



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-5000

OFFICE OF PUBLIC AND INDIAN HOUSING

Navajo Nation

Fiscal Year (FY) 2026 Indian Housing Block Grant (IHBG)

Allocation & Formula Data

FY 2026 Allocation

Formula Current Assisted Stock (FCAS) Component ¹ :	\$36,865,798
Needs Component ² :	\$96,466,364
24 CFR § 1000.331 Phase Down Adjustments to Moderate Impact of Introduction of New Data Source ³ :	-\$2,094,551
24 CFR § 1000.340(b) Adjustments to achieve FY 1996 Base Year Amount ⁴ :	-\$650,854
Preliminary Current Year Allocation:	\$130,586,757
Adjustments for over- or under-funding in prior years ⁵ :	\$0
Initial Allocation:	\$130,586,757
24 CFR § 1000.342 Undisbursed Funds Adjustment ⁶ :	\$0
24 CFR § 1000.329 Minimum Allocation Adjustment ⁷ :	\$0
FY 2026 Final Allocation:	\$130,586,757

¹ If an "M" appears following the FCAS component, it means that the modernization subsidy on which FCAS was based was calculated using the alternative definition in 24 CFR § 1000.316(b)(2), which states that "for Indian Tribes with an Indian Housing Authority (IHA) that owned or operated fewer than 250 public housing units on October 1, 1997, the modernization allocation equals the amount of funds received under the assistance program authorized by Section 14 of the 1937 Act (not including funds provided as emergency assistance) for FYs 1992 through 1997. If an "A" appears, it means that your Tribe had an IHA that owned or operated fewer than 250 public housing units on October 1, 1997, but was entitled to a larger modernization amount using the original method of calculation (24 CFR § 1000.316(b)(1)) and your allocation was adjusted to take this into account, as called for in 24 CFR § 1000.340(a). If no "M" or "A" appears, the modernization subsidy was calculated using the original method described in 24 CFR § 1000.316(b)(1).

² The Needs component includes adjustments needed to achieve minimum funding as called for in 24 CFR § 1000.328. The minimum allocation in any FY to an Indian Tribe under the Needs component of the IHBG Formula shall equal 0.007826% of the available appropriations for that FY after set asides. In this allocation, the minimum Needs allocation is \$86,947. To be eligible for the minimum allocation, an Indian Tribe must receive less than \$200,000 under the FCAS component of the IHBG Formula for the FY, and must demonstrate the presence of any households at or below 80 percent of median income.

³ In accordance with 24 CFR § 1000.331, to minimize the impact of funding changes based on the introduction of a new data source, if, solely as a direct result of the introduction of a new data source, an Indian Tribe's allocation under the Needs component of the formula is less than 90 percent of the amount it received under the Needs component in the immediate previous FY, the Indian Tribe's Needs allocation shall be adjusted to 90% of the previous year's Needs allocation.

⁴ According to 24 CFR § 1000.340, if a Tribe is allocated less funding under the formula than an IHA received on its behalf in FY 1996 for operating subsidy and modernization, its allocation is increased to the amount received in FY 1996 for operating subsidy and modernization.

⁵ Adjustments refer to corrections made to prior year formula allocations. Most are repayment agreements with HUD, usually for over-funding received by the Tribe in prior years due to late reporting of paid-off and conveyed FCAS. Funds recovered through repayments are reallocated among all Tribes in the following FY through the formula. Adjustments are also occasionally made as a result of HUD errors in entering Tribes' information or in calculating formula allocations.

⁶ In accordance with 24 CFR § 1000.342, Tribes with an initial allocation amount of \$5 million or greater may be subject to a reduction depending on the amount they have in HUD's Line of Credit Control System (LOCCS) on the first day of FY 2026. The amount of the reduction would be redistributed among other Tribes in proportion to their Needs calculation.

⁷ In accordance with 24 CFR § 1000.329, if carryover funds are available in any given year, HUD will hold the lesser amount of \$3 million or available carryover funds for additional allocations to Tribes with allocations less than 0.011547 percent of that year's appropriation. If the set-aside carryover funds are insufficient to fund all eligible Tribes at 0.011547 percent of that year's appropriations, the minimum total allocation shall be reduced to an amount which can be fully funded with carryover funds.

