, will be the first product line. NevaSew will be producing green skirts for the Navy. A Utah consultant is in the process of developing business plan for the firm. The consultant will also loan \$100,000 to the firm, and a Utah farmers' cooperative will

It is estimated that once everything falls into place 60 jobs will be created.

contribute \$90,000 for start-up cost and operation. The Utah Navajo Trust Fund will contribute another \$5,000 and will also clean up the facility where the firm will be located and will charge \$300 a month. The Navajo Department of Workforce Development will help provide planned to start in January 2004, and the production is to start in February, 2004.

a) BCDS Manufacturing Operation:

BCDS Manufacturing is to be a joint venture between BCDS, Incorporated of Durango, and the Navajo Nation. At the moment this project is being proposed in the Economic Development Committee of the Navajo Nation. The initial product to be manufactured is a biochemical decontamination kit called M11, which is used by the US military. Additional products are biochemical decontamination shelters and "portajohns," which will be supplied to the US military. The plant will be located at the old Wool Marketing warehouse in Shiprock. The renovation of the building is being carried out. Our status as Hubzone, the plant's eventual 8(a) certification, DOD's and other Federal agency's set-asides for the minority and American Indian businesses are some of the efficient tools we have in our hands. We plan to use \$300,000 from the BIDF for this project.

- b) Bottling Water Project: A feasibility study for this project is almost complete and will determine the location and market of the project more precisely. The plant will be a high tech plant -- similar to one near San Bernardino in California. The proposed location is Winslow area.

- c) A second Bottling Water Project proposal from Minnesota has four phases. The first phase will cost \$1.2 million; one bottling water plant will be established. In Phase II, the plant

We expect this to cost between \$4 and \$10 million and to create 65 jobs.

will
start
prod

ucing ice. Phase III will develop a distribution program using vending machines, and Phase IV will establish remote water purification plants.

e) Housing Panel Manufacturing:

Advanced Building and Development LLC of Colorado produces housing panels. Houses constructed by using these panels are very energy efficient. The Division is working to establish a plant here on the Navajo Nation. The project is in its preliminary stage. To'hajiilee and Church Rock have been identified as possible sites.

d) Indian Tribal Economic Alliance

(ITEA): The ITEA consists of ten Indian tribes. ITEA generated \$35 million in revenue from a contract with the DOD by digitizing DOD manuals and directories. The DED of the Navajo Nation is a new member of the ITEA. We plan to form a cooperation to manage the Navajo IT operation.

e) White Cone Commercial Development:

Phase 1 – Site Development is in the bid process to prepare a 4 acre tract of land in White Cone, Arizona, a southwestern community for future business. The target business is a 8,000 – 10,000 square foot retail center that includes a gas station, convenience store, and a small sit-down restaurant.

- f) Sawmill Retail Center: Site development for a small retail center currently being advertised for bids. Target business for the 6 acre tract of



land in Sawmill, Arizona, includes a gas station and convenience store.

- g) Karigan Housing Development – Phase II: Phase II development of housing on Karigan Estates in St. Michaels, Arizona, will begin in July. The project is a continuation of homeownership on fee lands located on Karigan Estates.
- h) Newlands Shopping Center: Infrastructure planning and development to accommodate a full-scale shopping center in Sanders, Arizona, is in architect and engineering stages. The project will proceed for tenant recruitment and construction of a facility to accommodate the Newlands community.

To promote tourism on the Navajo Nation and to capture more tourist dollars, a number of projects have been planned. A major project is described below.

Antelope Point Marina & Resort Project:

Of all the projects related to tourism development on the Navajo Nation, Antelope Point Marina and Resort has a special significance, as it is to be located at one of the most magnificent places on the Navajo land.

This project has a very long history. This project was a 1983-84 Overall Economic Development Plan priority, some 20 years ago. Some say that this project was talked about as far back as in mid-60s. However, it is only recently that some real development started taking place. In coordination with the National Park Service, a public boat launch ramp was built in spring 1999, and a seasonal day-use recreation area is operational from May to October.

The National Park Service and Navajo Nation entered into Concession Contract and Business Site Lease in January 2003 and September 2002

respectively with Antelope Point Holdings, LLC of Paradise Valley, Arizona, as the developer and operator of the proposed [Antelope Point Marina and Resort](#). Once the four phase project is completed in December 2006, The Antelope Point Holdings, LLC will have invested up to

\$75 million to develop the marina and resort and it will comprise of:

1. A 225 room lodge,
2. 300 wet slips for lease,
3. 120 wet slips for the boat rental fleet,
4. 80 wet slips for courtesy docking,
5. A floating marina village,
6. A 30 acre dry storage site,
7. A Recreation Vehicle Park and campgrounds.

A list of future projects is depicted in the table below.

