NATIVE PROMISE

TUBA CITY MAIN STREET BUSINESS DEVELOPMENT MASTER PLAN

Building a Stronger Economic Future for Tuba City and the Western Navajo Nation

A Strategic Plan for Sustainable Growth, Local Business, and Community Prosperity



AFTER: A Community Destination (Near-Term Vision)

Prepared with the Assistance of

BUILDING COMMUNITIES

www.buildingcommunities.com

FUNDING PROVIDED BY:

USDA Rural Development

Rural Business Development Grant (RBDG)

This publication was made possible through a grant from USDA Rural Development.

August 2026

Acknowledgements

The Native Promise Board of Directors gratefully acknowledges the many individuals, organizations, businesses, institutions, and community leaders whose work contributes every day to making Tuba City a stronger and more vibrant community. This plan reflects not only a vision for Tuba City's future, but also the considerable work already underway throughout the community.

Native Promise recognizes the leadership of the Tuba City Chapter and the To'Nanees'Dizi Commission Governance, the five-member board responsible for overseeing the direction and operations of the Chapter. In particular, Native Promise thanks Tuba City Vice President Raymond Maxx and Commission Member Bobby Robbins for their direct contributions to this planning effort through their participation in the August 2026 Leadership Planning Session. Native Promise also recognizes the broader Board and staff of the Tuba City Chapter for their continued service and commitment to the betterment of the community.

Native Promise further acknowledges the many educational, healthcare, governmental, nonprofit, and community institutions that contribute to the quality of life and well-being of those who live in the Navajo Nation's most populous Chapter. These institutions educate young people, care for families, provide essential services, employ residents, and strengthen the social and economic foundation upon which Tuba City's future depends.

The private-sector and entrepreneurial community also plays an essential role in Tuba City's future. This planning effort identified 46 business locations and operations, demonstrating the breadth of commercial and entrepreneurial activity already present in the community. Native Promise recognizes the individuals who take the risk to establish, own, operate, and expand businesses in Tuba City and encourages continued private investment and entrepreneurship. Native Promise particularly congratulates Change Labs for its significant work and investment in the community and its continuing contributions to entrepreneurship, business planning, and business growth.

Native Promise extends its appreciation to USDA Rural Development, particularly Clinton Kaasa and Henry Suter, for their support of this project and of Native Promise's broader work. Native Promise's relationship with USDA Rural Development extends beyond its important role as a funding partner. The organization values USDA Rural Development as an understanding and supportive federal partner that has recognized and supported Native Promise's work since the nonprofit's inception.

Nondiscrimination Statement
The Nondiscrimination Statement is shown as Exhibit B.

Finally, Native Promise thanks Building Communities for its assistance in securing and administering the Rural Business Development Grant that made this planning effort possible and for its contributions to the research, planning, development, and preparation of this final plan.

Native Promise appreciates all who contributed to this effort and, more broadly, all who continue working toward a prosperous, healthy, and resilient future for Tuba City.

Native Promise Board of Directors



Lorenzo Max

President



Stanley Robbins

Vice President



Franklin Fowler

Secretary/Treasurer



Verrin Kewenvoyouma

Member

Table of Contents

Executive Summary 1

Section 1 - Introduction.....7

Section 2 – Community Overview 12

Section 3 – The Tuba City Administrative Area 20

Section 4 – Existing Business Environment 27

Section 5 – Infrastructure and Community Systems 33

Section 6 – Community Strengths, Challenges, and Development Opportunities .42

Section 7 – Environmental Conditions and Development Considerations.....51

Section 8 – Development Opportunity Areas 52

Section 9 – Priority Projects and Implementation Strategy 63

Section 10 – Vision, Recommendations, and Call to Action.....74

Exhibit A..... A

Exhibit B.....B

Executive Summary

Tuba City Business Development and Economic Opportunity Strategy

Purpose of the Study
Native Promise undertook this planning initiative to evaluate existing business activity, identify economic-development opportunities, better understand barriers to investment, and establish a practical framework for advancing future projects within the Tuba City Chapter and surrounding service area.

The study builds upon prior planning efforts—including the Tuba City Recovery Plan and broader Navajo Thaw Regional Recovery Plan—while incorporating current conditions, field observations, a detailed inventory of existing businesses, discussions with community leadership, and an assessment of development opportunities and constraints.

The result is intended to be more than another planning document. Its purpose is to help Tuba City move from ideas and opportunities to prepared, fundable, and implementable projects.

Tuba City Today
Tuba City already functions as one of the principal economic and service centers of the western Navajo Nation.

Its economy extends well beyond the geographic boundaries of the Chapter itself. Residents from surrounding Navajo communities and neighboring Hopi communities travel to Tuba City for shopping, healthcare, education, employment, government services, restaurants, lodging, and other needs. Visitors traveling through northern Arizona also contribute to the local economy.

The field inventory completed for this project demonstrates that Tuba City has a substantial existing commercial base concentrated primarily along an L-shaped business corridor formed by Main Street and US 160.

This is an important starting point for the strategy:

Tuba City is not attempting to create an economy from the ground up. It is strengthening an existing regional economy and positioning it for future growth.

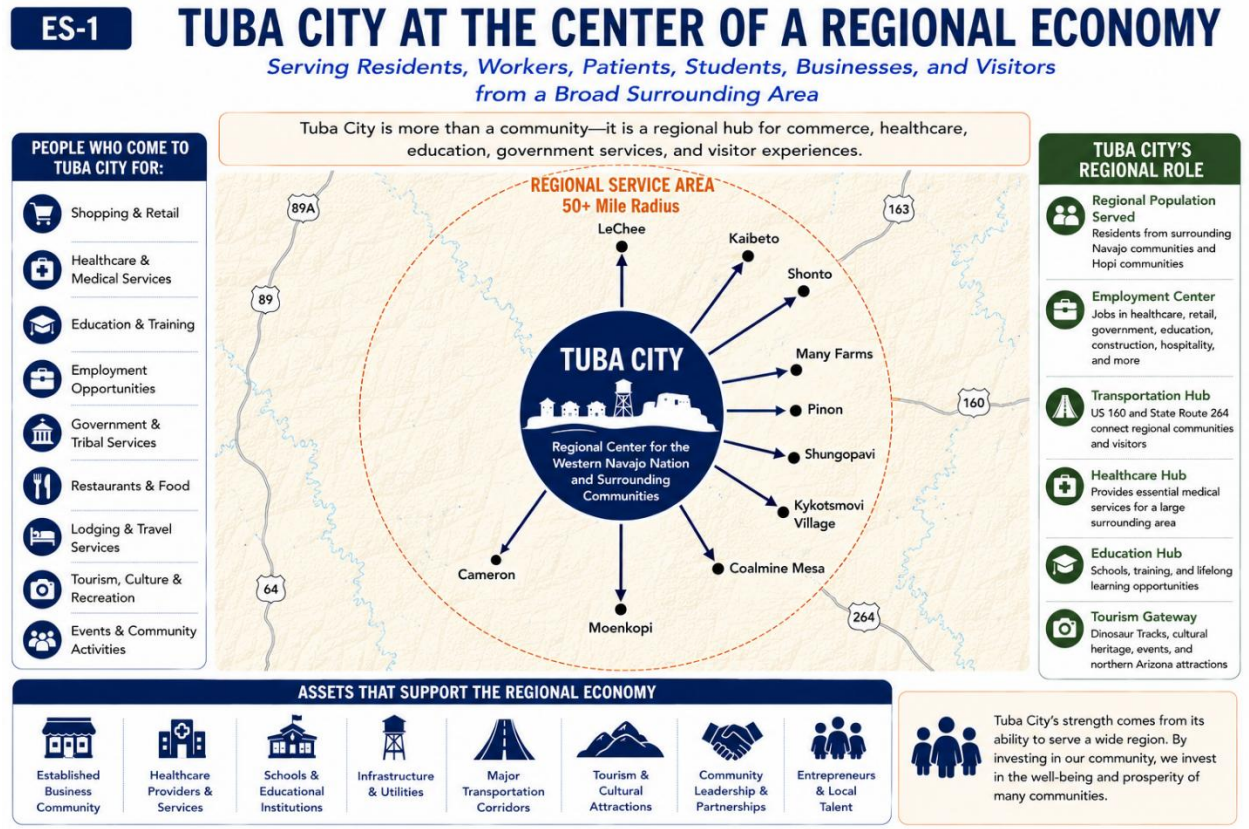
A Regional Economic Center
Tuba City's economic role cannot be understood solely by examining Chapter population.