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FY 2026 Formula Current Assisted Stock

Inflation Rate Factor

2.25%

Local Area Cost Adjustments

Annual Expense Level (AEL):	\$293
Fair Market Rent (FMR):	\$1,231
Total Development Cost (TDC):	\$466,335

Formula Current Assisted Stock

Project Number	Low Rent	Mutual Help	TurnKey III	In Development	DOFA
AZ99B012001	60	0	0	0	12/31/1968
AZ99B012002	49	0	0	0	4/30/1968
AZ99B012003	107	0	0	0	4/30/1968
AZ99B012004	40	0	0	0	11/30/1967
AZ99B012005	50	0	0	0	1/31/1967
AZ99B012012	50	0	0	0	1/31/1971
AZ99B012038	10	0	0	0	12/30/1974
AZ99B012039	10	0	0	0	12/31/1975
AZ99B012040	10	0	0	0	6/30/1976
AZ99B012043	45	0	0	0	4/30/1979
AZ99B012048	10	0	0	0	10/31/1978
AZ99B012050	40	0	0	0	8/31/1983
AZ99B012057	150	0	0	0	4/30/1987
AZ99B012058	37	0	0	0	5/31/1983
AZ99B012059	30	0	0	0	12/31/1982
AZ99B012060	10	0	0	0	11/30/1982
AZ99B012062	119	0	0	0	11/30/1983
AZ99B012063	88	0	0	0	3/31/1984
AZ99B012067	65	0	0	0	11/30/1982
AZ99B012073	15	0	0	0	10/31/1983
AZ99B012082	50	0	0	0	9/30/1986
AZ99B012083	70	0	0	0	8/31/1985
AZ99B012085	50	0	0	0	8/31/1986
AZ99B012086	50	0	0	0	8/31/1986
AZ99B012087	47	0	0	0	9/30/1986
AZ99B012093	40	0	0	0	8/31/1985
AZ99B012098	33	0	0	0	10/31/1987
AZ99B012103	65	0	0	0	5/31/1991
AZ99B012113	25	0	0	0	5/31/1992
AZ99B012118	15	0	0	0	11/30/1991
AZ99B012122	10	0	0	0	3/31/1992
AZ99B012124	10	0	0	0	12/31/1991
AZ99B012126	29	0	0	0	11/30/1992

AZ99B012132	20	0	0	0	5/31/1995
AZ99B012133	19	0	0	0	10/31/1994
AZ99B012134	19	0	0	0	7/31/1994
AZ99B012135	19	0	0	0	7/31/1994
AZ99B012138	16	0	0	0	10/31/1996
AZ99B012144	15	0	0	0	5/31/1997
AZ99B012145	6	0	0	0	11/30/1998
AZ99B012147	15	0	0	0	5/31/1997
AZ99B012149	20	0	0	0	5/31/1998
AZ99B012150	40	0	0	0	5/31/1998
AZ99B012151	40	0	0	0	9/30/1997
AZ99B012160	10	0	0	0	3/31/2001
AZ99B012161	54	0	0	0	3/31/1997
AZ99B012163	0	3	0	2	6/30/2001
AZ99B012164	0	7	0	0	6/30/2001
AZ99B012165	0	1	0	0	6/30/2001
NM99B015001	60	0	0	0	11/30/1965
NM99B015002	59	0	0	0	9/30/1976
NM99B015003	19	0	0	0	10/31/1966
NM99B015004	30	0	0	0	10/31/1966
NM99B015005	18	0	0	0	1/31/1967
NM99B015006	100	0	0	0	4/30/1968
NM99B015012	50	0	0	0	4/30/1971
NM99B015013	60	0	0	0	6/30/1973
NM99B015014	20	0	0	0	10/31/1972
NM99B015024	10	0	0	0	2/28/1975
NM99B015028	19	0	0	0	9/30/1975
NM99B015030	30	0	0	0	6/30/1975
NM99B015032	148	0	0	0	7/31/1979
NM99B015036	105	0	0	0	8/31/1979
NM99B015039	88	0	0	0	9/30/1980
NM99B015040	74	0	0	0	4/30/1983
NM99B015041	100	0	0	0	4/30/1984
NM99B015042	20	0	0	0	2/28/1983
NM99B015044	20	0	0	0	6/30/1983
NM99B015045	10	0	0	0	11/30/1983
NM99B015046	25	0	0	0	1/31/1983
NM99B015047	50	0	0	0	12/31/1983
NM99B015048	100	0	0	0	1/31/1984
NM99B015049	51	0	0	0	2/29/1984
NM99B015052	4	0	0	0	4/30/1984
NM99B015055	59	0	0	0	1/31/1986
NM99B015073	10	0	0	0	12/31/1991
NM99B015075	10	0	0	0	11/30/1991
NM99B015077	35	0	0	0	12/31/1991
NM99B015079	20	0	0	0	3/31/1992
NM99B015080	20	0	0	0	8/31/1991
NM99B015082	10	0	0	0	11/30/1991
NM99B015085	10	0	0	0	11/30/1991
NM99B015087	20	0	0	0	12/31/1993
NM99B015089	18	0	0	0	8/31/1992
NM99B015094	18	0	0	0	1/31/1994
NM99B015095	17	0	0	0	3/31/1994
NM99B015096	20	0	0	0	12/31/1993
NM99B015104	11	0	0	0	10/31/1996
NM99B015105	9	0	0	0	10/31/1996
NM99B015106	20	0	0	0	5/31/1996
NM99B015107	14	0	0	0	9/30/1996
NM99B015109	14	0	0	0	6/30/1996

