

SPENCER J. COX
Governor

DEIDRE M. HENDERSON
Lt. Governor

MARLO M. OAKS
UNTF Board Chair

MELVIN CAPITAN, JR.
Dine' Advisory Committee Chair

TONY DAYISH
Administrator



Utah Navajo Trust Fund

State of Utah



UNTF Board of Trustees Meeting

Friday, September 18, 2026 at 9:30 pm – 12:00 pm

UNTF Conference Room, Blanding, UT 84511 and

Teleconference meet.google.com/iko-oyiy-has or Join by Phone 1+484-685-3062 PIN 655 732 753#

MEETING AGENDA

A. CALL MEETING TO ORDER Chair Marlo M. Oaks

1. Roll Call

___ Marlo M. Oaks, Chair, State Treasurer

___ Van Christensen, Board Member, State Finance Division Director

___ Evan Curtis, Board Member, Governor's Office of Planning & Budget

2. Recognition of Guests & Staff

B. REVIEW & APPROVAL OF MINUTES

1. June 12, 2026 BOT Meeting at Aneth Chapter House..... Board Members Pg.4

C. PRESENTATIONS

1. Naatsis'Aan Chapter Plans & Projects Alta Isaac Pg.11

2. Plan for USUB-Heavy Equipment Program Plan to Improve Utah Navajo Residential Roads..... Jamie Harvey

3. Continuation of UNTF Policy Review Tony Dayish Pg.15

a. 1992 UNDC & UNI Performance Audit / Conclusion & Recommendations

D. NEW BUSINESS

1. Aneth / HSL: Erlinda & Raymus Vijil / Chapter Projects / \$700.00 Shirley Lane, CM Pg.23

2. Aneth / HSL: Tori Primeaux / Chapter Projects / \$500.00 Shirley Lane, CM Pg.27

3. Aneth / 28x44 House / LaToya James / Chapter Projects / \$4,000.00..... Shirley Lane, CM Pg.31

4. Oljato / 28x36 New House / Patty Bedonie / \$69,552 / Chapter Projects..... Karilyn Begay, CSC Pg.35

5. FY-27 Budget Amendment to Purchase Loader & Trailer \$103,805 Tony Dayish Pg.39

6. UNTF Budget & Budgetary Compliance Policy Van Christensen Pg.58

7. UNTF Housing Project Official Compliance Checklist & Certification..... Van Christensen Pg.61

E. REPORTS

1. Board Member Reports

Board Members



2. Education Report
3. Financial Report
4. Projects Report
5. Housing Report
6. Administrator's Report

Dorothy Phillips
Maury Bergman Pg.40
John Nakai Pg.42
Tony Dayish Pg.47
Tony Dayish Pg.53

F. NEXT MEETING

1. Board Meeting: December 08, 2026, Teleconference Meeting 9:00 am – 12:00 pm

H. ADJOURNMENT

UTAH NAVAJO TRUST FUND and NAVAJO REVITALIZATION FUND

2026 Board Meeting Calendar

Note: This meeting schedule calendar is subject to change.

Please subscribe to Utah Public Meetings Website for latest changes <https://www.utah.gov/pmn/>

NRF Board Meetings		
2026		
Deadline	Meeting Date & Place	
	January	TBD
	February - no mtg	
	March - no mtg	
Deadline April 17	April 22	Teleconference
	May - no mtg	
	June - no mtg	
Deadline July 02	11:00 Training for Chapters July 16	UNTF Conf Rm 1:00 Board Meeting
	August - no mtg	
Deadline Sep. 18	1:00-2:00 Board Meeting	UNTF Conf Rm w-Teleconference
	October - no mtg	
	November - no mtg	
	December - no mtg	

This schedule as of **9-Sep-26**

Dine' Advisory Committee		
2026		
Deadline	Meeting Date & Place	
Deadline Jan. 02	Combined Mtg Jan. 16	Blanding GSB 1:30-4:30 & Teleconference
	February - no mtg	
Deadline Mar. 4	March 20	Red Mesa 1:30-4:30 & Teleconference
Deadline March 31	Combined Mtg April 17	OSAP Awards Blanding GSB 1:30-5:00 & Teleconference
	May - no mtg	
	June - no mtg	
Deadline July 2	Meeting July 15	FY-27 UNTF Budget Blanding GSB 5:00-6:00 & Teleconference
Deadline July 17	Meeting Aug 01	UNTF Rules Review Courtyard Hotel 8:30-4:00 & Teleconference
Deadline Aug. 28	Meeting Sept 11	Location Navajo Mountain 12:00-3:00 & Teleconference
	October - no mtg	
Deadline Nov 05	Meeting Nov. 20	Location Blanding GSB 1:30-4:30 & Teleconference
	December - no mtg	

supersedes any previous schedules. Please dispose of any previous schedules

Board of Trustees	
2026	
Meeting Date & Place	
Combined Mtg Jan. 16 1:30-4:30	Teleconference
February - no mtg	
March - no mtg	
Combined Mtg April 17 1:30-5:00	OSAP Awards Teleconference
May - no mtg	
June 12 1:30-4:30	FY-27 UNTF Budget Teleconference Aneth Chapter
July - no mtg	
August - no mtg	
9/17/26 Wood Hauling Event w-Board Sep 18 9:00-12:00	Blanding GSB w-Telecon Option
October - no mtg	
November - no mtg	
Dec. 8 9:00-12:00	Teleconference

Email NRF Proposals on or
before the deadline date to:

Paul Moberly moberpaul@utah.gov
1385 S. State, Salt Lake City, 84115
phone (607) 339-8259

Email UNTF Proposals on or
before the deadline date to:

Tony Dayish, Administrator tdayish@utah.gov
151 East 500 North Blanding, UT 84511
phone (435) 678-1460

Board of Trustees proposals
are entertained by the
Dine' Advisory Committee first

**MINUTES OF THE
UNTF DINEH ADVISORY COMMITTEE AND BOARD OF TRUSTEES
COMBINED MEETING**

UNTF Dineh Advisory Committee and Board of Trustees Combined Meeting
Friday, June 12, 2026 (1:00 pm – 4:00 pm)
Aneth Chapter House In-Person Meeting for DAC with Teleconference Meeting Access
Join with Google Meet meet.google.com/jcc-kctg-epp
Or Join by Phone 1+(402 695-5194 PIN 608 264 569#

MEETING AGENDA

- A. CALL MEETING TO ORDER: Melvin Capitan, Jr., Chair,** *could not call the meeting to order because of the lack of a quorum. It was determined that the meeting would proceed as a board meeting only and that all approvals would be contingent upon the DAC approval.*

1. Roll Call:

X	Melvin Capitan Jr.	Chair, Aneth
X	Aretta Begay	Vice-Chair, Teecnospos
	Rebecca Benally	Secretary, Red Mesa
	Jamie Harvey	Aneth
	Anna Mae Jim	Naastsis' Aan
	Stanley Nez	Blue Mtn Dineh Community

- A. CALL MEETING TO ORDER: Marlo M. Oaks, Chair** *called the meeting to order at 1:03 p.m. All three board members were in attendance, which constituted a quorum.*

1. Roll Call:

X	Marlo Oaks, Chair	State Treasurer
X	Van Christensen	State Finance Division Director
X	Evan, Curtis	Governor's Office of Planning & Budget

2. Recognition of Guests & Staff

1. *Tony Dayish, UNTF Administrator*
2. *Maury Bergman, UNTF Finance Manager*
3. *Bill Todachennie, Aneth Chapter Vice President*
4. *Dorothy Phillips, UNTF Education Specialist*
5. *John Nakai, UNTF Project Manager*
6. *Carma Claw, Aneth Chapter President*
7. *Lucinda Tomchee, Mexican Water Coordinator*
8. *Martha Saggboy, Mexican Water Chapter President*
9. *Brook McCarrick, Office of the Attorney General*
10. *Janice Bitsouie, UNTF Projects Specialist*
11. *Doug Segar, Engagement Manager, Office of the Auditor General*

B. REVIEW AND APPROVAL OF MINUTES

- | | | |
|----|------------------------------|---------------|
| 1. | April 17, 2026 DAC Meeting | DAC Members |
| 2. | April 17, 2026 Board Meeting | Board Members |

Evan Curtis motioned to approve the April 17, 2026 BOT meeting minutes as presented. Van Christensen seconded the motion and all members voted in favor of the motion, none opposed. Vote: 3-0-0.

C. PRESENTATIONS:

1. Presentation: UNTF FY-2025 Annual Audit Report..... Office of the Auditor General

Doug Seagar, Audit Supervisor, and Joanna Soh, Financial Senior Auditor, gave their report and Auditor's opinion on the UNTF FY-2025 financial audit. The customary reporting items were presented according to the Generally Accepted Accounting Principles (GAAP) Standards. The Auditor's office concluded that it was a clean audit, meaning there were no findings or recommended audit adjustments. The financial statements prepared by management were fairly presented, in all material respects, in conformity with the GAAP standards. They commended the UNTF staff for being cooperative and being able produced all documents that they requested for.

D. NEW BUSINESS

1. Aneth / 3-New Houses 24x40 ADA / Chapter Projects \$250,573.40.

The Aneth Chapter is requesting \$250,573.40 from their "Chapter Projects" allocation to construct a group of three 24x40 houses for 1) Ryan Begay and Sherylissa Williams, 2) Utona Little, and 3) Ursula Lansing. The Chapter has conducted an Invitation for Bids and the contract was awarded to Ed Yazzie Construction with a project time frame of five months for completion. The UNTF grant schedule per client is: Ryan Begay \$83,252.40, Utona Little \$83,225.40, and Ursula Lansing \$84,068.60 for a total of \$250,573.40. Matching funds will be provided by the Navajo Revitalization Fund in the amount of \$107,388.60. All required documentation has been received and the UNTF staff recommends approval

Evan Curtis motioned to approve \$250,573.40 for three new house constructions as presented. Van Christensen seconded the motion and all members voted in favor, none opposed. Vote: 3-0-0.

2. Aneth / HSL: Sureno and Charmaine Miller / Chapter Projects\$1,200.00

The Aneth Chapter is requesting \$1,200.00 from their "Chapter Projects" UNTF allocation for homesite lease clearance that includes a Land Survey and Archaeological Clearance for Sureno and Charmaine Miller. This grant will be UNTF only and no match funding from NRF. All documentation is in order and UNTF staff recommends approval.

Evan Curtis motioned to approve \$1,200.00 for homesite lease clearances as presented. Van Christensen seconded the motion and all members voted in favor, none opposed. Vote: 3-0-0.

3. Aneth / HSL: Susie Silas and Clara & Larry Farley / Chapter Projects\$520.00

Withdrawn because the application was incomplete.

4. Mexican Water / MWMPB#1 Roof Repairs-Renovations / Chapter Projects\$242,063

The Mexican Water Chapter is requesting \$242,063.00 from their "Chapter Projects" allocation for roof repairs, new HVAC units, and water damage repairs/renovation to the Multi-Purpose Building#1-Chapter House building. NRF will provide matching funds in the same amount of \$242,063. The State of Utah's Division of Facilities Construction & Management (DFCM) and CORE Architecture has conducted a site assessment and developed a cost estimate. DFCM and CORE will administer the project by conducting a Request for Bids, awarding the construction contract, and overseeing the project to completion, including the warranty period. All required documentation has been received and the UNTF staff recommends approval.

Van Christensen motioned to approve \$242,063 for the roofing project as presented. Evan Curtis seconded the motion and all members voted in favor, none opposed. Vote: 3-0-0.

5. Red Mesa / 8SS Housing Plan / Chapter Projects & Big Projects Fund\$427,164.00

The Red Mesa Chapter is requesting funding from both the "Chapter Projects" allocation and UNTF's Big Projects budget to construct eight new houses as a group project. The UNTF "Chapter Projects" portion is \$197,970.00 and the UNTF Big Projects portion is \$229,194.00. Other funding sources include one project funded by the Olene Walker Housing Loan Fund (OWHLF) in the amount of \$72,268.43, NRF's Non-Chapter funds in the amount of \$99,550.00, and NRF's "Chapter Projects" allocation to the Chapter in the amount of \$128,726.00. All required documentation has been received and the UNTF staff recommends approval. The UNTF grant schedule per client is as follows:

<u>Client Name</u>	<u>UNTF Chapter Projects</u>	<u>UNTF Big Projects</u>
1. Marina & Sheldon Jones	\$ 0	\$ 4,000.00
2. Lupe & Bruce Benally	\$ 49,000.00	\$ 39,531.00
3. a. Anita Dee	\$ 49,000.00	\$ 32,522.00
b. Anita Dee (close out previous grant	(\$ 69,360.00)	\$ 0
4. Raymond & Jaylene Deschene	\$ 0	\$24,032.00
5. Soshina Harvey	\$ 49,000.00	\$ 32,522.00
6. Melisha Nakai	\$ 49,000.00	\$ 39,531.00
7. Harriett Warren & Shane Folgheraiter	\$ 49,000.00	\$39,531.00
8. Kee Shorty	\$ 22,330.00	\$17,525.00
Totals	\$ 197,970.00	\$229,194.00

Notes: the Marina & Sheldon Jones house project is a NUC-sponsored project with matching funds from the Olene Walker Housing Loan Fund (OWHLF) and from NRF's Non-Chapter funding. UNTF approved \$75,000.00 for the Raymond & Jaylene Deschene

house project in a previous grant so an additional amount was not included in this schedule. The Kee Shorty project is a smaller house 20'x36' which requires a smaller budget and will be built by Design Build Utah (DBU). And the Chapter requested UNTF's previous approval of \$69,360.00 for Anita Dee to be closed out (recaptured and put back into the Chapter's budget) and to approve a new amount of \$49,000.00 as part of this project. The close out and the new amount will be part of the approval process.

Van Christensen motioned to approve \$197,970 from the Red Mesa Chapter Projects and \$229,194 from the Big Projects fund as presented. Evan Curtis seconded the motion and all members voted in favor, none opposed. Vote: 3-0-0.

6. FY-27 UNTF Annual Budget Maury Bergman

Maury Bergman presented the FY-2027 UNTF Revenue budget of \$12,327,000 and the expense budget at \$5,411,000. Specific line items that are approved within the annual budget include: \$1,600,000 for the "Chapter Projects" allocation, \$750,000 for Big Projects, \$80,000 for each veteran house, \$3,700 per semester per student and \$1,068,700 for general operating expenses. The "Chapter Projects" allocation schedule for each Chapter was also presented to the board. Marlo Oaks offered that UNTF could devote 4% of a three-year average fund balance from the investments that can be used as part of the revenue to use toward the annual budget. Van Christensen recommended that a budget compliance policy be drafted to establish clear guidelines for the preparation, format, approval and compliance to the annual UNTF operating and capital budgets. He also recommended adding the prior years' project funding to the proposed new year budget to account for approved projects that have not yet been expended. And Van also suggested increasing the budget amounts on each line item to allow for a larger variance in the event expenses exceeded projections. This would reduce frequent board approvals for overages. He said he could meet with Maury to structure the UNTF budget that would be more in line with the budgets of other state agencies.

It was concluded that the proposed budget would be approved to allow for spending beginning July 1, 2026, however, UNTF staff will make the suggested changes and present the UNTF budget as structured in accordance with the board's recommendations to the DAC and Board at their next meeting.

Van Christensen motioned to approve the FY-27 budget as presented with the condition that amendments will be made as discussed and approved by the DAC and board at their next meeting. Evan Curtis seconded the motion and all members voted in favor, none opposed. Vote: 3-0-0.

Note: at the UNTF Dine' Advisory Committee on July 15, 2026, Maury Bergman presented the FY-2027 UNTF Annual Budget as directed by the Board of Trustees as follows:

Maury Bergman presented the proposed UNTF Revenue and Expense budgets for FY-2027 as follows:

UNTF FY-27 Annual Budget Schedule

Revenues	\$ 10,708,821
Expenses	\$10,708,821

Main Categories & Programs

Personnel	\$ 1,328,000
Travel	27,000
Operating Expenses	730,200
Land / Buildings	273,000
Construction Vehicles	100,000
Chapter Projects	1,600,000
Big Projects	750,000
Veterans Housing	240,000
Design Build Utah Match Funding	27,200
Outstanding High School Senior Awards	10,600
College Student Financial Aid	375,000
Water Heater Program	6,000
Firewood Program	5,000
Previous Commitments (Approvals)	4,555,821
Navajo Revitalization Fund Reimbursements	680,000

The FY-27 Chapter Projects Allocation Schedule is as follows:

Aneth	\$ 1,467,979.83	\$ 465,700	\$ 1,933,680.05
Blue Mtn Dineh Comm.	322,880.71	113,549	436,429.21
Dennehotso	101,900.37	40,609	142,509.41
Mexican Water	398,120.18	145,204	543,324.41
Naatsis'Aan	523,107.98	125,511	648,528.56
Oljato *	1,129,535.51	370,150	1,499,685.51
Red Mesa	366,153.83	262,637	628,790.59
Tecnospos	246,232.24	76,641	322,873.38
		\$ 1,600,000	

7. UNTF Policy: Leave Bank Policy Tony Dayish

Tony Dayish presented a draft Leave Bank Policy that would enable employees to donate extra leave to a leave bank in case other employees run out of their leave hours due to prolonged health conditions. Mr. Dayish explained that each state agency was required to adopt a Leave Bank Policy as a requirement of Utah Senate Bill SB-229. A copy of the draft policy was included in the meeting packet.