The community serves a much larger regional market and contains institutions and businesses that would normally be associated with a larger population center. Healthcare, education, government, retail, lodging, restaurants, professional services, transportation, tourism, and entrepreneurship collectively generate significant economic activity.

This regional role creates both opportunity and responsibility.

Infrastructure, housing, commercial development, transportation, tourism facilities, and community services must accommodate not only Tuba City residents but also a much larger population that regularly uses the community.

Figure ES-1
Tuba City at the Center of a Regional Economy



Existing Business Activity
The business inventory conducted for this project confirms a diverse economic base.
Tuba City contains retail businesses, restaurants, lodging, automotive services, professional services, healthcare providers, government and institutional employers, tourism-related businesses, vendors, and locally owned enterprises.

Commercial activity is heavily concentrated along Main Street and US 160, making this corridor the logical focus for business retention, redevelopment, streetscape improvements, pedestrian improvements, beautification, wayfinding, tourism connections, and future commercial investment.

The complete business inventory is provided in Exhibit A and provides detailed field documentation supporting this assessment.

Assets to Build Upon
Tuba City possesses substantial assets capable of supporting future economic development.
These include:

- an established regional commercial center;
- major healthcare and educational institutions;

- existing businesses and entrepreneurs;
- Main Street and US 160;
- tourism and cultural assets;
- the Tuba City Fairgrounds;
- Dinosaur Tracks;
- vendor and outdoor-market activity;
- experienced community leadership;
- existing infrastructure; and
- access to Tribal, federal, state, nonprofit, and philanthropic resources.

The strategy therefore emphasizes building upon existing strengths rather than attempting to replace them with entirely new economic systems.

Barriers to Development
The study also identified several recurring barriers that can slow or prevent development. Among the most significant are land and site control, infrastructure capacity, housing availability, development procedures, environmental conditions, jurisdictional issues, and insufficient pre-development work.

These barriers are interconnected.

A business may want to expand but lack a development-ready site. A housing project may have demand but lack infrastructure. A tourism project may have visitors but unresolved land or jurisdictional questions. A community may identify an important project but lack engineering, environmental review, cost estimates, or other documentation required to compete successfully for funding.

For this reason, the strategy places considerable emphasis on project readiness.

Environmental Considerations
Tuba City's environmental history also requires continued attention.

The study distinguishes between the Tuba City Dump and the former uranium-processing site now managed as the DOE Tuba City Disposal Site. These are separate environmental sites with different histories, regulatory frameworks, and ongoing responsibilities.

Current and historical environmental concerns—including groundwater monitoring and remediation—should be incorporated into development decisions where relevant.

The strategic response is not to avoid development. It is to ensure that environmental conditions are identified and understood before significant resources are committed to a site.

Environmental due diligence should therefore become part of determining whether future development sites are genuinely development-ready.

Development Opportunity Areas
The assessment identifies several areas where focused investment could generate significant community and economic benefits.

Main Street
Strengthen Tuba City's principal commercial district through coordinated business development, streetscape improvements, pedestrian facilities, signage, beautification, redevelopment, and tourism connections.

Upper Main Street
Evaluate redevelopment opportunities involving housing, commercial activity, institutional uses, public spaces, and potentially mixed-use development.

Dinosaur Tracks
Improve the visitor experience while creating greater opportunities for local vendors, businesses, and tourism-related spending.

Tuba City Fairgrounds
Transform an important community and event facility into a stronger year-round economic asset.

Healthcare and Housing
Coordinate housing and infrastructure investment with the needs of major employers and institutions.

Entrepreneurship
Strengthen the pathway through which vendors and small entrepreneurs can develop into sustainable businesses and employers.

Tourism
Connect individual attractions, businesses, restaurants, lodging, events, and cultural experiences into a coordinated Tuba City visitor economy.

Seven Priority Initiatives
The strategy recommends organizing future implementation around seven major initiatives:

1. Main Street Revitalization
2. Tuba City Fairgrounds Development
3. Upper Main Street Redevelopment
4. Dinosaur Tracks Tourism Development
5. Entrepreneurship and Small-Business Development
6. Housing and Workforce Development
7. Development-Enabling Infrastructure

These initiatives should not be interpreted as seven immediate construction projects.

Each is at a different level of readiness and will require a different combination of planning, site control, feasibility analysis, engineering, environmental work, partnerships, approvals, and funding.

From Project List to Project Pipeline
One of the report's most important recommendations is that Tuba City maintain a project pipeline rather than a static project list.
Projects should move systematically through five stages:

CONCEPT → DEFINITION → PRE-DEVELOPMENT → FUNDING-READY → IMPLEMENTATION

This framework allows leadership to distinguish between an important idea and a project that is actually ready to pursue major funding.

A project's importance should therefore be considered separately from its readiness.

High-priority projects that are not yet ready should receive pre-development investment rather than being prematurely submitted for construction funding.

The Importance of Pre-Development
Many community projects fail to advance because of the gap between identifying a good idea and preparing a fundable project.

Site control, feasibility studies, surveys, engineering, environmental review, cost estimating, legal work, infrastructure analysis, community engagement, and regulatory approvals all require resources.

The strategy therefore recommends deliberately investing in this pre-development gap.

Small investments in planning and preparation can position Tuba City to compete for substantially larger capital investments later.