Table 1 – Future Projects

FUTURE PROJECTS	LOCATION
NAPI Rail Development	Church Rock
Thompson's Mini Market	Church Rock
Clear Choice Water Systems	Navajo, NM
Navajo Safety Products, Inc.	Newlands
Ft. Wingate Land Transfer	Fort Wingate
White Cone Commercial Center	White Cone
Sawmill Commercial Center	Sawmill
Karigan Estates Housing - Phase II	St. Michaels
Newland Shopping Center	Newlands
Latex Gloves Manufacturing	

Economic Development Updates

The important accomplishments of the Division in the last couple of years are described below:

1. Dilkon Shopping Center:
Dilkon Shopping Center is a 26,000 square foot commercial building that has five tenants and two vacant lease areas. Construction of the center began in October 2001 and was completed in 9 months at a cost of \$4 million. In



October, 2000, the Navajo Nation was awarded a Public Works Grant in the amount of \$2.5 million from the US Department of Commerce Economic Development Administration-Seattle Regional Office. Other funding sources include Navajo Nation DED and Navajo Nation Shopping Center Management Program.

In September 2002, the project was recognized by the US Department of Commerce-Economic Development Administration for achievement in business development at their annual conference in San Diego, California.

2. Karigan Child Care Center:

Navajo Nation purchased 113 acres of private land known as Karigan Estates and the DDE was responsible for developing it. The overall master plan of development included housing, office building complex, restaurant, a commercial area and a day care center.

Karigan Child Care Center is a 15,000 square foot building that can accommodate up to 170 children. The center has 16 classrooms, three learning centers, a large cafeteria, kitchen, laundry room, administration rooms and is fully furnished and consists of three playground areas. The \$3 million project was primarily funded by the Department of Health & Human Services, Administration for Children & Families through a grant awarded to the Navajo Nation Division of Social Services. Other funding sources included the Navajo Nation Division of Economic Development.

The intent of the development of Karigan Child Care Center is to provide a unique center that will accommodate the critical need for childcare services. The center has unique characteristics within the interior and exterior designs of the building that derived from Navajo cultural concepts and relate to the development of children.

The project began construction on June 5, 2000 and was completed on September 30, 2001.

3. Karigan Professional Building

Complex: A two-story office building of 28,646 square feet being was constructed on 2.28 acres of land within the Karigan Estates at St. Michaels, Arizona. The project includes a structure of steel frame, concrete foundation, stucco, exterior/interior finish, aluminum window units, single ply roof system, plumbing and HVAC system, utilities, asphalt pavement, concrete curbs/sidewalk, landscaping and office furnishing. The complex was constructed in compliance with current building and fire codes.

A listing of completed projects is shown in the table, next page.

Table 2- Navajo Nation Division of Economic Development Completed Projects

COMPLETED PROJECTS	LOCATION	COMPLETED PROJECTS	LOCATION
McDonalds	Window Rock	Cabinets Southwest, Inc.	Church Rock
Burger King infrastructure	Kayenta	Ayani Nex, Inc.	Shiprock
Church's Chicken	Window Rock	Silver State Construction	Shiprock
Chevron/Burger King	St. Michaels	Navajo ACE Home Center	Shiprock
Karigan Professional Office	St. Michaels	Dine Pizza	Shiprock
Karigan Child Care Center	St. Michaels	Farmers Insurance Group	Shiprock
Karigan Estates Housing -	St. Michaels	BCDS Manufacturing Company	Shiprock
Karigan Estates	St. Michaels	Temporary Assistance to Needy	Shiprock
Gallup Camper Sales	Church Rock	Raytheon Missles Systems	NAPI
US Post Office	Window Rock	Hampton Inn infrastructure	Kayenta
Coca-Cola Bottling Company	Chinle	Mechtronics	Fort Defiance
Ducommun Technologies	Fort Defiance	Denny's and Days Inn	St. Michaels

Business Development Process

Small Business & Franchise Site Leases

For any business to operate on a business site, a business-site lease is required.

The Navajo Nation Council, per Resolution CAU-42-87, enacted the Navajo Nation Business Site Leasing Act of 1987. The Navajo Nation Council delegated oversight and lease-approval authority to the Economic Development Committee (EDC). This standing committee is headquartered in Window Rock, Arizona, the Navajo Nation's capital. Under the EDC, the Division of Economic Development (DED) carries out economic and business development administrative functions. A division of the executive branch, the DED is authorized to process business-lease applications and provide technical assistance to business lease-seeking entrepreneurs. The DED's Regional Business Development Offices (RBDOs) provide services at the local, community level throughout the reservation. They are located in Shiprock and Church Rock, New Mexico; and Fort Defiance, Chinle, and Tuba City, Arizona. Each RBDO serves the businesses in its respective agency, or geographical area in cooperation with

surrounding communities' chapters (through a voting process, chapters provide resolutions permitting or disallowing development projects).