Evan Curtis motioned to approve the new Leave Bank Policy as presented. Van Christensen seconded the motion and all members voted in favor, none opposed. Vote: 3-0-0.

E. REPORTS

1. DAC Member Reports

DAC Members

No Report.

2. BOT Member Reports

BOT Members

No Reports.

3. Financial Report..... Maury Bergman

Maury Bergman reported that as of April 30, 2026, the UNTF had total assets of \$119.4 million and of that total, \$114.24 million were investments. This is a decrease from last month because of the decline in the market due to the Iran Conflict. Income for the month was \$1,110,172 that included investment returns, oil royalties, and rent receipts. He also reported on each Chapter's current "UNTF Chapter Projects" budget amounts that shows the new allocation amounts, past expenditures, and current balances.

UNTF Board Chair & State Treasurer Marlo Oaks presented an investment report of UNTF funds ending March 31, 2026 noting the balances on the Capital Appreciation and Capital Preservation accounts. The total of the two balances were \$115,476,081. The overall performance for the year averaged a 15.9% return, which was significant and Mr. Oaks emphasized that it was unlikely that those yields would continue year after year.

4. Education Report Dorothy Phillips

Dorothy Phillips reported on the college financial aid recipients as of Spring Semester 2026. Seventy-seven (77) students were awarded for a sum of \$218,094.00. Sixteen (16) of those students received \$45,902 from the USU Endowment Fund, two students were awarded a total of \$4,547 for short term training or certificates, and fifty-nine (59) students were awarded from the UNTF regular financial aid/scholarship project for a sum of \$167,645.00. Dorothy Phillips also reported on questions asked in the last DAC/BOT meeting about two students that were denied. After researching the situation, she detailed why each student was denied. The first one was over awarded, meaning that there were more financial grants available than the student needed, therefore the UNTF denied based on no need. The second student did not meet the UNTF residency requirement at that time. Instructions were sent to the student on how to verify the residency, but there was no response.

5. Project Manager Report John Nakai, Project Manager

A written Report was included in the meeting packet.

6. Housing Report..... Tony Dayish

Tony Dayish gave an update on several housing projects that the UNTF crews are currently working on and also noted several upcoming projects.

7. Administrator's Report Tony Dayish

Tony Dayish gave his administration's reported commenting on each of the eighteen items listed in the packet report.

F. ISSUES, CONCERNS, & RECOMMENDATIONS

DAC/BOT Members

Van Christensen commented on the size of the meeting packets and suggested creating a certified project checklist that contained all the required documentation. This would eliminate the need to attach all of the project proposal copies. Van volunteered to create the checklist.

G. NEXT MEETING

1. DAC Meeting: UNTF Annual Policy Review Retreat, July 18, 2026, Blanding GSB 9:00 a.m. to 4:30 p.m. (Note: this was later changed to August 01, 2026).
2. UNTF Board of Trustees In-Person Meeting: September 18, 2026 1:30 p.m.-4:30 p.m. UNTF Blanding, UT with Wood Gathering Event including board members on September 17, 2026.

H. ADJOURNMENT

Evan Curtis motioned to adjourn the board meeting at 3:32 p.m.

Naatsis'aan (Navajo Mountain) Chapter

Outline Of Plans And Projects

September 11, 2026

I. Introduction & Purpose

- A. A brief statement of the Naatsis'Aan Chapter's mission and vision. overview of the Naatsis'áán Chapter (Navajo Mountain), including our mission and vision statements:
About Naatsis'áán Chapter: The Naatsis'áán Chapter (Navajo Mountain) is a Navajo Nation chapter located on the Utah–Arizona border, encompassing parts of San Juan, Coconino, and Navajo counties. It is one of the 18 chapters in the Western Agency and has a rich cultural and historical legacy tied to Rainbow Bridge and the Navajo people's resilience.

Mission: The chapter's mission is to serve the Navajo people of the Naatsis'áán Chapter area by preserving and promoting Navajo culture, language, and traditions, while supporting community development, education, and economic opportunities. This includes maintaining cultural heritage sites, fostering community programs, and ensuring the well-being of residents through governance, resource management, and outreach.

Vision: The vision of the Naatsis'áán Chapter is to be a thriving, self-sustaining Navajo community that honors its cultural roots, embraces modern opportunities, and strengthens family, education, and economic foundations for future generations. This vision guides the chapter in balancing traditional values with contemporary needs, ensuring that Navajo Mountain remains a place of cultural pride and community strength.

- B. Naatsis'Aan Community priorities (based on community meetings, surveys, or chapter resolutions).

1. Infrastructure and Public Works

- a. Road and Transportation Projects: Approving funding for the Navajo Department of Transportation's 15-mile road project.
- b. Powerline Projects: Supporting scattered powerline projects to improve access and reliability for community members.
- c. Earth Dam Improvements: Resolving to improve earth dams to prevent erosion and protect local water sources.

2. Naatsis'Aan Community Environmental and Cultural Protection

- a. Opposition to the Paiute Farms Waterfall Spawning Bar Project: Opposing a federal project that may disturb traditional and culturally significant sites without proper consent from local chapters.
- b. Fish and Wildlife Conservation: Addressing issues regarding the Razorback Sucker species and other wildlife concerns.

3. Naatsis'Aan Community Development and Economic Initiatives

- a. Intragovernmental Partnerships: Approving an agreement with the Division of Aging and Long-Term Care Support to address senior needs.

Naatsis'aan (Navajo Mountain) Chapter
Outline Of Plans And Projects
September 11, 2026

- b. Annual Eehaniih Celebration Planning: Developing a comprehensive annual celebration plan with community input through the Eehaniih Committee.
- 4. Naatsis'Aan Community Housing and Social Services
 - a. Housing Assistance: Requesting housing assistance for community members.
 - b. Veterans' Financial Assistance: Seeking support for veterans' financial needs.
 - c. Emergency Financial Aid: Addressing urgent requests for emergency financial assistance.
- 5. Naatsis'Aan Community Land Use and Planning
 - a. Community Land Use Planning Committee (CLUPC): Holding monthly meetings to develop a comprehensive land use plan, including a public hearing to review the Community Land Base Plan.

II. Community Needs Assessment

- A. Key challenges identified (e.g., infrastructure, housing, water access, cultural preservation). A summary of the critical and interconnected challenges facing Naatsis'aan and other Navajo Nation chapters, which impact community well-being, economic development, and cultural integrity:
 - 1. Water Access and Infrastructure: Approximately 30% of the Navajo Nation population lacks access to clean, piped water, relying instead on fragmented infrastructure and water hauling. Issues are compounded by groundwater contamination concerns and ongoing drought.
 - 2. Housing and Economic Development: Severe housing shortages, poor housing quality, and limited job opportunities hinder community stability and investment.
 - 3. Cultural Preservation: Environmental degradation and water scarcity threaten sacred land, traditional practices, and land-based livelihoods vital to Navajo cultural identity.
 - 4. Infrastructure Gaps: Unpaved roads and limited access to broadband and basic utilities impede access to healthcare, education, and economic development.
 - 5. Environmental and Climate Vulnerability: Long-term drought, declining snowpack, and rising temperatures increase susceptibility to water shortages and wildfires.
 - 6. Governance and Resource Management: Geographically dispersed chapters face capacity constraints in managing resources, securing funding, and navigating water rights settlements.
Addressing these complex challenges requires integrated, long-term solutions that combine infrastructure investment, cultural preservation, and community-led governance.
- B. Opportunities for growth and improvement.

Naatsis'aan (Navajo Mountain) Chapter
Outline Of Plans And Projects
September 11, 2026

Key opportunities and strategic recommendations for the Naatsis'aan Chapter and Navajo Nation Chapters broadly.

1. Opportunities for Naatsis'aan Chapter
 - a. Community Land Use Planning (CLUPC) Expansion: Build on current monthly planning efforts by increasing resident participation and input to ensure community buy-in.
 - b. Annual Eehanih Celebration Growth: Expand the August event with additional cultural programming, youth involvement, and local school partnerships to boost visibility.
 - c. Infrastructure and Service Improvements: Capitalize on recent plumbing and water upgrades at the chapter house to support power line extensions, house wiring, minor renovations, and future community projects.
 - d. Youth and Education Engagement: Partner with the Navajo Nation Division of Community Development (NND CD) and local schools to foster youth leadership and cultural preservation.
 - e. Economic Development Initiatives: Promote local tourism by leveraging proximity to Rainbow Bridge and scenic trails through guided tours and cultural interpretive programs.
2. General Opportunities for Navajo Nation Chapters
 - a. Self-Governance and Self-Sufficiency: Utilize NND CD support to enhance chapter self-reliance in housing, land use, and economic development.
 - b. Chapter Fund Balances and Budget Transparency: Improve fund management to unlock resources for local initiatives.
 - c. Technology and Communication: Adopt online tools for meeting agendas, announcements, and service requests to increase accessibility.
 - d. Inter-Chapter Collaboration: Share resources, expertise, and best practices with NND CD and neighboring chapters.
 - e. Cultural Preservation and Education: Integrate Diné language, history, and traditional knowledge into public programming.
 - f. Environmental Stewardship: Lead local conservation efforts and promote sustainable land use.
3. Strategic Recommendations
 - a. Strengthen Committees: Make CLUPC and Eehanih committees more inclusive and proactive.
 - b. Leverage NND CD Resources: Utilize available programs to fund and guide local growth.
 - c. Invest in Infrastructure: Maintain and expand chapter facilities to serve broader community needs.

Naatsis'aan (Navajo Mountain) Chapter

Outline Of Plans And Projects

September 11, 2026

- d. Promote Heritage: Position chapters as cultural and tourism hubs to support the local economy.
- e. Engage Youth: Create clear pathways for young people to participate in chapter governance and cultural initiatives.

By aligning local initiatives with Navajo Nation-wide support systems, we can support sustainable growth, preserve our cultural heritage, and improve the overall quality of life for our residents.

III. Short-Term Plans (0–12 months)

- A. **Infrastructure** – Road grading, streetlight repairs, waterline maintenance.
- B. **Community Services** – Elder assistance programs, youth activities, food distribution.
- C. **Events & Engagement** – Monthly chapter meetings, cultural events, public forums.

IV. Mid-Term Projects (1–3 years)

- A. **Capital Improvements** – New chapter house upgrades, community center expansion.
- B. **Economic Development** – Small business support, tourism initiatives, artisan markets.
- C. **Environmental Projects** – Land restoration, water conservation, renewable energy pilots.

V. Long-Term Goals (3–5+ years)

- A. Housing development projects.
- B. Broadband internet expansion.
- C. Cultural heritage preservation programs.

VI. Funding & Resources

- A. Potential funding sources (Navajo Nation allocations, federal/state grants, partnerships).
- B. Volunteer and community involvement strategies.

VII. Timeline & Milestones

- A. Clear schedule for each project phase.
- B. Key checkpoints for progress review.

VIII. Evaluation & Reporting

- A. How progress will be measured (KPIs, community feedback).
- B. Annual review process and adjustments.

IX. Appendices *(optional)*

- A. Maps, photos, budget estimates, meeting notes, resolutions.

Chapter VI

CONCLUSION AND RECOMMENDATIONS

Throughout this report we have raised concerns about how the trust fund has been used and indicated some ways we think its administration can be improved. This chapter summarizes the measures we think will help avoid the mistakes of the past. Whether the newly created Utah Dineh Committee will be able to implement the changes needed is questionable. To fulfill its fiduciary duty, the state must make sure the needed changes are made, or else arrange to be removed as the trustee.

As discussed in Chapter III and elsewhere, many of the problems we found had been previously identified in the 1977 Nelson report. The problems have recurred because recommendations intended to improve the trust fund's administration have not been followed. The failure of earlier efforts to resolve problems demonstrates the need for more drastic and sustained efforts now.

In Chapter II we described some of the controversy surrounding the issue of how the trust fund should be used. During our audit work, we often heard the statement that the trust fund "was the Navajos' money and they should be able to spend it however they want." Such a statement does not recognize the state's legal responsibility as a trustee. The state's role involves more than just keeping a bank account for the beneficiaries. The state has a fiduciary duty which includes exercising reasonable care and good faith to ensure that trust requirements, placed on it by federal law, are fulfilled. By protecting its legal position as a trustee, the state ensures that the interests of the beneficiaries are protected. Our recommendations to help enable the state to fulfill its responsibilities are described below. The final section of the report discusses how those changes may be accomplished.

Improvements Are Needed

Many of the following recommendations are based on two assumptions. First, since the state has the responsibilities of a trustee, it is reasonable to apply state standards to trust fund activities. We think some trust fund expenditures have been unwise because the decision-making process has not met minimum state

standards. In our opinion, the state should demand at least as high a level of accountability for trust fund expenditures as it demands for other state fund expenditures. Second, the state must remain vigilant to ensure problems are remedied. Many problems with the trust fund are deeply rooted and will not be easily solved.

Currently, the Utah Dineh Committee is the policy-making body for the trust fund. The following recommendations apply to the Utah Dineh Committee since it is currently the state's designated agent with fiduciary responsibilities for the trust fund. However, because possible organizational changes may take place, the recommendations are made in general terms to the policy-making body for the trust fund.

Overall Fund Policy Must Be Established and Followed

To be an effective trustee, the state must identify how the limited amount of trust funds is to be used. While the desires of the beneficiaries are important, an assessment of their needs is critical. The state is responsible to see that funds contribute to the general welfare of all the beneficiaries, regardless of how individuals or groups want funds to be used. Once priorities for the use of the trust fund are established, policies based on them should follow, and procedures to implement desired policies developed. Division of Indian Affairs staff should have the responsibility to develop and draft the necessary documents subject to the direction, review, and approval of the policy-making body. Eventually, all trust fund policies, procedures, and financial summaries should be in written form and available to the beneficiaries.

Recommendations

1. We recommend that an assessment of the needs of the beneficiaries be conducted immediately and that it be updated regularly so that a current assessment is always available.
2. We recommend that spending priorities be based, in part, on the assessment of beneficiaries' needs. Other factors that should be considered include the need to limit expenditures to preserve the trust fund, the need to find alternative ways of meeting needs, and the need to fulfill the desires of the beneficiaries.

3. We recommend that written trust fund policies be developed and kept current.
4. We recommend that state staff develop and follow the written procedures necessary to implement the policies that are chosen.
5. We recommend that all trust funds received and spent be carefully accounted for, and that summary records be available to the beneficiaries.
6. We recommend that trust funds expenditures only be made according to written agreements that limit how funds may be used and provide for adequate oversight by the state.

Independence of Trust Fund Policy Makers Is Essential

Recurring questions about the objectivity of individuals associated with the trust fund make it essential that even the appearance of conflicts of interest or other improprieties be avoided. If such appearances are not avoided, questions about whether the state is meeting the fiduciary duties of honesty, good faith, and loyalty will arise.

Recommendations

1. We recommend that a conflict-of-interest policy be developed. The policy should emphasize the need to avoid even the appearance of any conflicts of interest or other improprieties.
2. We recommend that a code of ethics for trust fund policy makers be developed and rigorously enforced. Each board member should have a signed acknowledgement of the code of ethics on file.

Involvement In Business Ventures Should Be Limited

The state should be very cautious about any future trust fund investment in for-profit businesses. Past experience shows how difficult it is to control business enterprises that have been provided funds. Certainly, the subsidy of out-of-state businesses

must be avoided. The profitable operation of businesses is too risky to be considered a source of future trust fund income. While occasional business investments might be justified as an economic development tool for San Juan County Navajos, secure investments with the state treasurer should be relied upon for future earnings.

Recommendations

1. We recommend that the trust fund avoid any investment in businesses outside of San Juan County. Business assets outside of San Juan County should be disposed of as soon as feasible.
2. We recommend that the trust fund consider investments only in joint business ventures. Business partners should be required to make a larger cash investment than the trust fund.
3. We recommend that the trust fund avoid becoming involved in the ongoing operation or subsidy of businesses.

Alternative Ways of Delivering Services Should Be Explored

The many services needed by San Juan County Navajos are beyond the ability of the trust fund to provide. Fortunately, a number of other sources are available. Federal, state, county, and tribal organizations have responsibilities to provide services to the Navajos. We think the trust fund's role should be to help coordinate and supplement other sources. The state needs to look for the most cost-effective ways to provide services. In the past, the state has relied too much on UNDC to identify and provide needed services. We feel the interests of UNDC, as a private organization, have diverged from those of the trust fund, and the relationship between them must be reconsidered.

Recommendations

1. We recommend that the state contract with organizations other than UNDC to provide services if those organizations can provide more cost-effective services.