Ten Strategic Procedural Recommendations
The report establishes ten overarching recommendations:

1. Establish and maintain the Tuba City project pipeline.
2. Create an inventory of development-ready sites.
3. Strengthen the local entrepreneur pipeline.
4. Develop Tuba City as a connected visitor destination.
5. Treat housing as economic infrastructure.
6. Target infrastructure investments that unlock development.
7. Resolve land and site-control issues early.
8. Invest deliberately in pre-development.
9. Build an implementation partnership capable of carrying projects forward.

Together, these recommendations shift the focus from producing additional plans toward building the institutional and project-development capacity necessary to implement them.

Immediate Priorities
During the first year following completion of this strategy, the emphasis should be on organization and project preparation.

Priority actions include establishing the project pipeline and identifying project champions; advancing Main Street and Fairgrounds planning; establishing a development pathway for Dinosaur Tracks; preparing a development-ready site inventory; assessing workforce housing demand and potential sites; coordinating entrepreneur-support programs; identifying infrastructure constraints; and establishing a funding calendar tied to project readiness.

These actions will provide the foundation necessary for larger investments during subsequent years.

A Five-Year Path Forward
The strategy establishes a flexible five-year implementation framework:

Year 1 — Organize & Prepare
Year 2 — Prepare & Plan
Year 3 — Fund & Design
Year 4 — Build & Implement
Year 5 — Expand & Sustain

Projects will move at different speeds. Some may reach implementation quickly, while larger infrastructure, housing, tourism, and redevelopment projects may require several years.

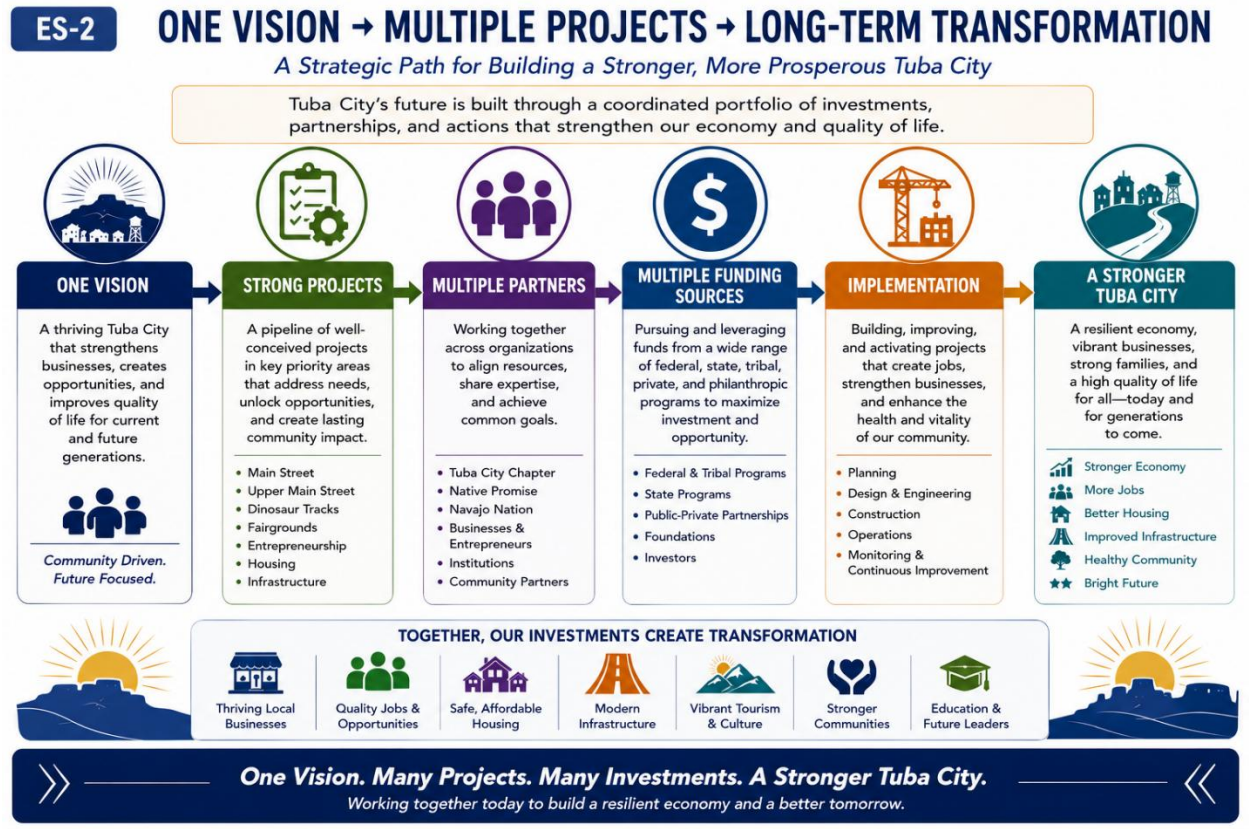
The objective is not for every project to follow an identical schedule.

The objective is for every priority project to keep moving.

The Long-Term Vision
Tuba City's future economic development should not depend upon one project, one grant, one organization, or one funding source.

Instead, long-term transformation can result from a coordinated portfolio of investments.

Figure ES-2
One Vision → Multiple Projects → Multiple Investments → Long-Term Transformation



Conclusion
Tuba City already possesses the essential building blocks for economic development: businesses, entrepreneurs, institutions, infrastructure, transportation access, tourism assets, community leadership, and a strong regional role.

The opportunity now is to connect those assets more effectively.

The community can strengthen Main Street, support locally owned businesses, capture more visitor spending, expand housing opportunities, improve infrastructure, activate community assets, prepare development-ready sites, and systematically advance priority projects.

The path forward will require leadership, partnerships, patience, preparation, and sustained implementation.

But the fundamental opportunity is clear:

Tuba City does not need to wait for economic development to arrive. The economic foundation already exists. The next step is to strengthen it, connect it, and build upon it.

Section 1 - Introduction

Tuba City Business Development Vision and Implementation Strategy

1.1 Project Background

Tuba City has long served as the commercial, governmental, educational, and healthcare center for the western portion of the Navajo Nation. Located at the intersection of U.S. Highway 160 and Arizona State Route 264, the community functions as an important regional hub for residents of the Tuba City Administrative Area, neighboring Navajo Chapters, the Hopi Reservation, and thousands of travelers visiting northern Arizona each year. Its strategic location, established business community, regional hospital, educational institutions, and proximity to nationally recognized tourism destinations provide a strong foundation for continued economic growth and business development.