For businesses located in their respective agencies, RBDOs:

- Provide small businesses with technical assistance
- Monitor business' adherence to lease agreements,
- Serve as liaisons between local businesses and the DDE in Window Rock.

Technical assistance consists of:

- Guiding small businesses through the steps of obtaining a lease or lease renewal
- Recommending approval or disapproval of leases to the EDC
- Assisting in the development of business plans and financial statements,
- Helping clients prepare loan packages and obtain financing,
- Helping small businesses obtain Navajo Business Certification.



Business-Site Lease Procedures

Below is an outline of the procedures for obtaining a business-site lease. It should be noted that in 1998, the Navajo Nation Council approved the “Local Governance Act,” which conditionally delegated local chapters with the authority to approve business-site leases within their respective areas. As of the publication date of this document, the procedures and regulations for chapters to approve business-site leases have not yet been adopted; therefore, the following procedures have not been amended, and are specific to obtaining a lease through the Economic Development Committee.

Processing time is dependent on land availability, and the business owner’s ability to fulfill her/his responsibilities in the process. The process may take as few as two months or as many as eighteen. Many of the procedures are required per Title 25, Part 162, of the Code of Federal Regulations.

- 1) The applicant obtains an application package from the appropriate RBDO (each RBDO oversees leasing in its respective agency).
- 2) The applicant obtains Navajo Procurement Act Clearance. Navajo law requires that any person who is receiving a business-site lease from the Navajo Nation not owe any outstanding debts to the Navajo Nation.
- 3) The applicant completes the application and returns it to RBDO with the following documents:
 - a) Location map of proposed business site.
 - b) Site plan showing dimensions of site including acreage, location, parking, water and sewer layout, and other existing utilities.
 - c) Preliminary building plans with explanation of how proper sanitation will be provided. Businesses must comply with Federal and Tribal ordinances and regulations, including, but not limited to, provision of handicap access ways, and adherence to building safety guidelines and sanitation requirements.
- d) If applicant’s business is incorporated under the state of Arizona or the Navajo Nation Code, she/he must provide copies of: Articles of Incorporation, a license to do business in Arizona or on the Navajo Nation, evidence of authority for officers to execute documents, and Resolution of Board of Directors authorizing lease agreements.
- e) Business plan. The business plan should include a copy of the chapter’s resolution of support. (A resolution is the chapter’s documenting its majority-vote approval of the business-site lease in the chapter’s community.)
- 4) The RBDO will submit a request to the local Bureau of Indian Affairs (BIA) agency’s Real Property Management (RPM) for an appraisal. The appraisal will be used to determine fair market rental for the business-site lease. The BIA agency’s RPM will request appropriate appraisal from an Area Office Appraiser.
- 5) The lease applicant will secure and furnish various clearances as required by the Business Regulations and Business Site Leasing Act of 1987. The RBDO will help the applicant locate appropriate clearance authorities. The clearances required are:
 - a) Location Clearance. RBDO will inform the applicant of the local Land Administration office that will assist the applicant.
 - b) Utilities Clearance. (gas/electricity, water, and sewage).
 - c) Road Access Clearance (turnouts/rights-of-way). Contact respective RBDO for local Highway Department.
 - d) Sanitation Clearance. The US Indian Health Services reviews and approves proposed site and building plans.
 - e) Archeological Clearance (required by federal law). The applicant is



- responsible for paying archeological assessment fees.
- f) Environmental assessment (required by federal law). The applicant is responsible for paying for the environmental assessment and submitting it to the local BIA agency's RPM who will review it, and then forward the reports to the Area Environmental Quality Office for formal clearance by the Bureau of Indian Affairs.
 - 6) The RBDO reviews the application packet and clearances for completeness.
 - 7) The RBDO negotiates lease terms and conditions with applicant.
 - 8) The RBDO prepares the proposed Economic Development Committee (EDC) resolution and the proposed lease instrument for the Committee's action.
 - 9) RBDO/RPM reviews application packet and lease draft for accuracy and completeness.
 - 10) Six copies of the lease-application packet are made and are signed by the lessee.
 - 11) The RBDO forwards the EDC resolution and completed application to the following offices for signatures:
 - a) Division of Economic Development
 - b) Department of Justice
 - c) Controller
 - d) Legislative Counsel
 - e) Office of the President
 - 12) Upon approval of a lease by the Economic Development Committee and the Bureau of Indian Affairs, a business site lease number is assigned and lessee must meet the following requirements:
 - a) Obtain performance bond in the amount stated in the lease to be filed with the BIA.
 - b) Remit lease fee to the BIA (amount varies depending upon annual rental).
 - c) Submit evidence of public liability and personal injury insurance to be filed with the BIA and DED.
 - d) Submit copy/proof of fire insurance coverage with extended coverage

endorsements including vandalism coverage written jointly in the names of the Lessee(s) and Lessor covering the full insurable value of all improvements on the leased premises.