2. We recommend that the state review the funding of UNDC in light of:
 - a. what the trust fund can afford,
 - b. what services are most essential, and
 - c. alternative ways to provide services.
3. We recommend that the state not provide any funding to UNDC without a thorough prior review of its budget.
4. We recommend that the state encourage the Indian Health Service to take more responsibility for providing health care to Utah Navajos so that trust fund expenditures for health care may be reduced or eliminated.
5. We recommend that the state encourage federal, state, county, and tribal organizations to provide services to Utah Navajos so that trust fund expenditures may be avoided whenever possible.

State Must Ensure that Needed Changes Are Made

The recommendations above describe the changes that we think are needed to improve the state's administration of the trust fund. The state may either work with the existing Utah Dineh Committee to make changes, or look to a new structure. The final section of this report discusses some concerns we have about whether the existing organizational structure can accomplish the necessary changes. Regardless of what organizational mechanisms the state uses, it must ensure that change does occur. Otherwise, future exposure to legal liability is a risk.

The Utah Dineh Committee May Need Changes

The newly created Utah Dineh Committee implemented many improvements over the prior Board of Indian Affairs. For the first time, Utah Navajos were provided a majority voice to address trust fund issues. In addition, experts were included on the committee to help spend funds wisely. However, concerns have been raised about whether committee membership is truly representative of the

beneficiaries, whether appearances of conflicts of interest have been avoided, and whether there is adequate staff to evaluate requests for trust fund expenditures.

Committee Membership. The Utah Dineh Committee includes one Navajo representative from each of six chapters and one from the off-reservation group, Blue Mountain Dineh. By providing representation based on political organizations, the Utah Dineh Committee is not truly representative of the beneficiary population because of wide variations in chapter sizes. For example, the Oljato Chapter has eight times more Utah Navajos than the Teec Nos Pos Chapter, yet each has one member on the Utah Dineh Committee. Likewise, the one committee member from Aneth Chapter represents more beneficiaries than the four committee members from Mexican Water, Navajo Mountain, Red Mesa, and Teec Nos Pos chapters combined. By including members from each Utah chapter, regardless of how many beneficiaries it contains, the Utah Dineh Committee does not proportionately represent the wishes of the beneficiaries.

Another concern with the Utah Dineh Committee's membership is that the appearance of conflicts of interest remains. As described in this report, conflicts of interest has been a recurring problem with the trust fund. To avoid any concerns, we recommend that even the appearance of conflicts be avoided in the future. However, one Utah Dineh Committee member is employed by the College of Eastern Utah-San Juan Center (CEU-SJC), which has a vested interest in the expenditure of trust funds for higher education. Another member was formerly associated with CEU-SJC and is still associated with the San Juan Foundation. Although it is claimed that no conflict of interest exists, the appearance of a conflict remains. The involvement of two other members has been questioned because of their past association with the trust fund; however, we are not aware of current conflicts of interest on their parts.

Staff Assistance. To be successful the Utah Dineh Committee must have adequate staff assistance. Since the trust fund helps pay its cost, the staff of the Division of Indian Affairs should be the main source of assistance. However, other state employees have also provided help. Even more assistance could be requested from other state departments.

Because the Utah Dineh Committee is new and the Division of Indian Affairs is in a time of transition from the former Board of Indian Affairs, we have not evaluated how well division personnel have assisted the committee. However, we are concerned that the Utah Dineh Committee was told that it needed to hire its own secretary. For fiscal year 1992, the Legislature appropriated \$66,000 from the

trust fund to the division, accounting for 38 percent of its budget. Therefore, the division should devote at least 38 percent of its efforts to meet the requirements of the Utah Dineh Committee.

The state has also assisted the Utah Dineh Committee through the services of other state employees. For some time, the Utah Attorney General has provided valuable legal assistance and advice concerning the trust fund. In addition, the State Treasurer has done an excellent job managing trust fund investments, and has provided the additional service of preparing income and expenditure statements and balance sheets for the trust fund.

Additional assistance could be requested from existing state staff. Formerly, the State Auditor completed annual financial audits of the trust fund. Recently, the trust fund has paid substantial amounts for audits of UNDC and UNI. In the past five years, more than \$400,000 of trust funds were expended for auditing and management consulting services. Perhaps these funds could be saved by asking the State Auditor for assistance, or by requiring organizations receiving trust funds to furnish their own audits. In addition, budget and accounting staff in the Department of Community and Economic Development or from the Governor's office might be drawn on to provide assistance.

Other Solutions Should Be Considered

Rather than working through the existing structure to solve trust fund problems, other solutions are possible. For example, the state could appoint an experienced trustee with final authority for all decisions. An even more drastic solution would be to request that Congress remove the state as trustee.

The state could strengthen its position by appointing a trust fund administrator experienced in the legal requirements of a fiduciary. Such an individual would be responsible for approving all expenditures from the fund and would have the authority for preventing expenditures if they raised questions about whether fiduciary standards such as reasonable care and good faith were being met. The Utah Dineh Committee, or a body like it, could serve in an advisory capacity to the trust administrator.

The most drastic solution would be to request that Congress remove the state as trustee. Presumably, either the Federal Government or the Navajo Tribe would succeed the state as trustee. If it were removed as trustee, the state would no longer face the

potential legal liability of failing to meet its fiduciary duty. However, the state also would no longer have the ability to use the fund to assist San Juan County Navajos.

Recommendations:

1. We recommend that the Legislature consider amending state code to:
 - a. make the Utah Dineh Committee's membership more representative of the beneficiary population,
 - b. prohibit the expenditure of trust fund principal (either all or a percentage of new royalties received each year might become protected principal), and
 - c. provide for a trust administrator, who has knowledge of and experience with the legal obligations of a trust, with final approval authority for all trustee decisions.
2. If the state is unable or unwilling to make needed changes, we recommend that the Legislature consider requesting the U.S. Congress to relieve the state from its trustee responsibility.

UNTF	NRF	HOME SITE LEASE CLEARANCE	Chapter																														
1. Sponsoring Organization a. Name of Organization Aneth Chapter b. Mailing Address P.O. Box 430 City, State, Zip Montezuma Creek, UT 84534 c. Contact Person Carma Claw, PhD/Corri Benally d. Telephone Number (435) 651 - 3525 e. Telefax Number (435) 651 - 3560 f. E-mail Address aneth@navajochapters.org		2. Future Plans for Housing ☐ On-site constructed house ☐ Manufactured Home Proposed activity ☒ Legal Survey Plat ☒ Archaeological Clearance ☐ Biological Clearance ☐ Other _____																															
3. Client(s) Name(s) <u>Erlinda M. Vijil & Raymus R. Vijil</u>		4. Project Schedule a. Planned Start Date <u>6/12/2026</u> b. Anticipated End Date <u>9/30/2026</u>																															
Is this project in Utah? (circle) <u>YES</u> ☐ NO ☐ If no, attach justification																																	
5. Project Construction Cost: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">a. Boundary Survey</td> <td style="width: 40%; text-align: right;">\$ 0.00</td> </tr> <tr> <td>b. Environmental Assessment</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c. Archaeological Clearance</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>d. Other</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>e. Other</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>f. Other</td> <td style="text-align: right;">\$ 1,113.58</td> </tr> <tr> <td style="text-align: right;">TOTALS</td> <td style="text-align: right;">\$ 1,113.58</td> </tr> </table>		a. Boundary Survey	\$ 0.00	b. Environmental Assessment	\$ 0.00	c. Archaeological Clearance	\$ 0.00	d. Other	\$	e. Other	\$	f. Other	\$ 1,113.58	TOTALS	\$ 1,113.58	6. Match Funding Sources: UNTF Percent <u>62.86</u> % <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">a. UNTF FY 2026</td> <td style="width: 40%; text-align: right;">700.00</td> </tr> <tr> <td>b. NRF FY 2026 <u>260716861</u></td> <td style="text-align: right;">\$ 413.58</td> </tr> <tr> <td>c.</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>d.</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>e.</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>f.</td> <td style="text-align: right;">\$</td> </tr> <tr> <td colspan="2" style="text-align: center;"><i>these totals must match up</i></td> </tr> <tr> <td></td> <td style="text-align: right;">\$ 1,113.58</td> </tr> </table>		a. UNTF FY 2026	700.00	b. NRF FY 2026 <u>260716861</u>	\$ 413.58	c.	\$ 0.00	d.	\$	e.	\$	f.	\$	<i>these totals must match up</i>			\$ 1,113.58
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7. Signed Chapter Resolution <u>Attached AC-JUNE-2026-150</u>																																	
8. Scope of Work (attach a description answering the following or attach documents) a. Brief description of project including consulting with neighbors to ensure that there are no Land Disputes b. Plan to Execute Project (describe how this project will be completed: contractor built, chapter crew, self-help). c. Status of Homesite Lease, Legal Survey, and Archaeological Clearance d. Location of Homesite lease (attach location map) e. Listing of eligible Utah Navajo families that will benefit from this project f. Utility Arrangements: how will project be provided with utilities (type, distance, cost, schedule) g. If joint project, identify other organizations or agencies involved with this project																																	
FOR UNTF OFFICIAL USE ONLY																																	
☐ Signed Chapter Resolution <u>AC-June-2026-150</u> ☒ Scope of Work <u>HSL Land Survey & Arch. Clearance</u> ☒ Matching Sources <u>NRF</u> ☒ Contract and two quotes ☒ Homesite Lease <u>Application</u> ☒ Location Map ☒ List of Eligible Recipients ☒ Utility Arrangements ☒ Other <u>Bio Clearance</u>		Date rec'd at UNTF Office <u>7/9/26</u> Reviewed by <u>[Signature]</u> Date recommended by DAC _____ Date approved by BOT _____ Date approved by NRF _____ Project No. Assigned _____																															

a. Brief (concise) Description of the Project

Request funding for an Archaeological Clearance and a Land Survey for Erlinda M. Vijil & Raymus R. Vijil's proposed homesite. These steps are required to get a finalized homesite lease.

b. Plan to Execute Project (describe how this project will be completed: contractor built, chapter crew, self-help).

Aneth Chapter request UNTF to hire a certified surveyor and licensed archaeologist to visit site, perform fieldwork, and submit the final reports for approval.

c. If this project is Not located in Utah, attach justification including Utah proportionate share analysis

Project is in San Juan County, Utah.

d. Status of Land Survey, and Archaeological Clearance/ Environmental Assessment, and other Cleareances/Permits

Homesite Lease application fee is paid and reciept is attached. Biological Clearance is paid and document is attached. Archaeological Clearance: Not started; requesting funds. Legal Land survey not started; requesting funds.

e. Floorplan with Measurements of Building and Rooms

N/A

f. Listing of eligible Utah Navajo families that will benefit from this project

Erlinda M. & Raymus R. Vijil are both registered voters with Aneth Chapter.

g. If joint project, identify other organizations or agencies involved with this project

Aneth Chapter is requesting UNTF to hire an Archaeologist and Surveyor for Erlinda M.& Raymus R. Vijil's project. Quotes are provided.

h. Utility Arrangements: how will project be provided with utilities (type, distance, cost, schedule)

Utilities are the Applicants resonsibility to apply for NTUA. Electric, water, and sewage is about 400 ft. Cost and schedule is the responsibility of the applicants to coordinate with NTUA and/or other funding resources.

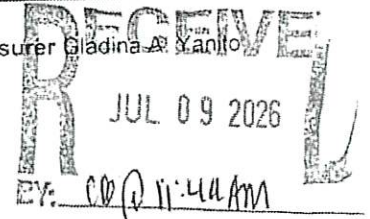


ANETH CHAPTER

ANETH, UTAH | DINÉ NATION

President Dr. Carma Claw • Vice President Billy Todachennie • Secretary/Treasurer Gladina A. Sanito

Resolution No. AC-JUNE-2026-150



ANETH CHAPTER APPROVING AND ASSISTING ERLINDA M. VIJIL AND RAYMUS R. VIJIL WITH HOMESITE LEASE APPLICATION REQUIREMENTS UTILIZING UTAH NAVAJO TRUST FUNDS IN THE AMOUNT OF \$700.00 TO PAY FOR ARCHEAOLOGICAL CLEARANCE BY JULIA M. CHAVEZ ARCHAEOLOGY SERVICE AND UTILIZING NAVAJO REVITALIZATION FUNDS IN THE AMOUNT OF \$413.58 TO PAY FOR LAND SURVEY BY GOLDTOOTH PRECISION SOLUTIONS, INC.

WHEREAS:

1. Pursuant to Navajo Tribal Council Resolution N. CMY-23-79, the Aneth Chapter is duly certified and recognized as an official local unit of the Navajo Nation Government with all duties, responsibilities, and authorities conferred according to 26 N.N.C & 101 et. seq. And has the power and authority to enact plans and development goals that are in the best interest of the community and to recommend, support, and approve community related projects; and
2. The Aneth Chapter is operating and functioning under Local Governance Act, which gives Aneth Chapter Officials to exercise their authority and responsibility in all areas of Aneth Chapter operations and administrations; and
3. Aneth Chapter recognizes Erlinda M. Vijil and Raymus R. Vijil are registered voters of the Aneth Chapter and seeking financial assistance to complete a Archaeological Clearance and land survey requirement for their Home Site Lease process; and
4. Aneth Chapter Administration has verified that the applicant, Erlinda M. Vijil and Raymus R. Vijil currently reside within the Aneth Chapter boundaries; and
5. Aneth Chapter adhered to the Navajo Nation Procurement Process and invited vendors to submit a quote for their services; and
6. Aneth Chapter received 2 quotes for Archaeological Clearance services and Julia M. Chavez Archaeological Service was lowest in cost at \$700.00 and requesting funding support through the Utah Navajo Trust Fund (UNTF); and



7. Aneth Chapter received 2 quotes for Land Survey services Goldtooth Precision Solutions was lowest in cost at \$413.58 and requesting funding support through Navajo Revitalization Fund (NRF); and
8. The Aneth Chapter Administration will ensure all pertinent documents are in place including Project Proposal submission to the office of Utah Navajo Trust Fund in a timely manner for consideration at their dually called meetings; and
9. The Aneth Chapter accepts and approves this request, which was presented to the Chapter membership during the monthly Aneth Chapter meeting at which a legal quorum was present.

NOW THEREFORE BE IT RESOLVED THAT;

ANETH CHAPTER APPROVING AND ASSISTING ERLINDA M. VIJIL AND RAYMUS R. VIJIL WITH HOMESITE LEASE APPLICATION REQUIREMENTS UTILIZING UTAH NAVAJO TRUST FUNDS IN THE AMOUNT OF \$700.00 TO PAY FOR ARCHEAOLOGICAL CLEARANCE BY JULIA M. CHAVEZ ARCHAEOLOGY SERVICE AND UTILIZING NAVAJO REVITALIZATION FUNDS IN THE AMOUNT OF \$413.58 TO PAY FOR LAND SURVEY BY GOLDTOOTH PRECISION SOLUTIONS, INC.

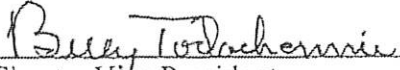
******* CERTIFICATION *******

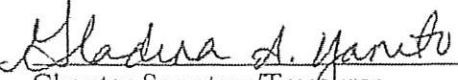
We hereby certify that this foregoing resolution was duly considered by the Aneth Chapter Membership at a duly called meeting at which a quorum was present and that the same was passed with a vote of 28 in favor. 0 opposed. 2 abstained this 14th day of June, 2026.