NM99B015110	10	0	0	0	4/30/1996
NM99B015122	0	7	0	0	11/30/2000
NM99B015123	0	19	0	0	12/31/2000
NM99B015124	0	8	0	0	11/30/2000
NM99B015125	19	0	0	0	3/31/2002
NM99B015127	18	0	0	0	6/30/2001
NM99B015128	0	2	0	0	6/30/2001

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FY 2026 Formula Current Assisted Stock

Under the IHBG formula, your Tribe's FCAS count includes the following Section 8 units

Number of units: 76

Contract Number	Number of Section 8 Units	Contract Expiration Date
AZ012VO0003	9	02/28/1997
AZ012VO0006	50	08/31/1998
AZ012VO0007	17	01/31/2000

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FY 2026 Needs Data

Formula Area

A "+" next to a geographic area listed below indicates that the area overlaps with other Tribe(s).

The Tribe's current Formula Area is:

Formula Area	Estimated Change in American Indian and Alaska Native (AIAN) population since 2020 Census
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Apache County,Arizona	-4.24%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Bernalillo County,New Mexico	5.03%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Cibola County,New Mexico	-1.63%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Coconino County,Arizona	-1.34%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-McKinley County,New Mexico	-5.79%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Navajo County,Arizona	-2.29%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Rio Arriba County,New Mexico	0.93%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-San Juan County,New Mexico	1.71%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-San Juan County,Utah	-4.64%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Sandoval County,New Mexico	3.62%
Navajo Nation Reservation and Off-Reservation Trust Land (part)-Socorro County,New Mexico	-1.15%

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Overlapping Formula Areas

Only for Tribes with a "+" next to the geographic area (see previous section on Formula Area).

In cases where Tribes are overlapped, Needs data (population and household) for the entire Formula Area of all Tribes involved in the overlap are shared. If your Formula Area is overlapped, you are likely receiving a share of the Needs data for areas beyond those listed as being part of your Tribe's Formula Area.

Currently, your Tribe is sharing Needs data as a result of overlapping Formula Areas with the following Tribes:

None

HUD uses Bureau of Indian Affairs (BIA) estimates for Total Resident Service Area Indian Population (TRSAIP) to proportionately allocate Needs data to the affected Tribes, unless all Tribes in an overlapping area agree upon an alternative data source.

The TRSAIP being used for your Tribe is: 192,067

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Population, Income and Housing Conditions

The FY 2026 formula was calculated with the Needs component based on single-race (AIAN alone) 2020 Decennial Census data and multi-race (AIAN alone and in combination with other race(s)) 2020 Decennial Census data. The amount of the allocation for each Indian Tribe was determined to be the greater of the two resulting allocation amounts (pursuant to the Consolidated Appropriations Act, 2026, Public Law 119-75). Your Tribe's Needs component is based on **single-race data**. **Your Tribe does not have an approved Census Challenge**. The Needs data are:

AIAN persons:	162,259
AIAN households with annual income less than 30% of median income:	14,325
AIAN households with annual income between 30% and 50% of median income:	7,285
AIAN households with annual income between 50% and 80% of median income:	8,420
AIAN households which are overcrowded or without kitchen or plumbing:	15,125
AIAN households with housing cost burden greater than 50% of annual income:	2,745
Housing Shortage (number of low-income AIAN households less total number of NAHASDA and Current Assisted Stock):	26,549

Note: If there is a "*" next to "AIAN persons" above, the Tribe's data have been "capped." This occurs when the AIAN population in the Tribe's service area is greater than twice its total Tribal Enrollment.

The enrollment being used for your Tribe (or Alaska Village or Corporation) is: 277,840