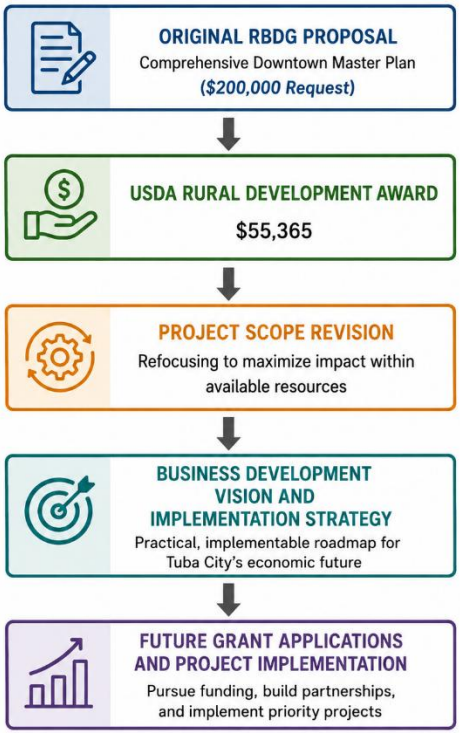
Recognizing these opportunities, Native Promise submitted an application to the United States Department of Agriculture (USDA) Rural Development Rural Business Development Grant (RBDG) program seeking funding to prepare a comprehensive business development master plan for Tuba City. The original proposal envisioned a broad planning effort that included extensive public engagement, architectural concepts, conceptual site planning, and detailed implementation strategies intended to guide long-term economic development throughout the community.

Although USDA Rural Development awarded the project funding, the grant award totaled $55,365, approximately twenty-eight percent of the original request. As a result, Native Promise and its planning partner, Building Communities, worked closely with USDA Rural Development to revise the scope of work while preserving the overall intent of the project. Rather than attempting to complete only portions of the original master plan, the project was redesigned to focus on developing a practical and implementable Business Development Vision and Implementation Strategy that could serve as a long-term roadmap for future investment and grant development. This revised approach was presented to

Native Promise's Board of Directors during its August 5, 2026 meeting and was subsequently approved as the framework for completing the project by the September 30, 2026 deadline.

The revised scope emphasizes understanding existing conditions, engaging community leadership, identifying priority business development opportunities, evaluating funding resources, and establishing a realistic implementation strategy. Rather than producing conceptual architectural drawings, this document identifies projects that are achievable, fundable, and capable of advancing Tuba City's long-term economic vitality.

Figure 1-1.
Evolution of the Project



1.2 Purpose of this Report

This document is intended to be considerably more than a final grant report. It establishes a strategic framework for guiding future business development, infrastructure investment, tourism enhancement, and community revitalization throughout the Tuba City area. It is designed to serve as a resource for Native Promise, the Tuba City Chapter, the Navajo Nation, local institutions, private developers, funding agencies, and community organizations working to improve the local economy.

Specifically, this report seeks to:

- Document existing economic and business conditions.
- Identify the community's strengths, challenges, and development opportunities.
- Build upon previous planning efforts rather than duplicate them.
- Establish a prioritized portfolio of implementable projects.
- Identify potential funding sources and implementation partners.
- Provide a roadmap for coordinated economic development over the next decade.

While prepared in fulfillment of the USDA Rural Development RBDG award, the report has been intentionally developed as a long-term planning document that can support future grant applications, capital improvement planning, community discussions, and public-private partnerships.

Purpose Statement
The purpose of this Business Development Vision and Implementation Strategy is to establish a practical roadmap for strengthening the economy of the Tuba City area through strategic investments, business development, tourism enhancement, infrastructure improvements, and coordinated pursuit of future funding opportunities.

1.3 Planning Methodology

The recommendations contained within this report are based upon a combination of field observations, leadership engagement, review of previous planning efforts, and analysis of current economic conditions. Rather than beginning with preconceived development concepts, the planning process focused on understanding existing community assets and identifying opportunities that build upon Tuba City's established strengths.

The planning process consisted of six primary phases:

Phase 1 – Existing Conditions Assessment
A windshield survey was conducted to document existing businesses, commercial activity, building conditions, tourism assets, and general development patterns throughout the Tuba City business district. The resulting inventory provides a baseline assessment of the local economy and is included in Exhibit A.

Phase 2 – Leadership Planning Session
Native Promise convened a leadership planning session on August 5, 2026, bringing together representatives of Native Promise, Building Communities, the Tuba City Chapter, and other community leaders. Participants discussed community strengths, infrastructure challenges, tourism opportunities, environmental concerns, housing needs, and priority development projects. Their collective knowledge provides an important foundation for the recommendations contained within this report.

Phase 3 – Review of Existing Planning Documents
Rather than beginning from scratch, the project builds upon existing planning efforts including the Navajo Thaw Regional Recovery Plan, the Tuba City Chapter Recovery Plan, previous Native Promise planning documents, and other publicly available regional planning resources. This approach recognizes the significant work already completed by numerous organizations and seeks to integrate those efforts into a unified business development strategy.

Phase 4 – Opportunity Identification
Information gathered through the business inventory, leadership discussions, and previous planning efforts was synthesized to identify priority opportunity areas that offer the greatest potential for economic growth and community benefit.

Phase 5 – Funding Strategy
Potential federal, tribal, state, and private funding sources were evaluated to determine realistic pathways for implementing priority projects.

Phase 6 – Implementation Planning
Finally, the report establishes a phased implementation strategy that identifies immediate actions, medium-term priorities, and long-term initiatives together with potential implementation partners.

Figure 1-2.
Planning Process



1.4 Planning Area

Although this report is titled the Tuba City Business Development Vision and Implementation Strategy, the planning area extends beyond the traditional commercial district. Economic activity within Tuba City is influenced by regional transportation corridors, nearby communities, educational institutions, healthcare facilities, tourism destinations, and the broader Tuba City Administrative Area. Consequently, recommendations contained within this report consider not only the existing Main Street business corridor but also surrounding opportunity areas that influence future economic growth.

A detailed discussion of the Tuba City Administrative Area, its historical development, jurisdictional considerations, and implications for future planning is presented in Section 3.

1.5 Foundation of this Report

This strategy is not intended to replace previous planning efforts. Instead, it synthesizes and builds upon the work already completed by Native Promise, community leaders, regional organizations, and partner agencies.

Table 1-1. Principal Planning Resources

Planning Resource	Contribution to this Strategy
Native Promise Revised RBDG Scope	Overall planning framework and project objectives.
Existing Business Inventory	Documentation of current commercial activity and business conditions.
August 5, 2026 Leadership Planning Session	Community priorities, opportunities, and implementation insights.
Navajo Thaw Regional Recovery Plan	Regional economic development and infrastructure context.
Navajo Nation 2024-2029 Comprehensive Economic Development Strategy (CEDS)	Nation-wide economic-development priorities, growth-center context, and alignment with Tuba City development opportunities.
Tuba City Chapter Recovery Plan	Community-specific priorities and recovery initiatives.
Navajo Thaw Initiative	Current projects and implementation examples supporting regional revitalization.

1.6 Organization of this Report

The remainder of this report is organized to move from understanding existing conditions toward implementation. Section 2 provides an overview of the Tuba City community and its regional significance. Section 3 examines the Tuba City Administrative Area and explains why its unique governance and land-use framework is critical to future development. Subsequent sections assess existing business activity, infrastructure, environmental conditions, and community opportunities before presenting a portfolio of priority projects, funding strategies, and a phased implementation plan.

Key Findings

This introductory section establishes the foundation for the remainder of the Business Development Vision and Implementation Strategy.