Motioned by: Ursula Lansing

Second by: Virginia Jim


Chapter President
Dr. Carma Claw


Chapter Vice President
Billy Todachennie


Chapter Secretary/Treasurer
Gladina A. Yanito

UNTF

NRF

HOME SITE LEASE CLEARANCE

ANETH CHAPTER

1. Sponsoring Organization

- a. Name of Organization **Aneth Chapter**
- b. Mailing Address **P. O. Box 430**
City, State, Zip **Montezuma Creek, UT 84534**
- c. Contact Person **Aneth Chapter Administration**
- d. Telephone Number **(435) 651-3525**
- e. Telefax Number **(435) 651-3660**
- f. E-mail Address **aneth@navajochapters.org**

2. Future Plans for Housing

- ☐ On-site constructed house
- ☐ Manufactured Home

Proposed activity

- ☒ Legal Survey Plat
- ☒ Archaeological Clearance
- ☐ Biological Clearance
- ☐ Other _____

3. Client(s) Name(s) Tori & Mosean Primeaux

4. Project Schedule

- a. Planned Start Date 9/21/2026
- b. Anticipated End Date 9/21/2027

Is this project in Utah? (circle) Yes NO If no, attach justification

5. Project Construction Cost:

a. Boundary Survey	\$ 700.00
b. Environmental Assessment	\$
c. Archaeological Clearance	\$ 500.00
d. Other	\$
e. Other	\$
f. Other	\$
TOTALS	\$ 1,200.00

6. Match Funding Sources:

UNTF Percent

42%

a. UNTF	\$ 500.00
b. NRF	\$ 700.00
c.	\$ 0.00
d.	\$
e.	\$
f.	\$

these totals must match up

\$ 1,200.00

7. Signed Chapter Resolution

☒ Attached AC-JULY-2026-158

8. Scope of Work (attach a description answering the following or attach documents)

- a. Brief description of project including consulting with neighbors to ensure that there are no Land Disputes
- b. Plan to Execute Project (describe Chapter's process of obtaining quotations from consultants or if Chapter will request UNTF)
- c. Status of Homesite Lease Application and Biological Clearance
- d. Provide map of Homesite Lease location (using Google Maps or hand drawn) and provide landmark reference points.
- e. Listing of eligible Utah Navajo families that will benefit from this project (list all family members)
- f. Utility Arrangements: how will project be provided with utilities (type, distance, cost, schedule)
- g. If joint project, identify other organizations or agencies involved with this project

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- ☒ Meets UNTF Residency Requirements
- ☒ Signed Chapter Resolution AC-July-2026-158
- ☒ Scope of Work
- ☒ Matching Sources NRF
- ☒ At least two quotes received
- ☒ Homesite Lease Application
- ☒ Bio Clearance
- ☒ Location Map
- ☒ List of Eligible Recipients
- ☒ Utility Arrangements 253' water line
85' powerline

Date rec'd at UNTF Office July 27, 2026Reviewed by [Signature]

Date recommended by DAC _____

Date approved by BOT _____

Date approved by NRF _____

Project No. Assigned _____

Email UNTF Proposals to Tony Dayish at tdayish@utah.govEmail NRF Proposals to Paul Moberly at moberpaul@utah.gov

Revised July 2024

a. Brief/concise Description of the Project

Request funding for an arch clearance and Legal Land Survey for Tori Primeaux, willing to do the arch clearance and a legal Land Survey for Tori & Mosean Primeaux. These are steps required to get a finalized HSL.

Primeaux proposed homesite. These are steps required to get a finalized HSL.

b. Plan to Execute Project (describe how this project will be completed: contractor built, chapter crew, self-help).

A certified surveyor and licensed archaeologist needs to be hired to visit site perform field work and submit the final reports for approval

c. If this project is Not located in Utah, attach justification including Utah proportionate share analysis

Project is in San Juan County, Utah

d. Status of Land Survey, and Archaeological Clearance/ Environmental Assessment, and other Clearances/Permits

Homesite Lease application is in progress. Archaeological Clearance Not started, requesting funds now. Legal Land survey not started, requesting funds now

e. Floorplan with Measurements of Building and Rooms

NA

f. Listing of eligible Utah Navajo families that will benefit from this project

Tori Primeaux, Mosean Primeaux, Lilliana Primeaux, & Alana Primeaux

g. If joint project, identify other organizations or agencies involved with this project

Aneth Chapter is requesting UNTF to hire an Archaeologist and Surveyor for Tori & Mosean Primeaux's project. Aneth Chapter obtained quotes for AVC & Survey.

h. Utility Arrangements: how will project be provided with utilities (type, distance, cost, schedule)

Responsibility of the Applicants



ANETH CHAPTER

ANETH, UTAH | DINÉ NATION

President Dr. Carma Claw • Vice President Billy Todachennie • Secretary/Treasurer Gladina A. Yanito

Resolution No. AC-JULY-2026-158

ANETH CHAPTER APPROVING AND AUTHORIZING \$500.00 FOR ARCHEOLOGICAL CLEARANCE UTILIZING UTAH NAVAJO TRUST FUND AND AUTHORIZE \$700.00 FOR LAND SURVEY SERVICES UTILIZING THE NAVAJO REVITALIZATION FUND FOR TORI AND MOSEAN PRIMEAUX, COMMUNITY MEMBERS OF ANETH CHAPTER.

WHEREAS:

1. Pursuant to Navajo Tribal Council Resolution N. CMY-23-79, the Aneth Chapter is duly certified and recognized as an official local unit of the Navajo Nation Government with all duties, responsibilities, and authorities conferred according to 26 N.N.C & 101 et. seq. And has the power and authority to enact plans and development goals that are in the best interest of the community and to recommend, support, and approve community related projects; and
2. The Aneth Chapter is operating and functioning under Local Governance Act, which gives Aneth Chapter Officials to exercise their authority and responsibility in all areas of Aneth Chapter operations and administrations; and
3. Aneth Chapter recognizes Tori and Mosean Primeaux are registered voters of the Aneth Chapter and seeking financial assistance to complete a Archaeological Clearance and land survey requirement for their Home Site Lease process; and
4. Aneth Chapter Administration has verified that the applicants, Tori and Mosean Primeaux currently reside within the Aneth Chapter boundaries; and
5. Aneth Chapter Administration will adhere to the Navajo Nation Procurement Process and invited vendors to submit a quote for their services; and
6. Aneth Chapter Administration has received 2 quotes for Archaeological Clearance services from Carrizo Archaeological group and Dinetahdoo Cultural Resources Management both bidding \$500.00 to do the work;
7. Aneth Chapter is requesting to utilize \$500.00 from Utah Navajo Trust Funds and requesting UNTF to hire either business to do the Archaeological work for Tori and Mosean Primeaux's proposed homesite lease; and



8. Aneth Chapter received 2 quotes for Land Survey services from Goldtooth Precision Solutions and was the lowest in cost at \$700.00; and
9. Aneth Chapter requesting utilization of Navajo Revitalization Fund (NRF) to pay Goldtooth Precision Solutions for their service to complete report for proposed homesite lease; and
10. The Aneth Chapter Administration will ensure all pertinent documents are in place including Project Proposal submission to the office of Utah Navajo Trust Fund in a timely manner for consideration at their dually called meetings; and
11. The Aneth Chapter accepts and approves this request, which was presented to the Chapter membership during the monthly Aneth Chapter meeting at which a legal quorum was present.

NOW THEREFORE BE IT RESOLVED THAT;

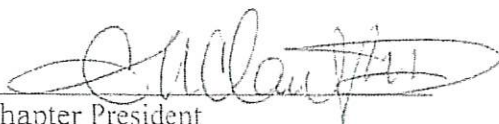
ANETH CHAPTER APPROVING AND AUTHORIZING \$500.00 FOR ARCHEAOLOGICAL CLEARANCE UTILIZING UTAH NAVAJO TRUST FUND AND AUTHORIZE \$700.00 FOR LAND SURVEY SERVICES UTILIZING THE NAVAJO REVITALIZATION FUND FOR TORI AND MOSEAN PRIMEAUX, COMMUNITY MEMBERS OF ANETH CHAPTER.

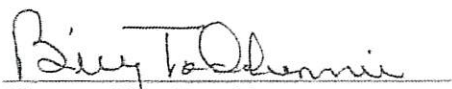
******* CERTIFICATION *******

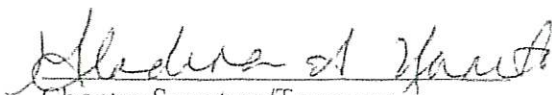
We hereby certify that this foregoing resolution was duly considered by the Aneth Chapter Membership at a duly called meeting at which a quorum was present and that the same was passed with a vote of 21 in favor. 0 opposed. 1 abstained this 26th day of July, 2026.

Motioned by: Lucille Cody

Second by: Manual Morgan


Chapter President
Dr. Carma Claw


Chapter Vice President
Billy Todachennie


Chapter Secretary/Treasurer
Gladina A. Yanito

1. Sponsoring Organization

- a. Name of Organization **Aneth Chapter**
- b. Mailing Address **P.O. Box 430**
City, State, Zip **Montezuma Creek, UT 84534**
- c. Contact Person **Shirley Lane, Chapter Manager**
- d. Telephone Number **435-651-3525**
- e. E-mail Address **aneth@navajochapters.org**

3. Client(s) Name(s) LaToya JamesIs this project in Utah? (circle) Yes NO If no, attach justification

2. Type of Housing Assistance

- ☒ Complete New House 28x44
- ☐ Completion of Incomplete House
- ☐ Addition Size: _____
- ☐ House Renovation ☐ Handicapped
- ☐ Trailer Renovation ☐ Weatherization
- Complement
- ☐ Plumbing ☐ Housewiring
- ☐ Cabinets ☐ Roofing

4. Project Schedule

- a. Planned Start Date 1-May-26
- b. Anticipated End Date 1-May-28

5. Project Construction Cost:

a. Clearances (Arch Clr, EA)	\$ 0.00
b. Architectural Floorplans	\$ 0.00
c. Site work/Utilities	\$
d. Materials	\$ 141,680.00
e. Labor	\$
f. Other	\$
TOTALS	\$ 141,680.00

6. Match Funding Sources:

UNTF Percent 3 %

a. <u>NUC/NRF/Non-Chapter #796</u>	\$ 76,714.00
b. <u>NUC/Olene Walker 24-0405</u>	\$ 60,966.00
c. <u>UNTF Chapter Projects</u>	\$ 4,000.00
d. _____	\$
e. _____	\$
f. _____	\$
TOTALS	\$ 141,680.00

these totals must match up

7. Signed Chapter Resolution

☒ Attached AC-APRIL-2026-129

8. Scope of Work (attach a description answering the following or attach documents)

- a. Brief description of project
- b. Plan to Execute Project (describe how this project will be completed: contractor built, chapter crew, self-help).
- c. Status of Homesite Lease, Legal Survey, and Archaeological Clearance
- d. Floorplan with measurements of building and rooms
- e. Listing of eligible Utah Navajo families that will benefit from this project
- f. Utility Arrangements: how will project be provided with utilities (type, distance, cost, schedule)
- g. If joint project, identify other organizations or agencies involved with this project

FOR UNTF OFFICIAL USE ONLY

- ☒ Signed Chapter Resolution AC-April-2026-129 Date rec'd at UNTF Office 7/27/2026
- ☒ Scope of Work 28x44 New House
- ☒ Matching Sources OLene Walker + NRF via NUC Reviewed by 2
- ☒ Contract or Labor schedule
- ☒ Homesite Lease ☒ HSL ☒ Survey Plat Date recommended by DAC _____
- ☒ Floorplan Comb Ridge
- ☒ List of Eligible Recipients 7/22/25 Date approved by BOT _____
- ☒ Utility Arrangements Water + Elec. within 130' CRCF Date approved by NRF _____
- ☒ Other ☒ Arch Study ☒ Arch Clearance ☒ Bio Clearance Project No. Assigned _____

a. Brief (concise) Description of the Project

Construct one (1) new stick frame-house for LaToya James, approximately 28' x 44' (1,232 sq. ft.). The residence will be a 3-bedroom, 1-bathroom home with a wood/coal stove & chimney kit and a water heater. Structure must be fully ADA wheelchair compliant and code compliant.

b. Plan to Execute Project (describe how this project will be completed: Contractor Built, UNTF Workcrews, Self-Help)

Contractor built, including labor, tools, equipment, and supervision. Materials are procured through the OWHLF. Labor primary construction labor costs funded by NRF & NUC. UNTF will also oversee the project with Aneth Chapter.

c. If this project is Not located in Utah, attach justification including Utah proportionate share analysis

Project is in Aneth, Utah.

d. Status of Land Survey, and Archaeological Clearance/ Environmental Assessment, and other Cleareances/Permits

Homesite Lease is finalized and required documents have been submitted to NUC and UNTF.

e. Floorplan with Measurements of Building and Rooms

Nizhoni Floorplan 28' x 44' 1,232 sq. ft. see attachment.

f. Listing of eligible Utah Navajo families that will benefit from this project

Latoya D. James, Mckinzie K. Beall, Everly D. James, & Luke J. James

g. If joint project, identify other organizations or agencies involved with this project

Olene Walker Hosuing Loan Fund (OWHLF), Navajo Revitalization Fund (NRF), Navajo Utah Commission (NUC), Utah Navajo Trust Fund (UNTF, & Aneth Chapter

h. Utility Arrangements: how will project be provided with utilities (type, distance, cost, schedule)

Responsibility of the Applicant. Existing utilities are available on the homesite lease. The powerline will be a Service Drop. The signed electrical affidavit must be submitted to Shiprock NTUA Office upon completion.



ANETH CHAPTER

ANETH, UTAH | DINÉ NATION

President Dr. Carma Claw • ~~Resolution No. AG-APRIL-2026-129~~
~~Vice President Billy Tschachme - Secretary~~ Treasurer Gladina A. Yanito

Resolution of the Aneth Chapter

ANETH CHAPTER APPROVING AND SUPPORTING A HOUSING PROJECT FOR LATOYA D. JAMES FUNDED THROUGH THE OLENE WALKER HOUSING LOAN FUND AND PARTNER FUNDING SOURCES FOR THE CONSTRUCTION OF A THREE-BEDROOM HOME FOR TOTAL PROJECT COST OF \$141,680.28.

WHEREAS:

1. Pursuant to Navajo Tribal Council Resolution N. CMY-23-79, the Aneth Chapter is duly certified and recognized as an official local unit of the Navajo Nation Government with all duties, responsibilities, and authorities conferred according to 26 N.N.C & 1 *et. seq.* And has the power and authority to enact plans and development goals that are in the best interest of the community and to recommend, support, and approve community related projects; and
2. The Aneth Chapter in collaboration with Navajo Utah Commission is awarded Olene Walker Housing Project Funding for all Utah San Juan County Chapters; and
3. Aneth Chapter and six Utah Chapters receive one housing project funding with Navajo Utah Commission with \$35,000 Olene Walker Grant Funds and match funds with Navajo Revitalization Funds - Non-Chapter Funds; and
4. Aneth Chapter is recommending LaToya D. James, a Aneth Chapter registered voter and a mother of three (3) dependent children to be a recipient of the Olene Walker Housing Loan Fund Housing Project; and
5. LaToya D. James has successfully completed the application process through Aneth Chapter's Housing Committee, with all required documentation and her application is deemed project ready; and
6. The recipient will have a 3-bedroom frame house (24' x 44') built on her finalized Homesite Lease with plans for construction to begin May 2026 and completed in November 2026; and
7. The recipient will be responsible for all utility infrastructure after completion of the home project; and
8. The total estimated project cost is \$ 141,680.28 with funding contributions from multiple funding sources such as Utah Navajo Trust Fund (UNTF), Navajo Utah Commission (NUC), Navajo Revitalization Fund (NRF) and Olene Walker Housing Loan Fund (OWHLF); and
9. Aneth Chapter does not assume financial liability for the loan, construction costs, or contractual obligations associated with this project; and



10. The Aneth Chapter accepts and approves this request, which was presented to the chapter membership during the monthly Aneth Chapter meeting at which a legal quorum was present.

NOW, THEREFORE BE IT RESOLVED THAT:

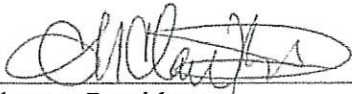
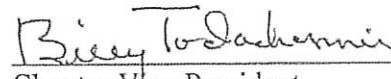
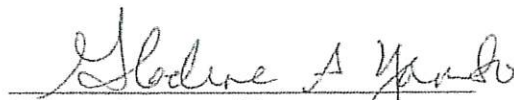
ANETH CHAPTER APPROVING AND SUPPORTING A HOUSING PROJECT FOR LATOYA D. JAMES FUNDED THROUGH THE OLENE WALKER HOUSING LOAN FUND AND PARTNER FUNDING SOURCES FOR THE CONSTRUCTION OF A THREE-BEDROOM HOME FOR TOTAL PROJECT COST OF \$141,680.28.

CERTIFICATION

We hereby certify that this foregoing resolution was duly considered by the Aneth Chapter Membership at a duly called meeting at which a quorum was present and that the same was passed with a vote of 24 in favor. 0 opposed. 5 abstained this 19th day of April, 2026.