- 13) The lessee(s), if non-Navajo, must comply with provisions of 25 CFR 141. The Indian Traders Bond provisions relate to regulations and procedures for conducting business on the Navajo Nation. The provisions require the lessee to obtain a business license, performance bond, fees, and permits. The lessee is required to adhere to proper business practices.
- 14) The lessee complies with all terms and conditions of lease.

Shopping Center Site Leases

The following entities operate shopping centers on the Navajo Nation.

Navajo Nation Shopping Centers (NNSC)

To support business and economic development, the Navajo Nation Council created the Navajo Nation Shopping Center (NNSC), a quasi-enterprise, in 1983. Through the NNSC, business owners may lease shopping center space to house such businesses as laundries, theaters, supermarkets, fast food franchises, gas stations, retail outlets, and offices.

Table 3 – Navajo Nation Shopping Centers

SHOPPING CENTER	LOCATION	SQ FT
Window Rock Shopping Center	Window Rock	103,384
St. Michaels Shopping Center	St. Michaels	53,350
Tuba City Shopping Center	Tuba City	62,531
Shiprock Shopping Center	Shiprock	91,454
Kayenta Shopping Center	Kayenta	81,135
Crownpoint Shopping Center	Crownpoint	43,838
Pinehill Shopping Center	Pine Hill	12,000
Pinon Shopping Center		25,500
Navajo Pine Shopping Center	Navajo	18,000
Dilkon Shopping Center	Dilkon	26,000



For space availability and information, contact:

[Navajo Nation Shopping Centers](#)

PO Box 478

Window Rock, AZ 86515

Phone: (928) 871-2219/2218

Fax: (928) 871-4217

NNSC Shopping Center Lease Procedures

The following procedures for obtaining a shopping center lease are not all-inclusive. Processing time is dependent on space availability, and may take from 30 to 60 days.

- 1) Prospective tenant obtains application from NNSC.
- 2) Tenant submits application and business plan for NNSC review.
- 3) Tenant and NNSC negotiate lease terms.
- 4) NNSC prepares draft resolution and initiates review process with Economic Development Committee.
- 5) Economic Development Committee reviews for approval.
- 6) Tenant signs six sets of lease agreements.
- 7) NNSC obtains Navajo Nation's President's signature on lease agreement.
- 8) BIA Branch of Real Property Management reviews lease.
- 9) Lessee submits the following to BIA:
 - a) Lease Fee
 - b) Evidence of public liability, personal injury, and property damage insurance
 - c) Evidence of fire/casualty injury insurance
 - d) Performance Bond or security deposit
- 10) Final approval of the shopping center lease is obtained from the Bureau of Indian Affairs, and the lease is distributed.

Dineh Cooperatives Shopping Center

Not affiliated with the Navajo Nation Shopping Centers, Dineh Cooperatives, Inc. is a Community Development Corporation. It operates the Tseyi Shopping Center in Chinle, Arizona. For leasing information, contact:

[Tseyi Shopping Center](#)

PO Box 10

Chinle, AZ 86503

(928) 674-3418

Industrial Development Procedures

The Navajo Nation's Industrial Development Unit (IDU), within the Project Development Department, manages the Nation's seven industrial sites. The Nation has withdrawn land from community use and obtained necessary clearances in order to allow tenants to quickly locate businesses on the sites. The following steps outline the leasing process for these sites.

- 1) Applicant meets with IDU.
- 2) Applicant delivers lease proposal and supporting documents to IDU, which include:
 - a) corporation documents (if the business is incorporated)
 - b) preferred site
 - c) site plan
 - d) proposed leasehold improvements
 - e) desired length of lease
- 3) IDU reviews application, supporting documents, and initiates draft lease agreement if acceptable. IDU presents package to BIA Real Property Management.
- 4) IDU prepares Economic Development Committee (EDC) or other Committee resolution, obtains surnaming approvals, and EDC approval by resolutions.
- 5) IDU obtains finalized lease agreement and acceptance of agreement by lessee. IDU forwards lease to BIA Area Director for signature and distribution.
- 6) Applicant begins business operation and complies with lease contract.

Other industrial land-development options exist. They require completion of the land withdrawal process, which will change the designated use of the land from farming or grazing use to business-purpose use. For further information regarding land withdrawals, contact:



Project Development Department
Navajo Nation DED
PO Box 663
Window Rock, AZ 86515
Phone: (928) 871-6968/6507
Fax: (928) 871-7381

Regulatory Environment

Businesses operating within the Navajo Nation must comply with both US Federal regulations as well as Navajo Nation Code ordinances.