- Tuba City already functions as a major regional commercial center with significant opportunities for future growth.
- The revised USDA RBDG project shifted from preparing a traditional master plan to developing an actionable implementation strategy while maintaining the original objective of advancing long-term economic development.
- This strategy builds upon previous planning efforts rather than replacing them.
- The recommendations presented throughout the report are grounded in field observations, leadership input, existing planning documents, and current regional initiatives.
- Future sections transition from understanding existing conditions to identifying priority investments and practical implementation strategies that can guide Tuba City's economic development over the coming decade.

Section 2 – Community Overview

"The Regional Hub of Western Navajo Nation"

Section Introduction

Tuba City occupies a unique position within northern Arizona and the Navajo Nation. More than simply a Chapter community, it serves as the principal commercial, healthcare, educational, governmental, and transportation center for the western portion of the Navajo Nation. Its location at the intersection of U.S. Highway 160 and Arizona State Route 264 has historically made it a crossroads for commerce, travel, and public services, while its proximity to the Hopi Reservation and several neighboring Navajo Chapters expands its influence well beyond its resident population.

This regional role provides Tuba City with significant advantages for future business development. Every day, residents from surrounding communities travel to Tuba City for healthcare, education, shopping, government services, banking, employment, and cultural events. Thousands of visitors traveling between Flagstaff, Monument Valley, Page, Lake Powell, and the Grand Canyon also pass through the community each year. As a result, Tuba City possesses economic opportunities that are uncommon among similarly sized rural communities.

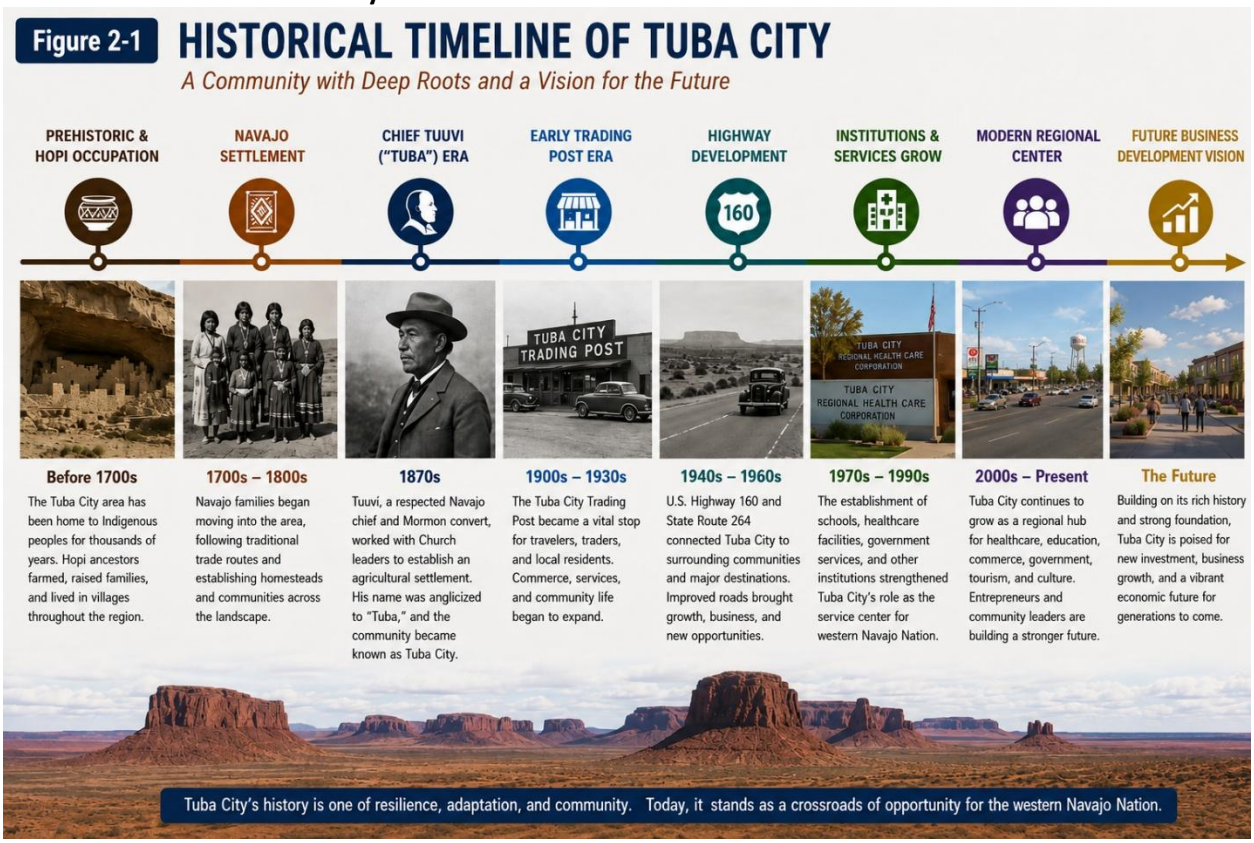
Understanding these regional relationships is essential to developing a successful business development strategy. Future economic growth will depend not only on serving local residents, but also on strengthening Tuba City's role as a regional destination for commerce, tourism, education, healthcare, recreation, and cultural experiences.

2.1 Historical Context

The history of Tuba City reflects centuries of Indigenous occupation, cultural exchange, and adaptation. The community is located within the ancestral homelands of the Hopi people and later became an important area for Diné families as Navajo settlement expanded across northeastern Arizona. During the late nineteenth century, Mormon colonist Tuuvi, whose name was anglicized as "Tuba," worked with Church leaders to establish an agricultural settlement that ultimately became known as Tuba City.

Throughout the twentieth century, the community evolved into an important governmental and service center through the establishment of schools, healthcare facilities, transportation infrastructure, and tribal governmental functions. The arrival of U.S. Highway 160 further strengthened Tuba City's importance by connecting the community to Flagstaff, Kayenta, Page, and the greater Four Corners region. Today, Tuba City continues to serve as one of the largest and most economically significant communities within western Navajo Nation.

Figure 2-1
Historical Timeline of Tuba City



Planning Insight
Communities with long histories as regional service centers often possess competitive advantages that are difficult to replicate elsewhere. Tuba City's existing institutional infrastructure—including healthcare, education, government, and commerce—provides a strong foundation for continued economic growth.