Motioned by: Marion Filfred

Second by: Idalene Becenti


Chapter President
Dr. Carma Claw
Chapter Vice President
Billy Todachennie
Chapter Secretary/Treasurer
Gladina A. Yanito

UNTF NRF		HOUSING PROJECT PROPOSAL		Chapter																																														
1. Sponsoring Organization a. Name of Organization Oljato Chapter b. Mailing Address P. O. Box 360355 City, State, Zip Monument Valley, UT 84536 c. Contact Person Karilyn Begay, Chaper CSC d. Telephone Number (435) 727-5850 e. Telefax Number (435) 727-5852 f. E-mail Address <u>kbegay@nnchapters.org</u>			2. Type of Housing Assistance ☒ Complete New House 28x44 ☐ Completion of Incomplete House ☐ Addition Size: _____ ☐ House Renovation ☐ Handicapped ☐ Trailer Renovation ☐ Weatherization Complement ☐ Plumbing ☐ Housewiring ☐ Cabinets ☐ Roofing																																															
3. Client(s) Name(s) <u>Patty Bedonie</u> House Location is in San Juan County, Utah			4. Project Schedule a. Planned Start Date <u>9/1/2026</u> b. Anticipated End Date <u>9/1/2028</u>																																															
5. Project Construction Cost: <table border="1" style="width:100%; border-collapse: collapse;"> <tr><td>a. Clearances (Arch Clr, EA).....</td><td>\$</td><td></td></tr> <tr><td>b. Architectural Floorplans</td><td>\$</td><td></td></tr> <tr><td>c. Site work/Utilities</td><td>\$</td><td></td></tr> <tr><td>d. Materials } 28 x 36</td><td>\$</td><td></td></tr> <tr><td>e. Labor } x \$115 / SF</td><td>\$</td><td>115,920.00</td></tr> <tr><td>f. Other } UNTF Workcrew</td><td>\$</td><td></td></tr> <tr><td colspan="2" style="text-align: right;">TOTALS</td><td>\$ 115,920.00</td></tr> </table>			a. Clearances (Arch Clr, EA).....	\$		b. Architectural Floorplans	\$		c. Site work/Utilities	\$		d. Materials } 28 x 36	\$		e. Labor } x \$115 / SF	\$	115,920.00	f. Other } UNTF Workcrew	\$		TOTALS		\$ 115,920.00	6. Match Funding Sources: <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>UNTF Percent</th> <th></th> </tr> </thead> <tbody> <tr><td>a. NRF 16-03-22-617</td><td></td><td>\$ 1,546.83</td></tr> <tr><td>b. NRF 21-01-21-717</td><td></td><td>\$ 44,821.17</td></tr> <tr><td>c. UNTF</td><td></td><td>\$ 69,552.00</td></tr> <tr><td>d. _____</td><td></td><td>\$</td></tr> <tr><td>e. _____</td><td></td><td>\$</td></tr> <tr><td>f. _____</td><td></td><td>\$</td></tr> <tr><td colspan="2" style="text-align: right;">these totals must match up</td><td>\$ 115,920.00</td></tr> </tbody> </table>				UNTF Percent		a. NRF 16-03-22-617		\$ 1,546.83	b. NRF 21-01-21-717		\$ 44,821.17	c. UNTF		\$ 69,552.00	d. _____		\$	e. _____		\$	f. _____		\$	these totals must match up		\$ 115,920.00
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7. Signed Chapter Resolution ☒ Attached OLJ05-02-2024-NB2																																																		
8. Scope of Work (attach a description answering the following or attach documents) a. Description of project (what is the project: new house, addition, bathroom & kitchen work, repairs, renovation?) b. Plan to Execute Project (describe clearly and specifically who will build this project: contractor, chapter crew, self-help). If UNTF work crew, include a letter signed by the Chapter officials to request UNTF to build the project. c. Status of Homesite Lease 1) signed HSL, 2) Legal Survey, 3) Archaeological Study, 4) Cultural Resource Compliance Form (Arch Clearance by NN-HPD), and 5) Bio Clearance by NN Fish & Wildlife (Endangered Species Study) d. Size of the House Approved by the Chapter e. Listing of eligible Utah Navajo families that will benefit from this project f. Utility Arrangements: how will project be provided with utilities (type, distance, cost, schedule) g. If joint project, identify other organizations or agencies involved with this project																																																		
FOR UNTF OFFICIAL USE ONLY <table style="width:100%;"> <tr> <td style="width:50%; vertical-align: top;"> ☒ Signed Chapter Resolution OLJ 05-02-2024-NB2 ☒ Description of the Project (Scope of Work) 28x36 New House ☒ New House Size or Addition Size 28x36 ☒ Scope of Work for Renovation or Repairs New House ☐ Contract or Labor schedule UNTF Work Crews ☒ Homesite Lease & Legal Land Survey ☒ Archaeological Study & Cultural Resource Compliance Form ☒ Biological Study & Clearance by NN-Fish & Wildlife 2016 Exempt. ☒ List of Eligible Recipients ☒ Utility Arrangements Avail. on-site </td> <td style="width:50%; vertical-align: top;"> Date rec'd at UNTF Office <u>5/28/2026</u> Reviewed by [Signature] Date recommended by DAC _____ Date approved by BOT _____ Date approved by NRF _____ Project No. Assigned _____ </td> </tr> </table>						☒ Signed Chapter Resolution OLJ 05-02-2024-NB2 ☒ Description of the Project (Scope of Work) 28x36 New House ☒ New House Size or Addition Size 28x36 ☒ Scope of Work for Renovation or Repairs New House ☐ Contract or Labor schedule UNTF Work Crews ☒ Homesite Lease & Legal Land Survey ☒ Archaeological Study & Cultural Resource Compliance Form ☒ Biological Study & Clearance by NN-Fish & Wildlife 2016 Exempt. ☒ List of Eligible Recipients ☒ Utility Arrangements Avail. on-site	Date rec'd at UNTF Office <u>5/28/2026</u> Reviewed by [Signature] Date recommended by DAC _____ Date approved by BOT _____ Date approved by NRF _____ Project No. Assigned _____																																											
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a. Brief Description of the Project

Completion of New House 28x36. The client has built the foundation: footing, stem wall, concrete floor, and underground plumbing and this project will be to finish the walls, roof, doors & windows and the rest of the house. The UNTF work crews will make corrections to the concrete floor and the underground plumbing before completing the house.

b. Plan to Execute Project (describe how this project will be completed: contractor built, chapter crew, self-help).

The Patty Bedonie house was provided a grant in 2016 for house construction but there was only \$1,546.83 that was approved which was only enough for the footing and stem wall. The client received the materials and built the foundation and that is the only part that has been built. Additional funding needed to complete this new house project. So, the plan is to request \$69,552.00 from UNTF and \$44,821.17 from NRF, and to request the UNTF work crews to build this house. The current request includes funding for the materials and labor costs to complete this incomplete house.

c. Status of Homesite Lease, Legal Survey, and Archaeological Clearance

There was a problem with different spellings of the client name on the Homesite Lease, CIB, and other documents. UNTF staff assisted the client to amend documents with the proper offices to one consistent name: Patty Bedonie. The Tuba City Navajo Land Dept. did not have a copy of the Cultural Resources (Archaeological) Study and the Cultural Resources Compliance Form (CRCF) (Archaeological Clearance), so they will be provide a letter of exemption. The Biological Study and Clearance is exempted because the structures at this site have in place since 2016.

d. Floorplan with Measurements of Building and Rooms

The RM14NWP-LS floorplan 28x36 New House will be used and is included with the proposal package.

e. Listing of eligible Utah Navajo families that will benefit from this project

Patty Bedonie, Lewis Gishie Bedonie (spouse), and Precious Bedonie (granddaughter)

f. Utility Arrangements: how will project be provided with utilities (type, distance, cost, schedule)

The waterline and electric powerline is currently available to the location.

g. If joint project, identify other organizations or agencies involved with this project

The Oljato Chapter, UNTF, NRF will participate in the funding approvals for this project and there will be coordination with the Indian Health Services-Office of Environmental Health & Engineering for the waterline and septic tank & leach field, and with NTUA for the electric powerline for the utility hookups.



OLJATO CHAPTER/ADMINISTRATION
PO BOX 360455
MONUMENT VALLEY, UTAH 84536
Email: oljato@navajochapters.org
Phone: 435-727-5850/Fax: 5852

Herman Daniels, Council Delegate
Willis Begay, President
Jean Holiday, Vice-President
Marietta Bedonie, Secretary/Treasurer
Benedict Daniels, Grazing Committee Member

RESOLUTION OF THE OLJATO CHAPTER

Resolution No: OLJ05-02-2024-NB2

REQUESTING FUNDING FROM THE STATE OF UTAH-NAVAJO TRUST FUND (UNTF) AND THE STATE OF UTAH NAVAJO REVITALIZATION FUND (NRF) TO APPROVE FUNDING FOR HOUSING ASSISTANCE FOR FOUR (4) CLIENTS: FRANCINE SHORTY, ROGER NELSON, AVERY ATENE, AND PATTY BEDONIE, THAT WERE PREVIOUSLY PROVIDED A SMALLER AMOUNT OF FUNDING AND NEED MORE FUNDING TO COMPLETE THEIR NEW HOUSE PROJECTS AS INDICATED ON THE ATTACHED FOUR (4) SCATTERED SITE NEW HOUSE FUNDING PLAN SPREADSHEET

WHEREAS;

1. Pursuant to the Navajo Nation Code, Section 4001 (D) and 4028 (a), (b), the Oljato Chapter is established and certified as a local government entity of the Navajo Nation vested with the authority to review all matters affecting the Chapter and submit appropriate recommendations to the Navajo Nation Government or other local agencies by resolution; and
2. Pursuant to 26 N.N.C., Chapter 1: Navajo Nation Chapter, Section 1., (B) (1) & (2), The Navajo Nation Council delegated to Chapter governmental authority with respect to local matters consistent with Navajo Law, including custom and tradition and allows the chapter to make decisions to govern with responsibility and accountability to community membership; and
3. The Oljato Chapter advocates in the best interest of its community members to receive housing assistance according to the Oljato Chapter Housing Assistance Policy; and
4. The Oljato Chapter has set up a Chapter Housing Committee to receive applications, review, prioritize, and recommend Chapter clients that have all the required documents to receive housing assistance; and
5. The Oljato Housing Committee has reviewed numerous clients to receive housing assistance. It has come to understand that there were four (4) clients: Francine Shorty, Roger Nelson, Avery Atene, and Patty Bedonie that were previously approved but an insufficient amount of funding was approved. These four clients will need additional funding to complete their house projects. A cost estimate and funding plan was developed to complete these houses and is attached to this resolution; and
6. The Oljato Chapter requests the assistance of UNTF to build these houses with a building contractor or with the UNTF Construction/Maintenance work crews; and
7. The Oljato Chapter has many of its constituents that have been assisted for a long time and are in dire need of housing assistance. The Chapter and the Housing Committee recommend assisting these clients listed in accordance with the attached spreadsheet.

NOW THEREFORE BE IT RESOLVED THAT;

1. Requesting Funding from the State of Utah-Navajo Trust Fund (UNTF) and the State of Utah Navajo Revitalization Fund (NRF) to approve funding for Housing assistance for four (4) clients: Francine Shorty, Roger Nelson, Avery Atene, Patty Bedonie that were previously provided a smaller amount of funding and need more funding to complete their new house projects as indicated on the attached four (4) scattered site new house funding plan spreadsheet.

CERTIFICATION

We hereby certify that the foregoing resolution was duly considered by the Oljato Chapter at a regular duly called meeting at Oljato, Navajo Nation, Utah at which a quorum was present and that same was passed by a vote of 11 in favor, 0 opposed and 3 abstained, this 26th day of May, 2024.

1st Motion by: Helen Myerson

2nd Motion by: Jonathan Kaytso

Willis Begay

Willis Begay, Chapter President

Jean Holiday

Jean Holiday, Vice-President

Marietta Bedonie

Marietta Bedonie, Secretary/Treasurer



Utah Navajo Trust Fund Fiscal Year 2027 Budget

A

Revenues

Account Description	FY-2024 Actual	FY-2025 Actual	FY-2026 Budget	FY-2026 Estimate	FY-2027 Propose	\$ Difference	% Difference
Gross Investment Income	\$7,488,244	\$10,395,275	\$6,602,350	\$21,014,763	\$12,966,094	-\$8,048,669	-38.30%
Less: Allocation to Trust Corpus (4% Polic	\$0	\$0	\$0	\$0	\$8,938,459	\$8,938,459	
Net Spendable Investment Income	\$7,488,244	\$10,395,275	\$6,602,350	\$21,014,763	\$4,027,635	-\$16,987,128	-80.83%
Royalty Revenue	\$3,137,171	\$3,124,169	\$3,200,000	\$2,889,428	\$3,200,000	\$310,572	10.75%
Navajo Revitalization Fund Grants	\$1,058,218	\$590,847	\$0	\$398,670	\$680,000	\$281,330	70.57%
Rent Receipts	\$441,273	\$451,691	\$450,000	\$449,500	\$450,000	\$500	0.11%
Miscellaneous Revenue	\$969	\$54,995	\$0	\$0	\$0	\$0	
Contribution from Fund Balance	\$0	\$0	\$0	\$0	\$2,454,991	\$2,454,991	
Total Estimated Revenues	\$12,125,875	\$14,616,977	\$10,252,350	\$24,752,361	\$10,812,626	-\$13,939,735	-56.32%

Expenses

Account Description	FY-2024 Actual	FY-2025 Actual	FY-2026 Budget	FY-2026 Estimate	FY-2027 Propose	\$ Difference	% Difference
Personnel Services							
Salaries & Benefits (Administration)	\$933,632	\$789,215	\$821,000	\$851,161	\$900,000	\$48,839	5.74%
Salaries & Benefits (Construction Admin)	\$232,815	\$344,104	\$361,000	\$374,862	\$400,000	\$25,138	6.71%
Human Resource & Payroll	\$19,697	\$21,318	\$21,000	\$25,538	\$28,000	\$2,462	9.64%
Subtotal	\$1,186,144	\$1,154,637	\$1,203,000	\$1,251,561	\$1,328,000	\$76,439	6.11%
Travel							
Staff & DAC	\$20,687	\$15,803	\$15,000	\$13,413	\$17,000	\$3,587	26.74%
Board of Trustees	\$5,373	\$2,957	\$5,000	\$4,500	\$10,000	\$5,500	122.22%
Subtotal	\$26,060	\$18,760	\$20,000	\$17,913	\$27,000	\$9,087	50.73%
Operating Expenses							
Cell Phones	\$7,821	\$9,248	\$9,500	\$8,711	\$10,000	\$1,289	14.80%
Other Contractual Services 6135	\$840	\$766	\$3,000	\$2,581	\$3,000	\$419	16.23%
Postage	\$672	\$801	\$1,000	\$1,133	\$1,500	\$367	32.39%
Office Supplies	\$5,897	\$5,226	\$5,500	\$4,483	\$5,500	\$1,017	22.69%
Printing & Binding	\$56	\$179	\$300	\$19	\$300	\$281	1478.95%
Photocopy Expense	\$506	\$513	\$400	\$112	\$400	\$288	257.14%
Legal Fees	\$10,868	\$29,216	\$18,000	\$22,272	\$24,000	\$1,728	7.76%
Reception and Meeting Costs	\$6,345	\$5,619	\$6,000	\$4,530	\$6,000	\$1,470	32.45%
Employee Training & Development	\$2,825	\$1,530	\$5,000	\$1,000	\$3,000	\$2,000	200.00%
Prof Serv (Management Fees)	\$176,474	\$344,834	\$350,000	\$374,755	\$400,000	\$25,245	6.74%
Office Furnishings (Under \$5,000)	\$10,030	\$1,662	\$3,500	\$381	\$5,000	\$4,619	1212.34%
Fleet	\$111,652	\$148,292	\$120,000	\$142,248	\$160,000	\$17,752	12.48%
DTS Telecommunications	\$4,195	\$3,772	\$4,200	\$4,440	\$4,500	\$60	1.35%
DTS Data Processing	\$57,449	\$63,085	\$65,000	\$69,308	\$72,000	\$2,692	3.88%
DTS Data Processing Hardware	\$3,988	\$1,758	\$3,500	\$3,713	\$5,000	\$1,287	34.66%
Construction Supplies/Equipment	\$13,227	\$20,013	\$25,000	\$23,968	\$30,000	\$6,032	25.17%
Subtotal	\$412,845	\$636,514	\$619,900	\$663,654	\$730,200	\$66,546	10.03%
Land/Buildings							
Insurance	\$19,160	\$22,650	\$23,000	\$16,190	\$20,000	\$3,810	23.53%
Utilities	\$13,467	\$15,401	\$16,000	\$16,655	\$18,000	\$1,345	8.08%
Blandng GSB Maintenance	\$361,176	\$160,189	\$160,000	\$205,000	\$215,000	\$10,000	4.88%
Subtotal	\$393,803	\$198,240	\$199,000	\$237,845	\$253,000	\$15,155	6.37%
Capital Outlay							
Construction Vehicles	\$350,000	\$0	\$100,000	\$0	\$100,000	\$100,000	
Equipment (Loader and Trailer)	\$0	\$0	\$0	\$0	\$103,805	\$103,805	
Blandng GSB Landscaping	\$2,878	\$0	\$30,000	\$0	\$20,000	\$20,000	
Subtotal	\$352,878	\$0	\$130,000	\$0	\$223,805	\$223,805	
Chapter Projects & Grants							
Chapter Projects	\$1,334,195	\$1,139,879	\$1,071,865	\$1,286,451	\$1,600,000	\$313,549	24.37%
Big Projects	\$0	\$0	\$500,000	\$0	\$750,000	\$750,000	
Veteran Housing \$80,000 per Client	\$240,000	\$161,932	\$240,000	\$0	\$240,000	\$240,000	
Design Build Utah	\$25,000	\$25,000	\$28,000	\$0	\$27,200	\$27,200	
Outstanding Student Award Program	\$10,600	\$8,000	\$10,600	\$0	\$10,600	\$10,600	
Student Enrichment	\$0	\$0	\$1,000	\$0	\$1,000	\$1,000	
College Financial Aid or Short Term Traini	\$386,889	\$321,629	\$350,000	\$356,784	\$375,000	\$18,216	5.11%
Water Heater Program	\$1,176	\$5,357	\$6,000	\$4,188	\$6,000	\$1,812	43.27%
Fire Wood Program	\$0	\$0	\$0	\$3,411	\$5,000	\$1,589	46.58%
Prior Year's Project Commitments	\$0	\$0	\$0	\$0	\$4,555,821	\$4,555,821	
Navajo Revitalization Fund Projects	\$1,001,413	\$619,803	\$0	\$398,670	\$680,000	\$281,330	70.57%
Subtotal	\$2,999,273	\$2,281,600	\$2,207,465	\$2,049,504	\$8,250,621	\$6,201,117	302.57%
Total Proposed Expenditures	\$5,371,003	\$4,289,751	\$4,379,365	\$4,220,477	\$10,812,626	\$6,592,149	156.19%

