



Navajo Nation Office of the Controller

Sean McCabe, C.P.A., Controller

Robert Willie, Assistant Controller

September 22, 2026

PUBLIC ANNOUNCEMENT

2026 Hardship Program Announcement and Guidelines

Window Rock, AZ – The Navajo Nation Office of the Controller in coordination with the Navajo Nation Fiscal Recovery Fund Office announces the 2026 Hardship Program

The Navajo Nation Office of the Controller (NNOOC), in coordination with the Navajo Nation Fiscal Recovery Fund Office (NNFRFO), announces the implementation of the 2026 Hardship Program to provide assistance to eligible Navajo Nation members.

The information provided here is intended to help the Navajo people understand the criteria for the 2026 Hardship Program. This includes eligibility requirements, the application process, program timelines, check pick-up, authorized representatives, conduct and security, false information or fraud, and the responsibilities of the NNFRFO.

1. Background

The Navajo Nation received the American Rescue Plan Act funds to support the Nation and its communities. Resolution No. CJN-29-22 established provisions governing the use and administration of these funds. Resolution No. CMY-28-24 further addressed the allocation, including funds provided to the Office of the Controller for Hardship Assistance. Under Section Seven of Resolution No. CMY-28-24, any funds not obligated by November 1, 2024, would automatically revert to the Hardship Assistance Expenditure Plan. This means the funds would be returned to the Hardship Assistance plan without requiring legislative action by the Navajo Nation Council. The resolution also provided for a Memorandum of Agreement between the Navajo Nation Council and the Office of the Controller for administration of the Hardship Assistance Program. The Navajo Nation subsequently passed Resolution No. CD-54-24. At the time of its passage, nearly all the Navajo Nation's Fiscal Recovery Fund had already been obligated through subrecipient agreements, contracts, purchase orders, and memoranda of agreement. As of the passage of Resolution No. CD-54-24, the remaining unobligated NNFRF totaled \$5,623,603. These funds had been allocated to the Office of the Controller pursuant to Resolution No. CMY-28-24 for the purpose of Hardship Assistance.

What This Means for You

The remaining \$5,623,603.00 was designated for Hardship Assistance through the Office of the Controller, with an additional \$2,331,002.00, bringing the total amount designated for Hardship Assistance to **\$7,954,605.00**.

The resolutions provide the legal basis for these remaining funds to be used for the Hardship Assistance Expenditure Plan. Based on the current eligibility criteria, an estimated 30,000 Navajo people may qualify for the program. Each eligible individual who meets the established criteria will receive a one-time **\$250.00 Hardship Assistance payment**.

We understand that many Navajo families and individuals are facing financial challenges and that there is a great need for assistance across our communities. However, the funds available for the 2026 Hardship Program are limited. If eligibility were expanded, the same amount of funding would have to be spread across more people, resulting in a lower payment for everyone. Setting the eligibility age at 75 allows the program to prioritize our elders while maintaining the \$250 assistance payment for those who meet the criteria.

The criteria is intended to balance the number of people served with the amount of assistance available.

2. ELIGIBILITY

To be eligible for the 2026 Hardship Program:

- Applicants must be **75 years of age or older** as of May 31, 2026.
- Applicants must be a **registered member of the Navajo Nation**.
- Applicants must provide a copy of their valid **Certificate of Indian Blood (CIB)** or **Navajo Nation Tribal ID Card**.
- Applicants must provide a valid form of identification, such as:
 - State-issued identification;
 - Driver's license; or
 - Passport

3. APPLICATION PROCESS

NNFRFO staff will process the paper application for the eligible applicants during in-person outreach events.

- NNFRFO staff will verify and enter information provided by the applicant.
- **If you are unable to apply in person**, please email frfohardship@navajo-nsn.gov to schedule a teleconference with NNFRFO staff. A staff member will assist you with completing your application by teleconference.
- The applicant is responsible for providing accurate and complete information.

- The applicant will review all information provided on the application before signing or certifying the application.
- Staff may request additional documentation when necessary to verify the applicant's identity or eligibility.
- Applications will be handled in accordance with the final procedures approved for the program.