2.2 Regional Location

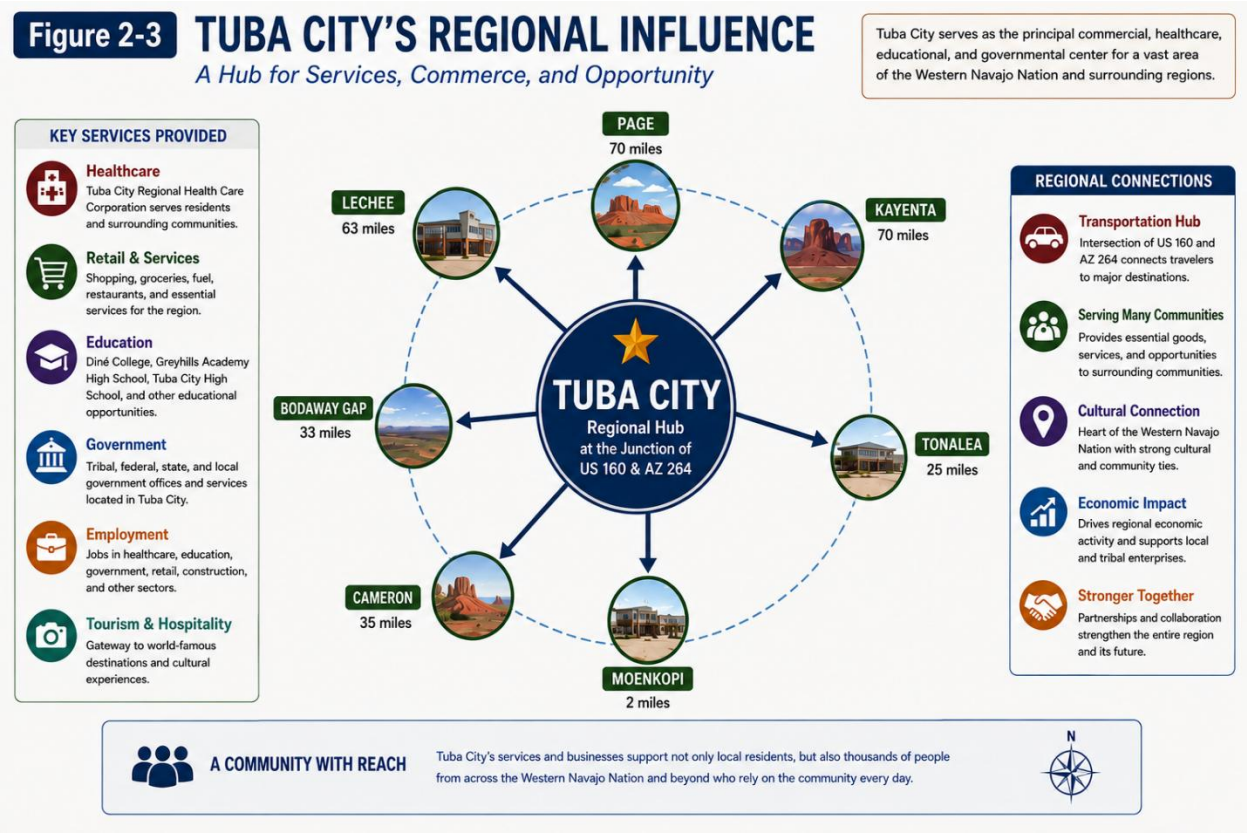
Tuba City occupies one of the most strategic locations on the Navajo Nation. Positioned at the junction of U.S. Highway 160 and Arizona State Route 264, the community serves as the gateway between several major destinations in northern Arizona and southern Utah. Travelers moving between Flagstaff, Monument Valley, Page, Lake Powell, the North Rim of Grand Canyon National Park, and numerous tribal communities routinely pass through Tuba City.

Figure 2-2
Regional Context Map



This transportation advantage has helped establish a business environment that serves both local residents and regional travelers. Restaurants, lodging, fuel stations, grocery stores, retail establishments, healthcare providers, and other businesses benefit from a customer base that extends well beyond the immediate Chapter boundaries.

Figure 2-3
Tuba City's Regional Influence



2.3 Regional Economic Role

Unlike many rural communities that depend upon a single employer or industry, Tuba City has developed a diversified regional economy supported by several complementary sectors.

Figure 2-4
Regional Economic Drivers



These economic sectors are reinforced by several major institutions, businesses, and community assets that anchor economic activity within Tuba City and attract residents and visitors from throughout the region.

The presence of these sectors creates economic resilience while providing opportunities for additional private investment. Rather than creating an entirely new economic base, future development efforts should focus on expanding and strengthening these existing sectors.

Table 2-1
Major Regional Economic Assets

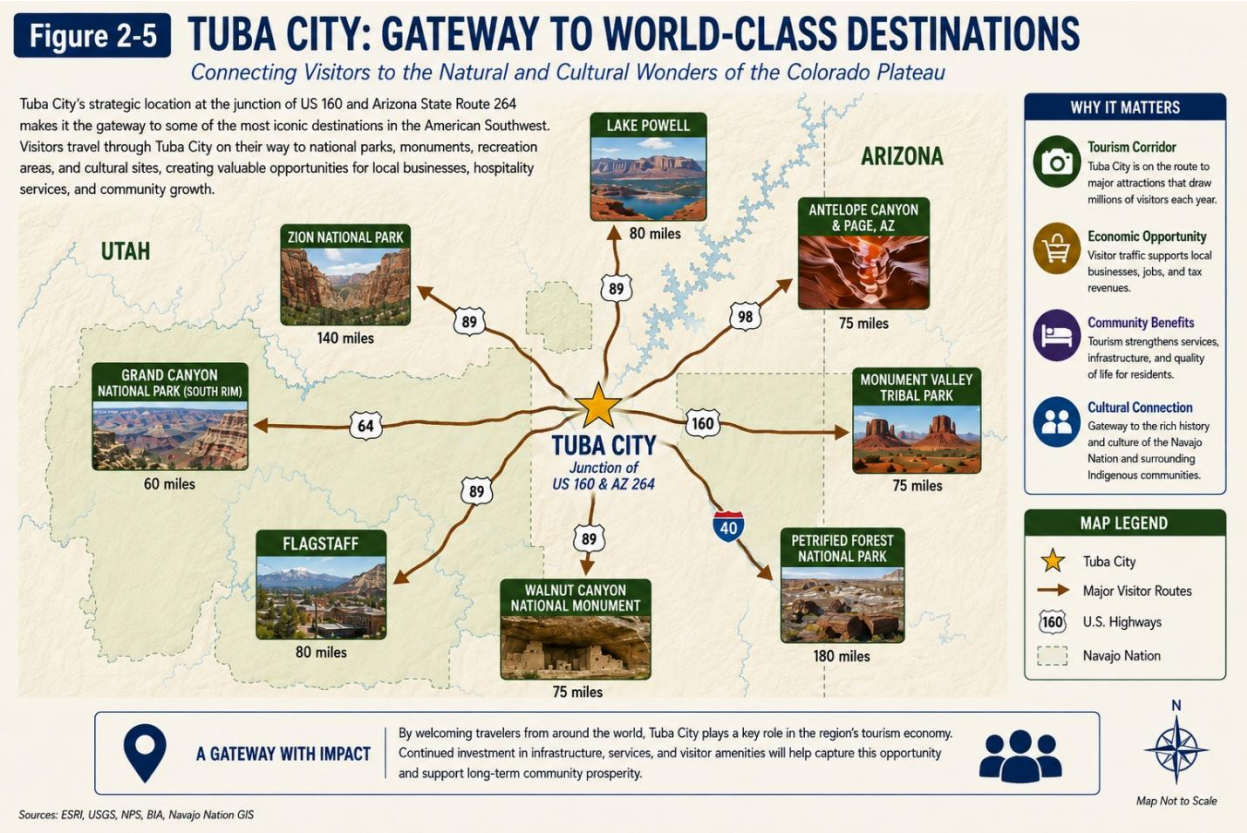
Asset	Regional Significance
Tuba City Regional Health Care Corporation	Major regional employer and healthcare provider
Diné College	Postsecondary education and workforce development
Greyhills Academy High School	Regional educational institution
Tuba City Trading Post	Historic commercial anchor
Navajo Lands Hotel	Tourism and lodging
Main Street Business Corridor	Primary commercial center
Outdoor Market	Local entrepreneurship and cultural commerce
Dinosaur Tracks	Tourism opportunity
Tuba City Fairgrounds	Community events and regional gatherings

Much of the opportunity identified later in this report builds upon these existing regional assets.