Notes:

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STATE OF UTAH UNTF - SHORT TERM PORT
ACCOUNT 5002576-300



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Period from June 1, 2026 to June 30, 2026

MARKET AND COST RECONCILIATION

	06/30/2026 MARKET	06/30/2026 BOOK VALUE
Beginning Market And Cost	70,738,281.84	57,363,046.41
Investment Activity		
Income	73,810.15	73,810.15
Realized Gain/Loss	160,499.77	160,499.77
Change In Unrealized Gain/Loss	1,060,266.41	.00
Total Investment Activity	1,294,576.33	234,309.92
Plan Expenses		
Administrative Expenses*	- 67.33	- 67.33
Total Plan Expenses	- 67.33	- 67.33
Other Activity		
Miscellaneous Receipts	2,188,903.78	2,188,903.78
Miscellaneous Disbursements	- 1,455,860.19	- 1,455,860.19
Total Other Activity	733,043.59	733,043.59
Net Change In Market And Cost	2,027,552.59	967,286.18
Ending Market And Cost	72,765,834.43	58,330,332.59

* Includes Professional Fees, Contract Administrator Fees and Investment Advisory Fees

MARKET AND COST RECONCILIATION MESSAGES

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STATE OF UTAH UNTF - ENDOWMENT FD
ACCOUNT 5002576-301



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Period from June 1, 2026 to June 30, 2026

MARKET AND COST RECONCILIATION

	06/30/2026 MARKET	06/30/2026 BOOK VALUE
Beginning Market And Cost	48,053,567.69	37,962,346.07
Investment Activity		
Income	50,140.35	50,140.35
Realized Gain/Loss	109,029.88	109,029.88
Change In Unrealized Gain/Loss	720,254.75	.00
Total Investment Activity	879,424.98	159,170.23
Plan Expenses		
Administrative Expenses*	- 45.74	- 45.74
Total Plan Expenses	- 45.74	- 45.74
Other Activity		
Miscellaneous Receipts	1,495,807.79	1,495,807.79
Miscellaneous Disbursements	- 1,496,585.00	- 1,496,585.00
Total Other Activity	- 777.21	- 777.21
Net Change In Market And Cost	878,602.03	158,347.28
Ending Market And Cost	48,932,169.72	38,120,693.35

MARKET AND COST RECONCILIATION MESSAGES

* Includes Professional Fees, Contract Administrator Fees and Investment Advisory Fees

DATE: September 8, 2026

TO: Tony Dayish, UNTF Administrator

FROM: John Nakai Project Manager

SUBJECT: UNTF Project Managers Report

Aneth Chapter

Hamilton Clark self-help project: Roof decking complete. Exterior shell replacement 95%, Demolition of the exterior walls and skirting is complete.

Aneth 4 homes 2-bedroom 24x36 new construction Joe Ben, Catherine Deschene, Loleta Lansing, Selena Sandoval. Ed Yazzie Construction (EYC LLC) (Start June 28, 2026) is about 36% complete on all 4 houses.

Aneth 3 home 2-bedroom 24 x 40 new construction Ryan Williams, Utona Little, Ursula Lansing. Ed Yazzie Construction (EYC LLC) (plan to Start November 2026).

Blue Mountain / West Water

Phillip Atene Roof repairs done and siding is 70%. All materials are delivered. Client still has not installed his siding yet.

Albert and Gladys Cly ADA addition, Floorplans have been completed and submitted to San Juan County for reviewal and processing of building permits. Addition will include an ADA bathroom and Kitchen. Waiting on Navajo Nation to secure funding for temporary housing for residents or for a place to stay while the work crews put an addition on their existing house.

Westwater empty lots: exploratory test pit investigation for the Westwater Onsite Wastewater System (OWS). Feasibility project consists of excavation exploratory test pits in designated residential parcels to evaluate subsurface soil profiles and stratigraphy for onsite wastewater suitability. Coordination with CAWAG, Moab Geotechnical Group, U.S. EPA Region 9, EnDyna, Eastern Research Group (ERG), Burns & McDonnell, Southeast Utah Health Department (SEUHD), RCAC, Westwater community, UNTF, San Juan County, Navajo Nation Department of Water Resources Water Management Branch. (Aug 2026 - current)

South Mission Navajo Community Bluff (SMNCB) Water project is in the beginning stages of getting residents homesite leases and chapter affiliation to provide potable water and septic services. Coordination with Navajo Land Department, Navajo Nation Department of Water Resources Water Management Branch, UNTF, Aneth Chapter, Red Mesa Chapter, Mexican Water Chapter, RCAC, Dig Deep, St Christophers Mission. (July 2026 – current)

Dan Black Trailer roof leaking, the client was advised to request a project through Blue Mountain Dine for the renovation work. (Still not an approved BMDC project)

Firewood Project

Wood Project coordination with UNHS, Warm Elders (nonprofit), and San Juan Wood 4 Life. To assist elders with receiving loads of wood and West Water Elders. (2025) UNTF Building 388 location empty lot 421 E. 500 S. is designated as wood distribution hub and will continue to receive semi-truck loads of wood. July 18, we received 5 semi-truck loads of logs. Received load December 12, 2025 to present. UNTF has an on-going process of processing the logs to manageable pieces for Chapters.

Contact was made with Coconino Wood 4 Life to see how we can arrange logs to be delivered to Navajo Mountain Chapter.

Dolores Forest Service offering free use wood permits, this information has been made into a flyer and distributed to Aneth, Teec, Red Mesa, Mexican Water, Dennehotso, and Oljato chapters.

June 26, 2025, a private ranch (Circle E Ranch) East of LaSal Ut, granted UNTF access to harvest aspen logs to help with this year's firewood distribution.

March 2, 2026, picked up a 14-foot trailer load of wood slats from Mancos Co, from Timber Age System Inc. Once we got the chance to sort through the slats a truck bed load got donated to Whitehorse High School for their shade house. Delivery was on March 6.

March 10, 2026, arrangements were made to assist Sweet Water Chapter come to Blanding to pick up 4-foot lengths of firewood, there was a 20-foot goose neck trailer and 1 truck with a 6-foot bed.

UNHS assisted processing logs with their equipment and wrapped up March 13. A 14 ft dump trailer load of split firewood was delivered to the UNHS wood lot in Montezuma Creek.

Contact and making arrangement for date in June 2026 for removal of Pinion Pine and Juniper on private land by La Sal community.

Dennehotso Chapter

Dennehotso Project Tiny Homes – Providing technical assistance, UNTF also donated 2 60x40 windows to be used on each project. The chapter will use the completed home for temporary housing for a family that is experiencing a housing emergency such as a burn out, trailer repossession, or loss of dwelling. (July 2024), This is a tiny home that will be utilized for emergency situations. It is a mobile unit.

Mexican Water Chapter

Mexican Water MPB#1 an MPB#2: DFCM, architect, site assessment, cost estimate, roofing leaking problems, funding request in submitted and DFCM will be assisting with the project.

Navajo Mountain Chapter

Navajo Mountain Senior Citizen Center: DFCM & architect conducted a site visit in May of 2025. UNHS has helped with funding, but a s septic tank cleanout, grease trap cleanout/and replacement still needs to be done

Oljato Chapter

Additional funds were approved and the UNTF work crews have taken over construction of the houses for Francine Shorty, Roger Nelson, Avery Atene, and Patti Bedonie.

Red Mesa Chapter

Raymond and Jaylene Deschene project: New construction 28x44 Comb Ridge plan. The UNTF work crew have been working on this project and it is at the drywall stage. Their son is a licensed contractor (Handyman Bam, LLC) who was supposed to help with the construction of the home on certain weekends when he is home at no charge for his parents but he was not able to due to his business in Phoenix, AZ.

Melissa Curley planning phase is at 5%. The UNTF work crews have built the footing and stem wall and the client will do the underground plumbing. The house will be a 28x44 size.

Calandra Hollie New construction Flooring completed June 2025. Cabinet selection is currently being made. Overall project 80%.

Wood stove / pellet stove Working on securing wood/pellet stoves for our current UNTF projects along with clients from Aneth, Red Mesa, Mexican Water, and Teecnospos chapters.

Kee Shorty new house construction Design Build Utah (DBU) (2026) First meeting with new students May 17 at client's homesite location. Students started construction on-site on September 3.

Teecnospos Chapter

Fenesia Manygoats new construction foundation is complete, house shell complete, windows and doors installed. Metal roofing 100%, Plumbing rough in 100%, Electrical rough in complete 100%, Drywall 100%, Flooring 100%. Overall project 80% UNTF assisted with installing drywall ceiling, around all doors, and windows.

Alvylena Benally Trailer still on lot and working on documents to transfer or sell trailer. 1%.

Completed Projects

Westwater Ramon Roberts volunteer group, wood hauling and painting of Bessie Jelly's house. (June 12-14, 2024)

Westwater Homesite Leases completed (Mar 2022)

Westwater Powerline Project complete (August 2021)

Westwater Waterline Project complete (April 2025) Completion Celebration April 25 USU Blanding Arts & Events Center

Westwater volunteer groups from California (2 separate groups) helped with community clean up 4/3 – 4/6, 30 yrd trash bin delivered per community request. (June 2024)

Westwater - dump trailer and water hauling ready for community use. Includes maintenance, plate registration, agreement with Blue Mountain Dine for operation and maintenance (Feb 2024)

Westwater - IHS has installed a water access point next to the city maintenance Yard for community use until water is established in the West Water community, which is in use now. (Agreement made for water hauling services for West Water, at the completion of the waterline project the distribution hub will be turned over to the city of Blanding) UNTF still hauling water to 4 families.

Carmen Dee (Teecnospos) (Dec 2020) DBU@B project 800 Sq. Ft.

Phileomena and Fabian Mitchell (Mexican Water) (Dec 2021) DBU@B "U" shaped house 800 Sq. Ft.

Catherine Plummer (Red Mesa) (Dec 2022) Design Build Utah (DBU@B) formally Design Build Bluff

Herman Norton (Aneth) (Dec 2023) DBU project Aug 30 – Dec 16 800 SQ. Ft.

Herbert Keams (Aneth) (Dec 2024) DBU project Aug 26 – Dec 21 800 Sq. Ft.

Christene Cly Yazzie (Oljato) (Dec 2025) DBU project Sept 1 – Dec 20 560 Sq Ft.

Gil Keith (Blue Mountain Dine) (Summer 2021) Roof repairs work completed by DD&I Construction LLC

Benjamin Keith (Blue Mountain Dine) (Summer 2021) Roof repairs work completed by DD&I Construction LLC

Spencer Singer (Blue Mountain Dine) (Summer 2022) Roof repairs on old section of home, work was completed by Knight Construction LLC

Lynn Begay (Aneth) (Spring 2021) Roof repairs and drywall replacement

Patsy Billie (Aneth) (Oct 2023) new construction by Sacred Mountain LLC

Sara Slowman (Aneth) (Jan 2023) new construction by Sacred Mountain LLC

Rose Phillips (Aneth) (Jan 2023) new construction by Sacred Mountain LLC

Roseanna Tenorio (Aneth) (Dec 2023) renovation by Sacred Mountain LLC started on 5-1-23 Project. (Project on hold per Aneth Chapter Admin)

Cecelia Joe (Aneth) (Sept 2023) renovation by Ed Yazzie Construction (EYC LLC) started on 5-8-23 Project (Project on hold per Aneth Chapter Admin)

Jerry Vance volunteer group assisted in framing the home of Karen Begay as well as helping with the insulation for Fenesia Manygoat. (June 27-31, 2024)

Janice Bitsoie windows, doors, and flooring are the items to be replaced, last item is front door replacement materials are on site. (Blue Mountain Dine) (Feb 24) This is a self-help project

Johnson Skow new construction (Dec 2025) overall project is 95%

Matthew Jim (Aneth Veteran Project) new construction by Ed Yazzie Construction (EYC LLC) (Mar 2025)

James Nez (Aneth Veteran Project) new construction by Ed Yazzie Construction (EYC LLC) (Jan 2025)

Herbert C. Claw (Aneth) 24x36 new construction Ed Yazzie Construction (EYC LLC) (May 2026)

Jerry H. Lansing (Aneth) 18x32 new construction Ed Yazzie Construction (EYC LLC) (May 2026)

Garold Burke (Aneth) 18x32 new construction Ed Yazzie Construction (EYC LLC) (May 2026)

Police modular home remodel (Aneth) (Jan 2025) completed by S&S Construction LLC

Samuel Dee Self Help remodel (Red Mesa) (Nov 24) project 100%

Bessie Nez (Blue Mountain Dine) (Dec 2023) Is complete.

Security Gate Project 3 gates (Navajo Mountain) (March 2026)

Tonia Bedonie new home Self Help/UNTF (Red Mesa) (August 2025)

Stanley Sam new construction Self Help/UNTF (Red Mesa) (July 2025)

Halgaitoh Powerline Project

Project is complete (Jul 2023)

Blue Mountain Apartments

Montezuma Creek Child Care Center (MC-CCC)

Project is complete and passed all inspections. Center open house March 29, 2024

Aneth Solid Waste Station

Project is complete and now open.

Aneth 24-Acre

Aneth Warehouse

Completed October 2023

Montezuma Creek Community Center \$3.4 million approved by NN Council Sihasin funding, bidding was completed March 2024. They are in negotiations with contractors.

Lock smith training

Ogden Utah at The American Center for Locksmith Training attended Dec 3 through Dec 8, 2024

SLC at the Thomas S. Monson Center EDA Tech Hub Synergy Symposium 47G & UNR April 10

State of Utah Leadership (SOUL)

Training started August 2025 this is a yearlong training. This includes online and in-person sessions.

Completion of program with celebration at the State Capital on June 11, 2026

CONSTRUCTION PROJECTS BY U.N.T.F. CREWS

September 11, 2026

- 1 98% Johnson Skow (Mexican Water) 18x32 1-Bedroom
The house itself is completed and a wood deck and back door ramp is needed to complete the project.
- 2 88% Roy Hathale (Dennehotso Comb Ridge BKRR Project)
The 16x20 Addition was completed with an ADA bathroom and bedroom. Next is to renovate the existing kitchen and cabinets.
- 3 86% Freeman & Francine Sam (Red Mesa) 28x44 3-Bedroom
The drywall work, taping & texturing, painting, and the flooring are done. Next will be the installation of the cabinets, interior doors, and case & base.
- 4 86% Glenn & Irene Seweingyawma (Red Mesa) 28x44 New House Veterans
The drywall work, taping & texturing, interior painting, and flooring are completed. Next is the case & base and the installation of cabinets.
- 5 86% Winifred Atene (Ojato) 28x44 New House.
The base & case, doors, vanity, toilet, and shelving has been completed. The flooring and kitchen cabinets installation will be next.
- 6 74% Avery & Angela Atene (Ojato) 28x44 New House
The drywall work and taping & texture work are completed. Next will be the interior painting. The road to their site is still very sandy and our trucks will get stuck now and then.
- 7 74% Francine Shorty Begay (Ojato) 28x44 New House
The drywall work and taping & texturing were completed. Next will be the interior painting.
- 8 74% Joan Tsosie (Dennehotso Comb Ridge BKRR Project)
Addition Portion report: the doors & windows, flooring, and casing are done with the casing & baseboard are completed.
Existing House report: the exterior doors & windows are installed and taping is mostly done. Next will be the flooring, kitchen cabinets, texturing, interior paint, and case & base. The wood deck is completed but one rail and the wood steps still need to be completed.
- 9 70% Kenneth & Colleen Slim (Red Mesa) 12x12 Addition and House Renovation
The insulation, drywall, and taping & texturing work were completed. The current work is the interior paint and next will be the flooring and case & base.
- 10 70% Teddy Bitsinnie & Pearlinda Folgheraiter (Navajo Mountain) 28x44 New Veterans House
The drywall work and taping & texturing were completed. Next will be the interior painting.
- 11 66% Gordon Warren & Loretta King (Navajo Mountain) 28x44 New House
The drywall work and taping & texturing work are completed. Next is the interior painting.
- 12 66% Nancy Tsosie (Dennehotso Comb Ridge BKRR Project)
The house shell, rough-in plumbing, and rough-in housewiring are completed. Next will be the insulation and drywall work, which is being done by S&S Pro Construction, Contractor. S&S has completed the insulation and
- 13 64% Raymond & Jaylene Deschene (Red Mesa) 28x44 New House.
NRF match funding was approved recently. The next phase would be the insulation & drywall work, which was subcontracted to a contractor: RL Slowman Construction, and they are currently working on the insulation and drywall work.
- 14 64% Roger & Evelyn Nelson (Ojato) 28x44 New House
The drywall installation is completed. Next will be the taping & texturing work.
- 15 60% Danny Atene (Dennehotso Comb Ridge BKRR Project)
Addition to the east is done and the kitchen door was moved to the east. The bathroom and kitchen needs to be finished out, add WH, and minor renovation on house.
- 16 58% Larry & Marilyn Robinson (Red Mesa) 28x44 New House.
The house shell, rough-in plumbing, electrical rough-in are completed. Next will be the insulation & drywall work, which was subcontracted out to RL Slowman, Contractor; the contractor has not started yet.

