NAFOA

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TRIBAL TAX AND INVESTMENT REFORM ACT

Unlocking Economic Development in Indian Country, and Rural America

The Ask: Cosponsor **H.R. 7705** or **S.2022** / Support a hearing and markup in Ways and Means (House) and Finance (Senate).

Tribal governments serve their communities and rural America the same way states and cities do: by building roads and health clinics, running schools, and employing tens of thousands of people. But an outdated tax code treats Tribes differently from every other government in America, forcing them to pay more to build less.

The Tribal Tax and Investment Reform Act fixes that. It doesn't create new benefits for Tribes, it simply gives Tribal governments the same basic financial tools that state and local governments already use, and clears up decades of ambiguity that have put Tribal citizens' federal benefits at risk.

The result: more capital flowing into Indian Country and more jobs, better infrastructure, and growth in the rural communities that surround it.

559x

the gap between how much states and Tribes can borrow tax-exempt per person, each year

$58B

the private investment bond market Tribes are completely locked out of today

$175M

in new annual tax credits this bill creates to draw private capital into Tribal communities

What the Bill Does, In Plain Language

Unlocks affordable borrowing
Lets Tribes issue the same low-cost, tax-exempt bonds states and cities use to build hotels, clinics, and infrastructure

Protects Tribal charities
Ensures nonprofits funded by Tribal governments are treated as public charities, not private foundations

Protects family benefits
Ensures Tribal citizens never lose Social Security or Medicaid because their own Tribe helped them.

Modernizes retirement plans
Lets Tribes offer one unified, protected retirement plan for all employees, instead of two separate plans.

Boosts housing investment
Makes it easier for Indian Country to access federal Low-Income Housing Tax Credits.

Rewards local hiring
Makes permanent and strengthens a tax credit for businesses that hire on reservations.

Why Rural America Wins Too

In much of rural America, Tribes are the largest employer, the biggest infrastructure builder, and the anchor of the local economy, for Native and non-Native residents alike. When Tribes can borrow and invest like any other government, that money flows straight into surrounding communities through good jobs, vendor contracts, and new business.

Bipartisan and Ready to Move

House: H.R. 7705, introduced by Rep. Gwen Moore (D-WI) and Rep. David Schweikert (R-AZ), with 10 bipartisan cosponsors.
Senate: S.2022, introduced by Sen. Catherine Cortez Masto (D-NV) and Sen. Lisa Murkowski (R-AK).

Remember: this is parity, not special treatment, and an investment in rural America.