2.4 Tourism Gateway

Tuba City occupies a strategic position within one of the most heavily visited tourism regions in the American Southwest – the "Grand Circle." Millions of visitors travel through northern Arizona annually to experience destinations such as the Grand Canyon, Monument Valley, Lake Powell, Antelope Canyon, and numerous Navajo and Hopi cultural attractions. Despite this substantial visitor traffic, many travelers currently use Tuba City primarily as a fuel, dining, or overnight stop rather than as a destination in its own right.

Figure 2-5
Tuba City: Gateway to World-Class Destinations



This presents one of the community's greatest economic opportunities. Existing assets—including Dinosaur Tracks, the Tuba City Trading Post, the Outdoor Market, Native arts and crafts, cultural experiences, and nearby scenic landscapes—provide a strong foundation for increasing visitor length of stay and local spending. Strategic investments in visitor services, interpretation, wayfinding, downtown improvements, and cultural tourism could significantly expand the community's tourism economy.

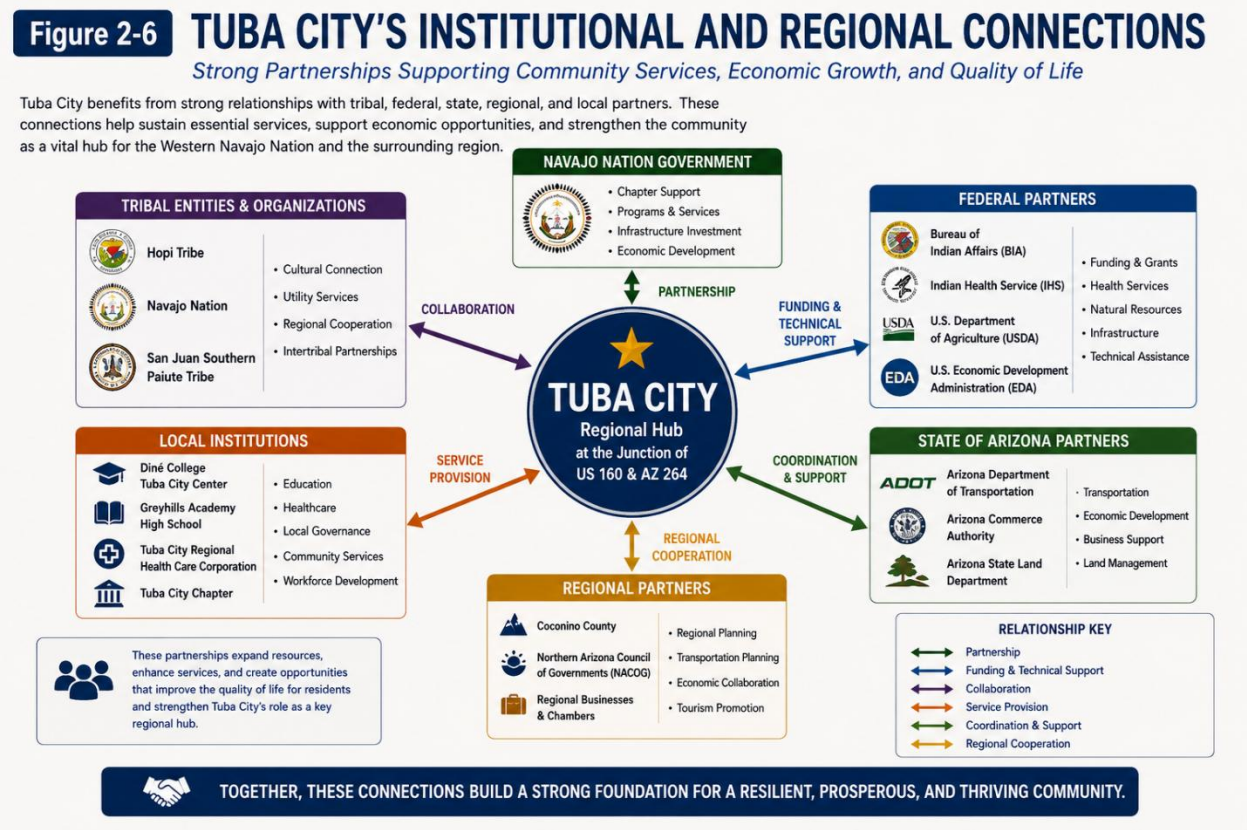
Planning Insight
Increasing the average visitor stay by even one additional hour—or encouraging one additional overnight stay—can generate substantial new spending for local businesses without increasing the resident population.

Did You Know?
Millions of visitors travel through northern Arizona each year to reach the Grand Canyon, Monument Valley, Antelope Canyon, and Lake Powell. Tuba City is strategically positioned to capture a greater share of this visitor economy by encouraging travelers to stop longer and experience the community's cultural, historical, and recreational assets.

2.5 Relationship to Surrounding Communities

Tuba City's influence extends far beyond the boundaries of the Tuba City Chapter. Residents from neighboring Navajo Chapters, the Hopi Reservation, and surrounding rural communities routinely travel to Tuba City to obtain medical care, educational services, government assistance, banking, retail goods, and professional services. This regional service area reinforces the community's role as the principal commercial center of western Navajo Nation.

Figure 2-6
Tuba City's Institutional and Regional Connections



The community also benefits from strong institutional relationships with organizations such as Native Promise, the Tuba City Chapter, Diné College, Greyhills Academy, Tuba City High School, Tuba City Regional Health Care Corporation, Change Labs, and numerous tribal enterprises. These organizations

collectively provide an institutional framework capable of supporting future economic development initiatives.

Planning Observation
Tuba City's future economic success will depend less on attracting entirely new institutions than on strengthening partnerships among the organizations already serving the community.

2.6 Looking Ahead

The characteristics that have historically made Tuba City a successful regional center continue to position it for future growth. Existing transportation infrastructure, institutional assets, commercial activity, tourism potential, and entrepreneurial capacity provide a strong platform upon which new investment can build.