- 17 16% Melvin Redhorse (Mexican Water)
The UNTF work crews have completed the foundation dig-out, footing, stem wall, underground plumbing, and concrete floor. Next will be the framing, trusses, and roofing.
- 18 10% Albert & Gladys Cly (BMDC) Westwater 14x24 Bathroom & Kitchen Addition
The floor plan have been drawn up and was submitted to San Juan County for code review. The building permit is approved but it was discovered that the Cly family was still using the old trailer that is planned to be demolished and is awaiting for the Cly family to either move out of the house or agree to have the work crews work on the addition with the family staying in the existing house.
- 19 10% Clara Yellowman (Mexican Water) 28x36 New House.
The family moved the single wide trailer off the HSL and a re-staking was completed to show the corners of the HSL plat. Next will be the foundation dig-out, footing, & stem wall.
- 20 10% Luther Deswood (Dennehotso Comb Ridge BKRR Project)
The current bathroom will be renovated to ADA standards and enlarged by moving the bathroom-kitchen wall and the east addition will be completed with trim-out finish electrical work, interior painting, and casing & baseboard work. This project has not started yet.
- 21 10% Patti Bedonie (Oljato)
The corrections for the name spelling on all documents has been completed. The footing, stem wall, and concrete floor has been completed by the family. The funding from NRF was approved and the next step would be for the Oljato Chapter to request the funding from UNTF.
- 22 10% Valentina Benally (Mexican Water) 28x44 New House.
The HSL survey markers was re-staked to re-established the corners of the survey. The site needs to be leveled because it's on a steep grade. This project is not started yet.
- 23 5% Henry Haycock (Oljato) 28x44 New House
The funding for this project has been approved and the project is waiting for the UNTF crews to complete other projects in order to start on this project.
- 24 5% Micah DeJolie (Naatsis'Aan) 20x24 New House
The funding for this project has been approved and the project is waiting for the UNTF crews to complete other projects in order to start on this project.
- 25 5% Nellie Graymountain (Naatsis'Aan) 16x24 New House
The funding for this project has been approved and the project is waiting for the UNTF crews to complete other projects in order to start on this project.
- 26 5% Scott & Darlene Bowsley
The metal roofing will be replaced and other renovation work on this a double wide mobile home. The work has not started on this project yet.

The following group has the funding approved from both NRF & UNTF. The site visits for the HSL stakes has bee done:

- 1 14% Kee Shorty (Red Mesa) 28x44 New House (Design Build Utah Project)
- 2 10% Anita Dee (Red Mesa) 28x36 New House
- 3 10% Bruce & Lupe Benally (Red Mesa) 28x44 New House
- 4 10% Harriett Warren & Shane Folgheraiter(Red Mesa) 28x44 New House
- 5 10% Melisha Nakai (Red Mesa) 28x44 New House
- 6 10% Sheldon & Marina Jones (Red Mesa) 28x44 New House (Olene Walker Project)
- 7 10% Soshina Harvey (Red Mesa) 28x36 New House

The following group is being organized for funding both NRF & UNTF. UNTF will need to conduct the Residency Verifications.

- 1 2% Edward Dee (Red Mesa) 28x36 New House (Veterans Project)
- 2 2% Jimmie Johnson (Red Mesa) 28x36 New House (Veterans Project)
- 3 2% Pfawn Eskee (Red Mesa) 28x36 New House
- 4 2% Rosie Joe (Red Mesa) 28x36 New House
- 5 2% Norman Sam (Red Mesa) 28x36 New House
- 6 2% Russell Whitehorse (Red Mesa) 28x36 New House
- 7 2% Bowman & Cherish Ahtsosie (Red Mesa) 28x44 New House
- 8 2% Bessie Nakai Begay (Red Mesa) 28x44 New House
- 9 2% Cherri Shannon Benally (Red Mesa) 28x44 New House
- 10 2% Linda Benally (White) (Red Mesa) 28x44 New House
- 11 2% Andrea Blackwater & Rydell Silas (Red Mesa) 28x44 New House
- 12 2% Sarah & Byron Torivio (Red Mesa) 28x44 New House

COMPLETED PROJECTS (2018-2024)

- 1 2021-06 Completed Edelbert Slim (Dennehotso) 16x24 Addition
- 2 2021-07 Completed Marilyn Toney Yazzie (Red Mesa) 20x44 house (added wiring to WH & dryer Oct 2023,
- 3 2021-09 Completed Esther Mark Martin (Red Mesa) Replaced Roof Single Wide Trailer
- 4 2021-09 Completed Kefrin Ann Cly (Oljato) 28x44 new house
- 5 2021-09 Completed Marilyn (Mary) Begay (Teecnospos)
- 6 2022-01 Completed Brenda Brown (Aneth)
- 7 2022-06 Completed Hugh Pelt (Mexican Water) Veterans 24x36 New House
- 8 2022-07-31 Completed Shaun Eskee (Red Mesa) 28x40 new house / Powerline connected 7/31/2024
- 9 2022-08 Completed Gordon Folgheraiter (Naatsis'Aan) 28x44 new house
- 10 2022-09 Completed Charles Betsuie (Mexican Water) 24x40 House Renovation Project
- 11 2023-02 Completed Wyona Atene (Oljato)
- 12 2023-05-10 Completed Clarence Whitehorse (Aneth) House Addition & Renovation
- 13 2023-05-10 Completed Jerrald Dee (Red Mesa) 28x44 New House
- 14 2023-11-01 Completed Elizabeth Yellowman Warren (Mexican Water) 32x40 New House
- 15 2023-11-01 Completed Ryan E. Benally (Red Mesa) New 28x44 (Veterans) House Project
- 16 2024-01 Completed Gina Smith New House Project 28x36 2-Bedroom House
- 17 2024-03 Completed Anthony & Rachel Dee (Mexican Water) New House Project 28x36 2-Bedroom House
- 18 2024-04 Completed Leonora Lameman, Veteran, & Bryan Sloan (Naatsis'Aan) 28x44 New House
- 19 2024-04 Completed Lucille Murphy (Red Mesa) New House 28x44 3-Bedroom
- 20 2024-04 Completed Mary Barlow (Red Mesa) New House 28x44 3-Bedroom. Powerline connected 7/31/2024
- 21 2024-04 Completed Marylene Tapaha (Red Mesa)
- 22 2024-05 Completed Darlene Eddie (Red Mesa) 28x36 2-Bedroom
- 23 2024-09-20 Completed John & Katera Martinez (Red Mesa) New House (Veterans) 28x44 3-Bedroom
- 24 2024-10-03 Completed Sylvia Zhonnie Ben (Teecnospos) 24x46
- 25 2024-11-14 Completed James (Armeda) Benally (Red Mesa) Wheelchair Ramp & Porch
- 26 2025-03-28 Completed Brian Stanley (Dennehotso) 28x44 New House
- 27 2025-07-31 Completed Gourdin & Blair (Maryboy) Bitsinnie (Red Mesa) 28x44 New House
- 28 2025-09-17 Gourdin & Blair (Maryboy) Bitsinnie (Red Mesa) 28x44 New House
- 29 2025-12-30 Anthony & Linda Eddie (Red Mesa) 28x44 New House (Veterans)
- 30 2025-12-30 Karen Begay (Teecnospos) 28x44 New House
- 31 2025-12-30 LaQueena Martin New House 28x36 2-Bedroom
- 32 2025-12-30 Frank Warren (Red Mesa) 28x44 New House
- 33 Esther Martin Mark (Red Mesa) 14x70 Single wide trailer renovation
- 34 Gaylene Nez (Red Mesa) 24x40 house
- 35 Huberta Slim (Dennehotso) 28x44 new house
- 36 Janet Mark (Red Mesa) 28x44 new house
- 37 Jessica June (Dennehotso) 30x42 new house
- 38 Karen Holiday (Red Mesa) 28x44 new house
- 39 Leo Blackhorse (Red Mesa) 28 x 40 new house
- 40 Lorraine Silas (Red Mesa) 28x 36 new house
- 41 Lula Benally (Red Mesa) 28x36 new house

- 42 Natoni Nakai (Red Mesa) 28x36 new house
 - 43 Nellie Dishface (Red Mesa) 24x40 new house
 - 44 Norman Nakai, Veterans (Red Mesa) 28x36 new house
 - 45 Patsy Silas (Red Mesa) 28x36 new house
 - 46 Raymond Billy John (Red Mesa) New House 28x36 2-bedroom. Project stopped, client deceased.
 - 47 Ronald Hunt, Veteran (Red Mesa) 28x44 new house
 - 48 Ty Coggleshell (Red Mesa) 16x24 new house
 - 49 Stanley Sam New House Self-Help Project 100% complete Dec. 31, 2025
-
- 50 xR-2021-09 Completed Arlene Rivera (TxR-eeenospos) 24x40 house renovation
 - 51 xR-2025-04 Sharlene Redhorse, (Mexican Water) replaced all windows
 - 52 xR-2025-09-22 Kenneth Joe (Veterans) & Vicky Joe (Red Mesa) MH Renovation, Skirting, Addition, &
 - 53 xR-Allen Gene Holly (Red Mesa) 16x18 House Addition 100% completed May 01, 2023
 - 54 xR-Anna Sampson & Dixon Jones 100% completed March 19, 2023
 - 55 xR-Bldg 388 windows replaced, water damage boards replaced, concrete apron completed, ext painting
 - 56 xR-Daisy Holiday (Red Mesa) House Renovation (July 2021)
 - 57 xR-Harvey Yazzie (Teecnospos) 100% November 2022
 - 58 xR-Henry Saltclah (Teecnospos) 2,253 Sq.Ft. declared as completed in April of 2024, Mr. Saltclah is
 - 59 xR-Ina Blackwater Miles (Red Mesa) Wheelchair Ramp Slope Correction completed in May 2024
 - 60 xR-Isabel Emerson (Red Mesa) house renovation
 - 61 xR-Jean Cly 100% completed March 26, 2023
 - 62 xR-Jimmy Chee (Oljato) Roof Repair (August 2021)
 - 63 xR-Lillian Johnson (Teecnospos) Wheelchair Ramp & Observation Ramp 100% October 2022
 - 64 xR-Lillian Thomas (Red Mesa) Wheelchair Ramp completed October 03, 2024
 - 65 xR-Mamie Stanley (Dennehotso) 24x40 house renovation 100% November 2022
 - 66 xR-Samuel Dee (Red Mesa) House Renovation Self-Help completed Sep. 20, 2024
 - 67 xR-Sewing Plant: cleaned up the building in prep for leasing
 - 68 xR-Spencer Singer (BMDC) Roof Repair completed Sep.10, 2024
 - 69 xR-Tony Dee House Addition & ADA Project 100% The ADA modifications were completed in the single wide
 - 70 xR-Transitions Building rails were completed, toilet repairs, roof overhang repairs
 - 71 xR-Tully Lameman, Sr. (Red Mesa) Wheelchair ramp was completed July 2023
 - 72 xR-UNTF Office Bldg Blanding GSB Re-Roofing (Entire Roof) Project completed by DFCM
 - 73 xR-Victoria Dee (Teecnospos) House Renovation completed June 2023
 - 74 xR-Willis Whitehorse (Red Mesa): Convert bathroom into ADA bathroom 100% complete June 28, 2024
 - 75 xR-Willis Whitehorse, Veterans (Red Mesa) 14x60 single wide trailer renovation
 - 76 xR-Harry June (Mexican Water) Feb. 27, 2026 floor repair and new circuit to cooking stove by electrician

48 House Projects Completed since 2018 (7 years)
6.857 House Projects Completed Per Year

27 House Renovation Project Completed since 2018
3.857 House Renovation Projects Completed per Year

75 New House & Renovation Projects Completed since 2018 (7 Years)
10.71 Completed per Year

Aneth

These projects are being built by Ed Yazzie Construction

- 1 100% Herbert Claw 24x40
- 2 100% Jerry Lansing 18x32
- 3 100% Garold Burke 18x32
- 4 50% Joe & Jane Ben
- 5 50% Catherine Deschene
- 6 50% Loleta Lansing
- 7 50% Selena Sandoval
- 8 15% Ryan Begay (Aneth) 24x40
- 9 15% Utona Little (Aneth) 24x40
- 10 15% Ursula Lansing (Aneth) 24x40
- 11 15% Latoya James (Aneth) 28x44 (Olene Walker Project)
- 12 5% Tori Primeaux (Aneth) HSL Clearance & Land Survey
- 13 5% Erlinda & Raymus Vijil (Aneth) HSL Clearance & Land Survey
- 14 5% Vernon, Sr. & Irene Harrison (Aneth) HSL Clearance & Land Survey

Navajo Mountain Proposals

- 1 5% Sharmayne Clark (Naatsis'Aan) 28x44 (Olene Walker Project)
- 2 1% Jean Marie Holgate (Naatsis'Aan)
- 3 1% Lorena Smallcanyon (Naatsis'Aan) Roof Repairs & House Renovation
- 4 1% Jesse & Geraldine King (Naatsis'Aan) Septic Tank & Leach Field Repairs/Replacement
- 5 1% Keeshauna Kee (Naatsis'Aan) HSL Clearance & Land Survey

Mexican Water Proposals

- 1 1% Lucinda Benally (Mexican Water) HSL Clearance & Land Survey
- 2 1% RaShawn Beletso (Mexican Water) HSL Clearance & Land Survey
- 3 1% Wilbur & Jolanda Williams (Mexican Water) HSL Clearance & Land Survey

SPENCER J. COX
Governor

DEIDRE HENDERSON
Governor

MAROL M. OAKS
UNTf Board Chair

TONY DAYISH
Administrator



State of Utah

Utah Navajo Trust Fund



UNTf Administrator's Report

To: the UNTf Dine' Advisory Committee (DAC)

Date: September 11, 2026 DAC Meeting, Naatsis'Aan Chapter House & Teleconference

1 Maury Bergman, Financial Manager, Resignation

- a. Mr. Bergman has resigned from his position as UNTf Financial Manager after working at UNTf for 13 years from 2013 to 2026. Maury has been an excellent employee and has served UNTf well. He moved to Vernal, UT and started working for Uintah County. Maury is still working part time for UNTf in the meantime until a new employee is hired.
- b. UNTf has been coordinating with the State of Utah's Personnel Dept (DHRM) to run an advertisement on the state system. Mr. Dayish has shared this advertisement with all the Utah Navajo Chapters. The position is open until filled but there has been some applicants that have applied so UNTf and DHRM will start interviewing some of the qualified applicants.

2 Westwater (WW) Waterline Project

- a. One of the last tasks is to build a 14x24 bathroom addition for Albert & Gladys Cly, an elderly couple. There is an old trailer that is attached to their current house. The plan is to dismantle this old trailer, haul it to the land fill, and to build the addition in its place. UNTf is currently waiting for the Cly family to finish taking all belongings out of this trailer and to find a temporary place to live.
- b. Ryan T. Begay of the NN-Water Management Branch, John Nakai, and the CAWAG Engineering group have been working on digging pits for septic tank placement on the lots that have not been developed at Westwater.

3 Aneth Chapter House & Senior Citizens Center (SCC) Building Repairs & Renovation

- a. The Navajo Nation Dept of Health conducted a sanitation report and found numerous deficiencies with both the Chapter House and the SCC. The Chapter conducted an RFP but contractors did not bid on the project.
- b. The Chapter requested for UNTf and DFCM's help. DFCM sent an Environmental Specialist to conduct a Hazardous, Toxic, and Dangerous materials study on Sep. 17, 2025 and the Project Manager and Architect will conduct a site visit to develop a Scope of Work and Cost Estimate later on. The Chapter has not decided on a course of action yet.
- c. The Chapter has decided to conduct an RFP to have the building repaired and renovated to meet the deficiencies list.

4 Montezuma Creek Community Center (Multi-Purpose Bldg)

- a. The new Chapter Officials of the Aneth Chapters are getting familiar with this project and determining the next steps that should be taken. One of the tasks still needed is to have a Project Manager assigned by CPMD.

