

Native Community Capital Responds to Navajo Nation Council Announcement

August 14, 2025 — Native Community Capital (NCC) has been made aware of yesterday's announcement by the 25th Navajo Nation Council regarding the appointment of a Special Prosecutor to review the Navajo Nation Executive Branch's contracting activities. NCC respects this process and will cooperate fully with any lawful review.

Key Facts

- NCC is **not** under investigation. NCC is referenced as having a subcontract with the Navajo Nation.
- **How NCC Became Involved.** Upon submittal of a proposal to the Navajo Nation to administer Homeowners Assistance Funds (HAF) to eligible Navajo homeowners, NCC was awarded a contract by the Navajo Nation. The contract requires NCC to submit regular reports on the contract activities to both the Navajo Nation and the US Department of the Treasury. NCC administers its contractual activities with sound business practices.
- **Performance on the Homeowner Assistance Fund (HAF).** NCC is proud of its work deploying Navajo Homeowner Assistance Funds. While the federal program was originally structured as a five-year effort, delays in deployment of the funds condensed the operational window; NCC is completing the project in under three years. The Nation entrusted this work to NCC due to its unique qualifications in home financing and its expertise operating on tribal trust lands.
- **Program Pace & Compliance.** The rigorous eligibility and documentation standards required to award assistance grants have at times prompted criticism of the program's pace. Because NCC takes its obligations under federal and tribal requirements seriously, NCC affirms the current pace is appropriate and sufficient to fully deploy the funds made available to NCC to date. NCC's deployment of funds is not the subject of the investigation announced on August 13, 2025.
- **Commitment to Cooperation and Stewardship.** NCC stands ready to share the robust, compliant systems and controls it maintains to safeguard federal funds intended for Navajo homeowners.

NCC appreciates the Navajo Nation Council's duty to represent the interests of the Navajo people and the Executive Branch's solemn obligation to administer programs. In its work with individuals from both branches, NCC has consistently observed a sincere, shared commitment to meeting community needs. NCC is honored to contribute to that work. NCC's responsibility is ultimately to the Navajo people we serve and to the integrity of the federal funds entrusted for their benefit.

About Native Community Capital

Native Community Capital (NCC) is a Native-led community development financial institution focused on expanding access to responsible capital in Indian Country, including homeownership and community development finance on tribal trust lands. For more information, please visit [NCC's website](#).