Applicants are encouraged to ensure that all information and documentation provided is accurate and complete to avoid delays in processing.

4. 2026 HARDSHIP PROGRAM TIMELINE

The following dates represent the timeline for the 2026 Hardship Program:

SEPTEMBER 22, 2026	2026 Hardship Program Announcement
OCTOBER 5, 2026	In-Person Intake Begins for Applications
OCTOBER 2026	Begin Public Outreach Tour
OCTOBER-DECEMBER 04, 2026	Disburse 2026 Hardship Checks
OCTOBER 2026	Begin Printing of 2026 Hardship Checks
NOVEMBER 20, 2026	Close 2026 Hardship Applications
DECEMBER 04, 2026	End Check Distribution
DECEMBER 11, 2026	End 2026 Hardship Program

***Important Timeline Information**

- **In-person application intake begins October 5, 2026.** Eligible applicants may begin the application process on this date in accordance with the procedures established by the NNFRFO.
- **Public outreach tour begins October 5, 2026.** Additional information regarding the specific date and times for application intake events will be provided through official public outreach efforts.
- **Check printing begins in October 2026.**
- **Check distribution is scheduled for October through December 04, 2026.**
- **Application submission close November 20, 2026.** Applicants are encouraged to submit their applications as early as possible and should not wait until the application deadline.
- **Late submissions will not be accepted.**

- **December 04, 2026, is the scheduled final day of check distribution.**
- **December 11, 2026, is the scheduled end of the 2026 Hardship Program.**

* The dates listed above are subject to change as necessary based on program operations, final approval, or other unforeseen circumstances. Any changes will be communicated through official announcements from the Office of the Controller and/or Fiscal Recovery Fund Office.

5. CHECK DISTRIBUTION (In-Person or Mail)

If you choose to have your check mailed, it will be mailed to you starting October.

IMPORTANT: YOU WILL HAVE 90 DAYS TO CASH YOUR CHECK OR IT WILL BE VOIDED AFTER DECEMBER 31, 2026.

Unless an exception is approved under NNFRFO procedures:

- Eligible applicants must appear **in person** to pick up their check. If an applicant prefers to have their **check mailed**, they must indicate this preference on their application. Checks will only be released or mailed according to the information provided on the application.
- Another person may not pick up the check on behalf of the applicant unless an approved exception applies.
- A valid form of identification must be presented and verified before the check is released.
- The identification presented should match the applicant's information.
- If staff cannot verify the applicant's identity or eligibility, the check will not be released until the issue is resolved.
- Any unusual or questionable situation should be referred to an authorized NNFRFO supervisor for review before the check is released.

These procedures are in place to protect applicants and help ensure that checks are released only to the eligible individual they are intended for.

6. FALSE INFORMATION OR FRAUD

Eligible applicants are expected to provide truthful and accurate information. Providing false information, using someone else's identification, impersonating another person, submitting false documents, or attempting to receive a payment for which someone is not eligible will result in the application being denied or the payment being withheld.

Suspected fraud or misuse of program funds should be reported to a supervisor or appropriate NNFRFO personnel for further direction and review.

Protecting the integrity of the 2026 Hardship Program is a shared responsibility. Applicants are encouraged to provide truthful information and cooperate with all verification requirements.

FINAL NOTICE

The Office of the Controller, in coordination with the Fiscal Recovery Fund Office, appreciates the patience, cooperation, and understanding of the Navajo people as the 2026 Hardship Program is implemented.

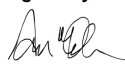
For updates on the 2026 Hardship Program, please rely on official communications from the Navajo Nation Office of the Controller and Fiscal Recovery Fund Office, including radio announcements, newspaper notice, and the official Navajo Nation Office of the Controller Facebook page.

Thank you for your cooperation and understanding as we work to ensure the 2026 Hardship Program is administered in an fast, efficient, fair, and respectful manner.

For more information, please email frfhardship@navajo-nsn.gov.

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Signed by:



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