5 Mont Creek 5-Acre Sale to UNHS for Grocery Store

- a. A lease agreement was reviewed by UNTF and Robert Steed, General Counsel. UNHS has completed their land survey and is continuing to work with their architect to complete the preliminary plans for the grocery store development. UNHS conducted bids for this project during the Spring of 2026 but the bids came in too high so they are looking at alternatives to lower the cost of the project.

6 Naatsis'Aan Chapter House Renovation Project

- a. There was one bid for this project and the NN-CPMD awarded the contract to Loren A. Miller (LAM) Corporation but the project is at a standstill now probably due to a large amount of work that is placed on the NN-CPMD and not enough staff to get all the projects done. The Chapter is trying to get this project re-started by securing the services of a CMPD Project Manager. Michele Peterson of NN-CPMD did visit the site and is currently assigning a Project Manager to restart the project.

7 Red Mesa Administration Building Project

- a. The architect has completed the Programming Phase but the project is at a standstill now probably due to a large amount of work that is placed on the NN-CPMD and not enough staff to get all the projects done. CPMD is saying that the A&E contract has expired and needs to be re-bid.

8 Mexican Water Renovation of Multi-Purpose Building #1 and #2

- a. The Chapter requested help from UNTF for a site assessment and cost estimate for roof repairs and replacement of the HVAC units. DFCM and an architect were commissioned to help and they performed these tasks. Later on, the Chapter said they might obtain funding from the Navajo Nation and wanted to separate the cost for just MPB#1, which was \$484,126. The Chapter has decided to proceed with just the Roof Repairs/Bldg Renovation work on MPB#1 and will be entertained in the June 12, 2026 meeting for \$242,063 from UNTF and the same amount from NRF was approved at their July 16, 2026 meeting. A Notice to Proceed was issued to DFCM and they will be getting started with the project.

9 Economic Development Feasibility Study in Mont. Creek area by the Navajo Utah Commission

- a. NUC conducted an RFP for this project and awarded the contract to Southwest Business Development Consultants, LLC (SWBDC) of the Indian Pueblo Cultural Center in Albuquerque, NM. A kick-off meeting was held and certain documents on previous studies and utility maps were provided to SWBDC. They will continue their research and additional progress meetings will be held in the future.

10 House Burn-outs and Tornadoes in Aneth and Montezuma Creek & Emergency Response Requests

- a. There have been several incidents that have happened in which the Chapters are expecting an emergency response. The most recent was several tornados touching down in Aneth and Montezuma Creek and causing major damage to two houses and a single wide trailer. Some houses have burned partially or all the way down. In these cases, the Chapters have been wanting NRF and UNTF to provide emergency funding. We had to tell the Chapters that UNTF is not set up for emergency response because we have to carefully vet the clients that are assisted to make sure they meet the UNTF Residency requirements and to make sure it is documented that the Chapter is the one that is making the approval. We ask the Chapters to go into emergency mode and gather all the necessary documents, have the housing assistance application documents properly filled, document the incident and damages, and have the planning and regular chapter meetings as soon as they can arrange it, and submit a funding proposal to UNTF and/or NRF with a Chapter Resolution. Then NRF and UNTF can set up a meeting or entertain the proposal at the next meeting.
- b. Melvin Capitan, Rebecca Benally, and Jamie Harvey along with UNTF Administration had a couple of meetings with the Johnson family living on McCracken Mesa that were affected by the tornado and wind damage. Aneth Chapter is trying to get all the documentation together from the Johnson family in order to proceed with packaging funding proposal but they have not received all documents from the Johnson family yet.

11 Red Mesa and Oljato Housing Plans and NUC Olene Walker HLF Houses

- a. The Red Mesa Chapter is planning on building 8 new houses and 12 new houses in two separate groups, Oljato is planning on 10 new houses, Aneth is also planning more house, and NUC has obtained funding from the Olene Walker HLF to building 7 houses. These Chapters and UNTF have requested UNTF to building these houses. UNTF Administration is working with these Chapters to identify all of their funding sources and develop a Funding Plan. With this many houses to building, UNTF is requesting the help of the State of Utah's Purchasing Department to run an Invitation for Bids to hire contractor to do some of this work, even if it is subtracting the drywall work.

12 UNTF Rules Codified & Published

- a. UNTF has renewed the Rules:
 - R661-09 Utah Navajo Trust Fund Public Facility Projects 02/11/2026
 - R661-10 Utah Navajo Trust Fund Short-Term Training Program 02/11/2026
 - R661-11 Utah Navajo Trust Fund Water Development Projects Culinary & Septic Systems 02/11/2026
 - R661-12 Utah Navajo Trust Fund Homesite Lease Assistance Program 02/11/2026
 - R661-14 Heavy Equipment Purchase & Repair Program 02/11/2026
 - R661-15 Indemnification 03/01/2026
 - R661-16 Health Care Systems Improvement Program 03/01/2026
 - R661-17 Office Equipment Purchase Program 03/01/2026
 - R661-18 Outstanding Senior Award Program 03/01/2026
 - Submitted for Review
 - R661-19 Student Educational Enrichment Program 03-18-2026
 - R661-20 Photovoltaic (Solar) Systems Program 03-18-2026
 - R661-24 Utah Navajo Trust Fund Higher Education Financial Assistance and Scholarship Program 03-18-2026
 - R661-25 Utah Navajo Trust Fund Housing Projects Policy 03-18-2026

13 Oljato New Chapter House Project

- a. Indigenous Design Services + Architecture (IDS+A) of Albuquerque, NM was selected to do the architectural work and they were planning to use the same floorplan for a new chapter house as the one in Mariano Lake, NM But CMPD had some type of breakdown with IDS+A and they have selected a new architect.
- b. Michele Peterson of CPMD made a site visit on Sep. 2, 2026 and made a first hand inspection and documentation of what is needed. She will assign a new Project Manager to restart the project to demolish the Chapter House office and bathroom portion and rebuild it.

14 Navajo Mountain Senior Citizens Center (SCC) Building Repair-Renovation Project

- a. The Navajo Mountain SCC has been trying for several years to get their SCC repaired or renovated and they are still having problems getting the project executed. The main problem they are concerned with is the leaking grease trap, which will cost about \$32K to replace. The NN Council has approved funding for repairs and the Navajo Mountain SCC has been working with DALTCS (the NN-SCC Program in Window Rock) and a contractor and they are working with Lyman Tullie, Project Manager, to get the grease trap repairs done.

15 Oljato Senior Citizens Center (SCC) Building Repair-Renovation Project

- a. The Oljato SCC has been trying for several years to get their SCC repaired or renovated and they are still having problems getting the project executed. The NN Council has approved funding for repairs and the Oljato SCC has been working with DALTCS (the NN-SCC Program in Window Rock) and a roofing contractor but UNTF has not received information when the work will be done.
- b. The Oljato SCC has had to provide food to their senior citizens by coordinating with the Navajo Mountain SCC to cook & prepare the meals and transporting it back to Oljato.

16 Open-House Ceremony Utah State University - Monument Valley Center

- a. The construction of the USU-Mon. Valley Center building was completed and a Open House Ceremony was conducted on April 22, 2026. A lot of dignatories attended the ceremony including Lt. Governor Diedre Henderson.

17 Conferences

- a. Melvin Capitan, Jr., Janice Betsouie, and Rose Dandy will attend the Native American Financial Officers Association (NAFOA) in Santa Fe, NM on Sep.21-22, 2026.
- b. The Construction in Indian Country (CIIC) 2026 Conference will be held on October 22-23, 2026 in Chandler, AZ.

18 UNTF Website

- a. Tony Dayish has working with the State of Utah IT Dept. (DTS) to get the UNTF website operational. The structure is ready to go but the content still needs further editing.

State of Utah: Navajo Trust Fund Allocation
as of June 30, 2026



FY26 performance was driven by strong returns across asset classes.

Investment	Market Value	% of Portfolio	Performance	
			1 Year	Since FY24
Capital Appreciation	\$ 91,950,726	75.6%		
Public Equity	45,305,020	37.2%	24.3%	19.6%
Private Equity	12,088,023	9.9%	30.4%	19.2%
Real Assets	11,330,399	9.3%	47.3%	-
Other Capital Appreciation Strategies	23,227,285	19.1%	24.4%	13.3%
Capital Preservation	\$ 29,747,278	24.4%		
Relative Value Strategies	18,701,206	15.4%	11.9%	8.0%
Fixed Income	7,655,948	6.3%	8.9%	8.4%
Cash and Equivalents	2,898,323	2.4%	-	-
Portfolio Hedges**	491,801	0.4%	-0.5%	-
Total Investments	\$ 121,698,004	100.0%	21.4%	14.1%

Sources: US Bank, Utah Office of State Treasurer, and Backstop Solutions.

*Return on notional protection size.

Notes: Balances reflect final capital statements received and booked by US as of 9/9/2026. There may be timing differences between when manager statements are received, unitizations are calculated, and performance is reported. Totals may not sum due to rounding. Performance for cash and cash equivalents is not shown, as investment management expenses are paid out of this account, resulting in lower returns being reported than are earned on the underlying securities. The Public Equity exposure on this slide does not match the exposure listed on the prior slide, because this chart does not include the implicit leverage (i.e., unfunded notional exposure) resulting from our limited use of passive equity futures.

Utah Navajo Trust Fund (UNTF)

Budget and Budgetary Compliance Policy

1. Purpose

The purpose of this policy is to establish clear guidelines for the preparation, format, approval, and compliance regarding the annual operating and capital budgets of the Utah Navajo Trust Fund (UNTF). This policy ensures financial transparency, fiduciary accountability, and adherence to the directives of the UNTF Board of Trustees and relevant State of Utah financial statutes.

2. Scope

This policy applies to the UNTF Administrator, the UNTF Finance Director, and all staff involved in the financial operations, procurement, and expenditure of UNTF funds.

3. Budget Preparation and Format

The UNTF Administrator and Finance Director are responsible for preparing an annual budget for the upcoming fiscal year (July 1 through June 30).

In accordance with state law, before the beginning of each fiscal year, the trust administrator shall, in conjunction with the Diné Advisory Committee and under the direction of the board, establish a list of the needs of Navajos for that year to be used for the annual budget.

Furthermore, before the beginning of each fiscal year, the trust administrator shall, in conjunction with the Diné Advisory Committee and under the direction of the board, develop and approve an annual budget for the fund.

To ensure the Board of Trustees has adequate context for financial decision-making, the proposed budget document must include, at a minimum, the following distinct columns for every revenue and expenditure category:

- **Prior Year 2 (Actual):** Final, audited actual revenues and expenditures from two fiscal years prior.
- **Prior Year 1 (Actual):** Final, audited (if available) actual revenues and expenditures from the most recently completed fiscal year.
- **Current Year (Projected):** The current year's approved budget, alongside projected year-end actuals based on current run-rates.
- **Ensuing Year (Proposed):** The requested budget for the upcoming fiscal year.

Established Expenditure Categories

The budget must be categorized, at minimum, by the major deduction categories utilized in the UNTF's annual audited financial statements:

- Chapter Projects
- Educational Assistance
- Navajo Revitalization Fund Projects
- Depreciation Expense
- Operating, Maintenance and Other Expenses
- Administrative and General Expenses

4. Timeline and Board Approval

The UNTF Administrator must present the formal budget proposal to the Board of Trustees prior to the beginning of the State fiscal year (July 1).

The board shall review and approve the fund budget prepared by the trust administrator. No funds may be expended in a new fiscal year until the Board of Trustees has formally voted to approve and adopt the budget for that year.

5. Budgetary Compliance

The budget approved by the Board of Trustees establishes the limit for UNTF expenditures for the fiscal year.

- **Category Budget Limits:** Under no circumstances shall the UNTF Administrator, Finance Director, or any employee authorize or incur expenditures that exceed the approved budget for any established expenditure category (as defined in Section 3).
- **Prohibition of Unauthorized Overspending:** Recognizing that actual expenses may occasionally track higher than anticipated, it is a violation of this policy to allow a category overage to occur and address it retroactively. Staff must continuously monitor expenditures against the category limits.

6. Budget Transfers and Amendments

The Board of Trustees recognizes the need for operational flexibility at the granular level while maintaining overall programmatic and fiduciary control. Therefore, adjustments to the budget are permitted under the following framework:

- **Internal Line-Item Transfers (No Board Approval Required):** The UNTF Administrator, in cooperation with the UNTF Finance Director, is authorized to make adjustments and reallocate funds between individual line items within a single established expenditure

category (e.g., reallocating funds from personnel costs to office supplies within the "Administrative and General Expenses" category). These internal transfers are permitted only if the total expenditures for that specific established category do not exceed the Board-approved category budget limit.

- **Formal Budget Amendments (Board Approval Required):** If the UNTF Administrator or Finance Director recognizes that total expenditures are projected to exceed the approved budget for any established expenditure category, they must take the following actions:
 1. Immediately halt non-essential spending within the affected category.
 2. Prepare a formal Budget Amendment Request, detailing the reason for the shortfall, the exact amount of additional funding requested, and the proposed funding source (e.g., reallocating funds from a different major category or drawing from the fund balance).
 3. Present the amendment to the Board of Trustees for review at a board meeting.
 4. No expenditures exceeding the original category budget may be made unless and until the Board of Trustees formally approves the Budget Amendment.

7. Reporting and Accountability

The UNTF Finance Director shall provide the Board of Trustees with a standard budget-to-actual variance report at every regularly scheduled Board meeting. This report must clearly highlight any internal line-item transfers made by management since the last meeting, as well as track ongoing compliance with the established expenditure category limits.

Utah Navajo Trust Fund (UNTF) Housing Project

Official Compliance Checklist & Certification

Project Details

- Applicant Name: _____
- Chapter: _____
- Project Type (e.g., New Build, Renovation): _____
- Total Requested UNTF Funding: \$ _____
- Match-Funding Agencies: _____

SECTION 1: Chapter-Level Verification (Phase 1 & Phase 2)

To be completed and certified by the Local Chapter Housing Committee or Chapter Official.

Applicant Documentation:

- ☐ Formal UNTF housing assistance application received at the Chapter level.
- ☐ Proof of Navajo Nation Homesite Lease (HSL) secured or formally initiated.
- ☐ Floor plan and specific materials list attached.
- ☐ Match-funding documentation and applicant contribution receipts verified.

Prioritization and Equity Review:

- ☐ Application evaluated using the standardized Objective Prioritization Matrix.
- ☐ Statutory priority applied (if applicable): Applicant is a ☐ Veteran, ☐ Elderly, or ☐ Disabled.
- ☐ **Verification of No Prior Funding:** Certified that the applicant has NOT previously received UNTF or other housing agency funding for a new home.
- ☐ Application placed on the official Chapter Housing Priority List based on objective score.
- ☐ Formal Chapter Resolution supporting the applicant is approved and attached.

Chapter Certification:

I certify that the above applicant has been vetted according to the Objective Prioritization Matrix without bias or preference, that they are eligible for funding, and that the local Chapter formally supports this project.

Chapter Official Signature: _____ **Date:** _____

SECTION 2: UNTF Administrative & Compliance Review (Phase 3)

To be completed and certified by the UNTF Trust Administrator or Authorized Staff.

Administrative Checks:

- ☐ Complete proposal packet received from Chapter at least five (5) working days prior to the DAC meeting.
- ☐ Environmental, biological, and archaeological clearances tied to the Homesite Lease verified and legally sound.
- ☐ Cost Reasonableness Assessment completed: Requested materials are reasonably priced, and any luxury upgrades are strictly covered by the applicant's own funds.
- ☐ Separation of Duties confirmed: No single entity has pushed this application outside the standard workflow.

Administrative Certification:

I certify that I have reviewed the project documentation, validated all required clearances, and confirm that this project strictly complies with Utah Administrative Code R661-7 and R661-4.

Trust Administrator Signature: _____ **Date:** _____

SECTION 3: Diné Advisory Committee (DAC) Review (Phase 4)

To be completed and certified by the DAC Chair or Representative.

Committee Action:

- ☐ Project formally presented to the DAC.
- ☐ Project aligns with the current regional annual needs assessment and budget allocations.
- ☐ DAC formally voted to recommend this project to the UNTF Board of Trustees for funding.

DAC Certification:

I certify that the Diné Advisory Committee has vetted this project against regional priorities and formally recommends it for financial approval by the Board of Trustees.

DAC Chair Signature: _____ **Date:** _____

SECTION 4: Final Board of Trustees Action (Phase 5)

For official use by the UNTF Board of Trustees during formal meetings.

Board Acknowledgment:

- ☐ Board confirms receipt of all prior attestations (Chapter, Administration, DAC).
- ☐ Board approves expenditure on a **reimbursement basis**, tied to specific construction phases.
- ☐ Board mandates a **10% retainage** of contractor billings until a final inspection verifies the project is 100% complete and up to code.

Final Approval Vote:

- ☐ APPROVED
- ☐ DENIED
- ☐ TABLED (Reason: _____)

Board Chair Signature: _____ **Date:** _____