Navajo Preferential Employment

The Navajo Preference in Employment Act (Navajo Nation Code, Title 15, Chapter 7) was enacted to expand and to protect employment and training opportunities for Navajo workers within the Navajo Nation. The ordinance requires preferential employment of Navajos by non-Government employers operating within the boundaries of the Navajo Nation. In addition, construction contractors are subject to payment of the Navajo Nation Prevailing Wage Rate for non-federally financed construction projects. For more information contact:

Office of Navajo Labor Relations
PO Drawer 1943
Window Rock, AZ 86515
(928) 871-6800

Environmental Requirements

The Navajo Environmental Protection Agency (NEPA) was established in 1972. In conjunction with the US Environmental Protection Agency, NEPA protects the Navajo people and their environment from various forms of contamination and insures compliance with applicable environmental laws. Prospective businesses are encouraged to contact NEPA for information on local regulations governing environmental assessments and other clearances. For more information contact:

[Navajo Nation EPA](#)

PO Box 339
Window Rock, AZ 86515
(928) 871-7692

Federal Regulations

Federal regulations govern the leasing of Indian trust lands under 25 CFR, Part 162. Federal regulations also govern business activities on Indian lands under 25 CFR, Part 141. To ensure good business practices within the Navajo Nation, the regulations in Part 141 require that non-Navajo-owned businesses obtain licensing by the Bureau of Indian Affairs and complete steps beyond those required by Navajo business owners. They must also obtain a Trader's License and obtain a Trader's Bond (\$10,000) from the Bureau of Indian Affairs. For information regarding 25 CFR, contact the local Bureau of Indian Affairs office. Contact information may be found in the Principal Authorizing Agents section.

General Business Activities

The Navajo Nation has enacted the ordinances, identified in Table 5 below, to regulate business activity. For further information contact the Navajo Division of Economic Development (928) 871-6544.

Table 4 – Navajo Nation Tribal Ordinances

ORDINANCE	NO.	DESCRIPTION
Navajo Business Preference Law	Title 5, Chapter 2	Requires that business entities within the Navajo Nation issuing requests for bids to provide certified Navajo-owned businesses the opportunity to bid on projects (purchases of materials or services).
Navajo Nation Business Site Leasing Act of 1987	Title 5, Chapter 11	Governs new business-site leases on previously withdrawn or leased land, including but not limited to industrial parks, shopping centers, trading post sites, and other commercial leases.
Navajo Uniform Commercial Code	Title 5A	Governs the sale of goods, enforcement of contracts, remedies for breaches of contract, obligations and liabilities of those using negotiable instruments in transactions, and procedures for a creditor to enforce a security interest.
Navajo Preference in Employment Act	Title 15, Chapter 7	Requires that entities within the Navajo Nation provide hiring preference to Navajo workers and employees.
Navajo Corporation Code	Title 5, Chapter 19	Provides for the registration of corporate entities requesting permission to conduct business or non-business transactions within the Navajo Nation.
Fuel Distributors Licensing Act	Title 24, Chapter unknown	Requires all businesses that are distributing fuel within the Navajo Nation to obtain a license from the Office of the Navajo Tax Commission.
Repossession of Personal Property	Title 7, Chapter 5	Provides legal procedures for repossession of personal property specific to the Navajo Nation.
Navajo Business Procurement Act	Title 12, Chapter 15	Prevents the Navajo Nation from issuing lease permits or lease-renewals, contracts, loans, or money to any person or business entity who owes outstanding debts to the Navajo Nation; has failed to meet a material or contractual obligation to the Navajo Nation or failed to comply with applicable laws; has been found to have engaged in unlawful or criminal activity; or has been convicted of a criminal offense within the previous ten years.

Taxation

Currently, the Office of Navajo Tax Commission (ONTC) administers 7 various types of taxes on the Navajo Nation. In FY 2003, various taxes brought approximately 48 million dollars to the Navajo Nation coffers.

A brief description of various taxes has been presented below.

- i. **Possessory Interest Tax (PIT):** 3% tax on the taxable value of a possessory interest granted by the Navajo Nation. “Possessory interest” is the right to be on Navajo land performing a particular activity. The most common forms of

possessory interests are oil and gas leases, coal leases, rights-of-way, and business site leases. All possessory interests fall within one of the five classifications set forth in the statute. The Office of the Navajo Tax Commission uses common appraisal methods to place a market value on the possessory interest. Next, the taxable value is calculated based on the classification system, where each classification’s taxable value is a certain percentage of its market value. Then, the tax rate of 3% is applied to the taxable value. Possessory interests with a taxable value of less than \$100,000 are not taxed.



The PIT is assessed annually on August 1, with one-half of the payment due November 1 and the remainder due the following May 1.

ii. Business Activity Tax (BAT): A tax on the net source gains (gross receipts less deductions) from the sale of Navajo goods or services, with the legal incidence of the tax on the party receiving the gross receipts. Navajo goods are all goods produced, processed, or extracted within the Navajo Nation and Navajo services are all services performed within the Navajo Nation. The taxable source gains are calculated by taking the gross receipts from the sale of such goods or services and subtracting out certain deductions: a standard quarterly deduction of the greater of \$125,000 or 10% of gross receipts, salaries and wages paid to Navajos, the cost of purchasing Navajo goods or services, and other payments made to the government of the Navajo Nation. The net source gains are then taxed at a rate of 5%.

The BAT is a self-reporting tax, with quarterly returns due 45 days after the end of each calendar quarter.

iii. Oil and Gas Severance Tax (SEV): 4% tax on the removal of oil and/or gas from any lands located within the jurisdictional territory of the Navajo Nation, regardless of ownership of such lands. The first purchaser of the product is responsible for filing and paying the tax, although the owner remains secondarily liable.

The SEV is a self-reporting tax, with monthly returns due 45 days after the end of the month.

iv. Hotel Occupancy Tax (HOT): 8% tax on the amount paid for the rental of a room in a hotel, motel or bed and breakfast. The legal incidence of the tax is

on the person paying for the room, but the hotel has the responsibility for filing forms and paying the tax, even if the tax is not collected from the lodger.

Navajo Nation employees and Council delegates on official business are exempt from the HOT, but employees of Navajo Nation enterprises are not exempt.

The HOT is a self-reporting tax, with quarterly returns due 90 days after the end of the quarter.

v. Tobacco Products Tax and Licensing Act (TOB): Tax on the sale of tobacco products within the Navajo Nation by a distributor or retailer. The tax rate is 40¢ per pack of cigarettes, with the rate for cigars and smokeless tobacco calculated slightly differently. The tax is collected at the distributor level.

The TOB is a self-reporting tax, with monthly returns due 45 days after the end of the month.

vi. Fuel Excise Tax (FET): The Navajo Nation Fuel Excise Tax became effective on October 1, 1999. This tax, with a rate of 18¢ per gallon, is administered in a manner similar to state gasoline taxes. The Office of the Navajo Tax Commission issues fuel manifests to be completed and filed by distributors, which specifies the delivery of fuel within the Navajo Nation. Distributors file tax returns and pay the tax on a monthly basis. Retailers and carriers are required to file reports. This statute also requires distributors, carriers, retailers and refiners to obtain appropriate licenses from the Office of the Navajo Tax Commission on a yearly basis.

The FET is a self-reporting tax, with distributor's monthly returns due 20 days after the end of each month. There are

also certain reporting requirements for retailers, carriers, and refiners.

vii. Sales Tax: 3% tax on gross receipts. This tax went into effect on April 1, 2002; it replaced the Business Activity Tax for Construction. It is very similar to state gross receipts taxes. The tax is imposed on all sales of goods or services within the Navajo Nation, with the legal incidence on the seller and is generally passed on to the consumer. Certain categories of sales are exempt from the tax.

Construction activity is now handled under the Sales Tax. It is taxed at a rate of 3% and no deductions are allowed; the tax rate is applied to the total gross receipts received by the contractor.

The Sales Tax is a self-reporting tax, with quarterly returns due 45 days after the end of each calendar quarter.

Income Tax: A proposed tax that is not in effect yet. This tax will be a tax on income earned within the Navajo Nation, similar to state and federal income taxes.

Agreements with surrounding states regarding credit against state taxes for tribal taxes paid are being explored. For more information, contact:

[Office of the Navajo Tax Commission](#)

PO Box 1903

Window Rock, Arizona 86515

Tel: (928) 871-6681

Fax: (928) 871-7608

Principal Authorizing Agents

The following entities play key roles in the development of a business on Navajo lands.

Representing the Navajo Nation Executive Branch, the President is the signatory on all business-site leases. For further information contact:

[The Navajo Nation](#)

PO Box 9000

Window Rock, AZ 86515

Phone: (928) 871-6352

Fax: (928) 871-4025

Navajo Economic Development Committee (EDC)

As a standing committee of the Navajo Nation Tribal Council, the EDC has authority to approve business-site leases, resolutions, and Navajo Business and Industrial Development loans. For further information contact:

Office of Legislative Affairs

PO Box 1400

Window Rock, AZ 86515

(928) 871-7232

Chapter Governments

Each Chapter represents a number of registered voters and conducts town-meeting style gatherings monthly to consider local and reservation-wide issues. Chapter resolutions state a community's position on decisions such as business development on local lands. For a listing of the 110 chapters, contact:

Navajo Nation Legislative Branch

[Community Services Program](#)

PO Box 1400

Window Rock, AZ 86515

(928) 871-6950

Navajo Division of Economic Development (DED)

One of twelve divisions within the Executive Branch, the DED is charged with the responsibility of providing an environment that is conducive to promoting and developing businesses in the commercial-, tourism-, industrial-related sectors of the Navajo Nation's economy, thereby creating job and business opportunities. The Executive Director of the Division reports to the President and consults with the Economic Development



Committee of the Navajo Nation Council. For further information contact:

Navajo Division of Economic
Development
PO Box 663
Window Rock, AZ 86515
Phone: (928) 871-6544
Fax: (928) 871-7381

The DED relies on the coordination and support of the following departments:

Support Services Department

This department is involved in: overall planning and administration; identifying various sources of financing for proposed projects; managing the Navajo Business & Industrial Development Fund (BIDF); administering the Navajo Small Business Lending and Micro Enterprise Loan programs; and providing general technical assistance. This department also collects economic and demographic data on the Navajo Nation (number of businesses, employment, per capita income, and economic leakage to off-reservation communities). For further information call (928) 871-6704.

Project Development Department

This department is divided into three development units:

- a) Industrial Development promotes and develops major industrial development projects on or near the reservation; promotes business activity incentives; ensures fair returns on tribal investments; creates employment and business opportunities; and manages industrial parks and sites. For more information, call: (928) 871-6968.
- b) Tourism Development promotes tourism by coordinating, planning, designing, and implementing tourism

projects near the many scenic, historic, cultural, and recreation areas. For more information, call (928) 810-8501.

- c) Commercial Development plans, develops, and monitors small- and medium-size business development projects; oversees the Navajo Nation Shopping Center; and implements the "Growth Center Strategy" to expand major shopping centers. For further information, call (928) 871-6507.

Business Regulatory Department

This department establishes, monitors, and improves accountability mechanisms for business and consumer activities; improves communication channels; strengthens regulatory measures; and implements and administers tribal business codes. For more information, call (928) 871-6714/671.

Small Business Development Department

This department is assigned with the following functions:

- 1) Administering the Business Industrial Development Fund (BIDF), micro-enterprise loan fund, and also helping applicants obtain commercial bank loans;
- 2) Maintaining two Tribal Business Information Centers (TBICs) in Window Rock and Chinle;
- 3) Maintaining a network of Regional Business Development Offices (RBDOs) which are the field offices of the Division of Economic Development. These offices are located at various agency sites throughout the Navajo Nation and provide the initial contact for people interested in starting or expanding small businesses. Duties include recommending land withdrawals for business and economic development projects; assisting clients' processing and negotiating business-site leases; assisting clients' obtaining business financing from Navajo and non-Navajo sources; and providing general business technical assistance such as helping clients to

prepare business plans. For further information contact the local area's agency office.

Aneth RBDO

PO Box 676
Montezuma Creek, UT 84534
Phone: 435-651-3520/3521
Fax: 435-651-3522

Chinle RBDO

PO Box 565
Chinle, AZ 86503
Phone: 928-674-2240/2241/2243
Fax: 928-674-2244

Eastern RBDO

Po Box 250
Church, NM 87311
Phone: 505-862-6400/6405/6406
Fax: 505-863-6401

Ft. Defiance RBDO

PO Box 663
Window Rock, AZ 86515
Phone: 928-871-6486 or (928) 871-6487
or (928) 871-7258
Fax: (928) 871-5043

Shiprock RBDO

PO Box 1854
Shiprock, NM 87420
Phones: (505) 368-
1315/1316/1318/1319/1321
Fax: (505) 368-3015

Western RBDO

PO Box 485
Tuba City, AZ 86045
Phone: 928-283-3010
3011/3012/3013/3014
Fax: (928) 283-3015

Whippoorwill RBDO

PO Box 1004
Pinon, AZ 86510
Phone: 928-725-3707/3708
Fax: 928-725-3709

Indian Health Service (IHS)

Under the United States federal government, the IHS Navajo Area Office may review water, sewage, and sanitation plans during the lease-approval process, and provide technical assistance in construction of sanitation systems. For more information, contact:

[Navajo Area Indian Health Service \(NAIHS\)](#)

P.O. Box 9020
Window Rock, AZ 86515
Hwy 264 & St. Michael Road
St. Michael, AZ 86511

Bureau of Indian Affairs (BIA)

A part of the US Department of Interior, the BIA Navajo Area Office administers the Code of Federal Regulations (CFR). Specific to business and land leases are 25 CFR, Parts 141, 162, and any amendments pertaining to any Indian trust lands for business purposes.

The BIA's agency offices are under the jurisdiction of the Navajo Area Office. They have authority to approve rights-of-way, business and surface leases, and revocable-use permits. The agencies' superintendents are generally the signatories on documents related to matters within their agencies' jurisdictions. For more information contact the Navajo Area Office, or the agency offices:

BIA NAVAJO REGIONAL OFFICE

P.O. Box 1060
Gallup, NM 87305-1060
Phone: (505) 863-8314
Fax: (505) 863-8324

BIA WESTERN NAVAJO AGENCY

PO Box 127
Tuba City, AZ 86045
(928) 283-4531

BIA CHINLE NAVAJO AGENCY

PO Box 7H
Chinle, AZ 86503
(928) 674-5201



BIA FORT DEIFANCE NAVAJO AGENCY

PO Box 619
Fort Defiance, AZ 86504
(928) 729-7222

BIA SHIPROCK NAVAJO AGENCY

PO Box 966
Shiprock, NM 87420
(505) 368-4427

BIA EASTERN NAVAJO AGENCY

PO Box 328
Crownpoint, NM 87313
(505) 786-6100

BIA Office of Real Estate Services

Realty services and credit and finance functions are handled through local Real Property Management and Credit & Finance agency offices. For further information, contact the main office:

BIA Business Licensing Office
PO Box 1060
Gallup, NM 87305-1060
(928) 871-4151

Tribal Resources**Technical Assistance**

The Navajo Nation's DED offers assistance to prospective businesses operating on the reservation. Services rendered depend upon the size and type of proposed businesses. Services may include: providing information on laws pertaining to business activity on the reservation, assisting in business-plan development and loan-packaging, assisting in seeking financing, and assisting in the land-withdrawal and business-site leasing processes. For more information regarding the DED's services and agencies, contact the DED at the phone number provided in the Principal Authorizing Agents section above.

Financial Resources

To stimulate business and economic development activities on the Navajo Reservation, the DED has developed various lending programs per Resolution CF-3-88

Business and Industrial Development Fund (BIDF) supports business development and expansion on the reservation. The loan fund provides financial capital for Navajo-owned small businesses involved in industrial, commercial, and tourism development.

Micro Enterprise Loan Fund provides loan capital for micro-businesses, home-based businesses, cottage-industry businesses, and small retail or wholesale businesses employing less than five people. For information regarding the loan programs, contact:

Division of Economic Development's
Support Services Department at (928) 871-6704

Enterprise Zones

Information regarding enterprise zone incentives specific to reservation-based businesses may be obtained from either the Navajo Nation Division of Economic Development, or from:

Arizona Enterprise Zone Administrator
[Arizona Department of Commerce](http://www.azcommerce.com)
1700 West Washington, Suite 600
Phoenix, AZ 85007
Phone: (602) 771-1213
Fax: (602) 771-1208
E-mail: pattyd@azcommerce.com

Utilities/Infrastructure Contacts

Information on local utility service providers may be found in the local phone book or obtained from the DED's Regional Business Development Offices (phone numbers may be found in the Principal Authorizing Agents section above).

Electricity/Gas/Water/Sewer[Navajo Tribal Utility Authority](#)

PO Box 170

Fort Defiance, AZ 86504

(928) 729-5721

Telephone

Navajo Communications Inc.

PO Box 6000

Window Rock, AZ 86515

(928) 871-5581

Transportation[Navajo Department of Transportation](#)

PO Box 4620

Window Rock, AZ 86515

(928) 871-6498

Land Administration

Office of Navajo Land Administration

PO Box 9000

Window Rock, AZ 86515

(928) 871-6401

Archeological Clearance

Navajo Archaeology Department

PO Box 689

Window Rock, AZ 86515

(928) 871-6540

Environmental Clearance[Navajo Environmental Protection Agency](#)

PO Box 339

Window Rock, AZ 86316

(888) 643-7692

FAX: (928) 226-1115

Toll-free: 1 (877) 627-3787

[KTNN Radio AM 660](#)[KWRK 96.1 FM](#)

Box 2569

Window Rock Shopping Center

Window Rock, Arizona 86515 USA

Main: (520) 871-2582

Request line: (520) 871-HITS

[E-mail KTNN](#)[E-mail KWRK](#)**Newspapers and Radio Stations**[Navajo Times](#)[Contact Form](#)[Navajo-Hopi Observer](#)

2224 E. Cedar Avenue, Suite 2

Flagstaff, AZ 86001

(928) 226-9696

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Development**College of Business Administration
Northern Arizona University**Box 15066**Flagstaff, AZ 86011**(928) 523-7320 • FAX (928) 523-5837**All reasonable attempts have been made to ensure
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