The following sections examine these assets in greater detail while identifying the opportunities and constraints that will shape future business development. Particular attention is given to the unique governance and land-use characteristics of the Tuba City Administrative Area, which significantly influence where and how development can occur.

Taken together, these assets establish a strong foundation for Tuba City's future. The path forward will require coordinated investment in people, businesses, infrastructure, tourism, and partnerships while maintaining a strong connection to community values and long-term resilience.

Figure 2-7
Tuba City's Path Forward



Key Findings

- Tuba City serves as the principal commercial, healthcare, educational, and governmental center for western Navajo Nation.
- Its location at the intersection of U.S. Highway 160 and Arizona State Route 264 provides exceptional regional accessibility and supports both resident and visitor-oriented commerce.
- The community benefits from a diversified economic base that includes healthcare, education, tourism, retail, tribal enterprises, and entrepreneurship.
- Existing institutions and transportation corridors provide a strong competitive advantage for future economic development.
- Tourism represents one of the community's greatest opportunities for economic expansion, particularly through enhancing visitor experiences and encouraging longer stays.
- The community's regional role extends beyond Chapter boundaries and is closely connected to neighboring Navajo Chapters, the Hopi Reservation, and major tourism destinations throughout northern Arizona.
- Understanding this broader regional context establishes the foundation for **Section 3**, which will examine the Tuba City Administrative Area and explain why governance, land ownership, and jurisdiction are among the most important factors influencing future development.

Section 3 – The Tuba City Administrative Area

Understanding the Geography of Development

Section Introduction

One of the most important factors influencing economic development in Tuba City is also one of the least obvious to an outside observer: the distinction between the Tuba City Chapter and the Tuba City Administrative Area. These geographic designations are not interchangeable. They developed within a unique historical and governmental context and have had significant consequences for where housing, infrastructure, public facilities, and commercial development have occurred.

This distinction is particularly important because the entire Tuba City Chapter lies within the geographic boundaries of the Former Bennett Freeze Area. However, the community portion of Tuba City was designated as an Administrative Area and was exempt from the development and rehabilitation restrictions imposed by the Bennett Freeze. As a result, development patterns within Tuba City evolved very differently from those experienced across much of the surrounding region.

For purposes of this Business Development Vision and Implementation Strategy, understanding this history is essential. The Administrative Area helps explain the concentration of businesses, institutions, housing, and infrastructure in central Tuba City, while also raising important questions regarding land availability, development authority, infrastructure expansion, and eligibility for programs specifically intended to address the legacy of the Former Bennett Freeze.

Planning Insight
The Administrative Area is not simply a boundary on a map. It is one of the historical forces that shaped the modern development pattern of Tuba City.

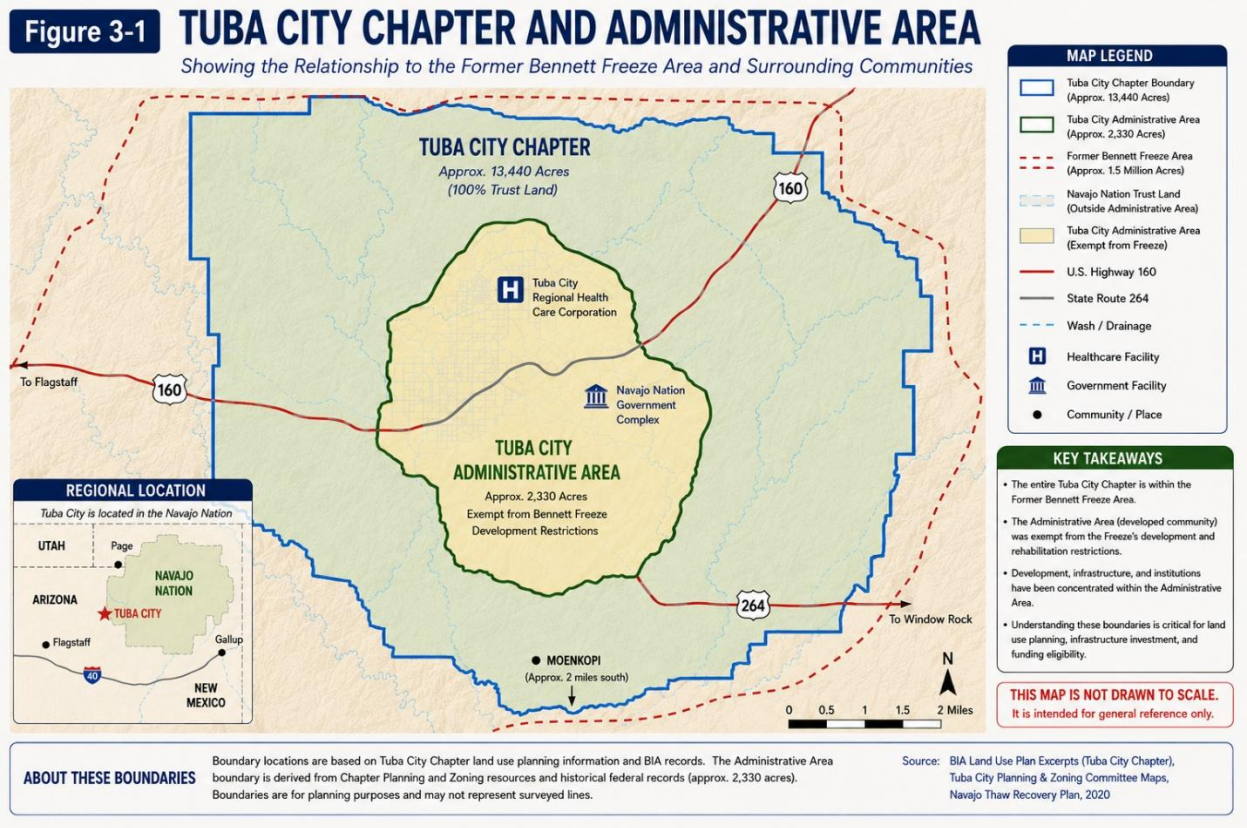
3.1 Tuba City Chapter and the Administrative Area

The Tuba City Chapter encompasses approximately 13,440 acres and includes both the developed community of Tuba City and substantial surrounding open lands. According to BIA planning materials drawing from the Chapter's land-use planning work, approximately 95 percent of Chapter land has historically been associated with cattle and sheep grazing, while the more urbanized community is concentrated within a comparatively small portion of the Chapter. The Chapter consists entirely of trust land, with no private landholdings identified in the BIA's summary.

Within this larger Chapter is the Tuba City Administrative Area. Historical federal records describe the Administrative Area as approximately 2,330 acres. Most importantly, this area was exempted from the development restrictions associated with the Bennett Freeze.

That distinction produced two very different development environments within the same Chapter. Central Tuba City was able to accommodate commercial development, schools, healthcare facilities, government offices, utilities, and residential development while communities and families elsewhere in the Former Bennett Freeze Area faced extraordinary restrictions on construction and infrastructure investment.

Figure 3-1
Tuba City Chapter and Administrative Area



3.2 The Bennett Freeze and Tuba City

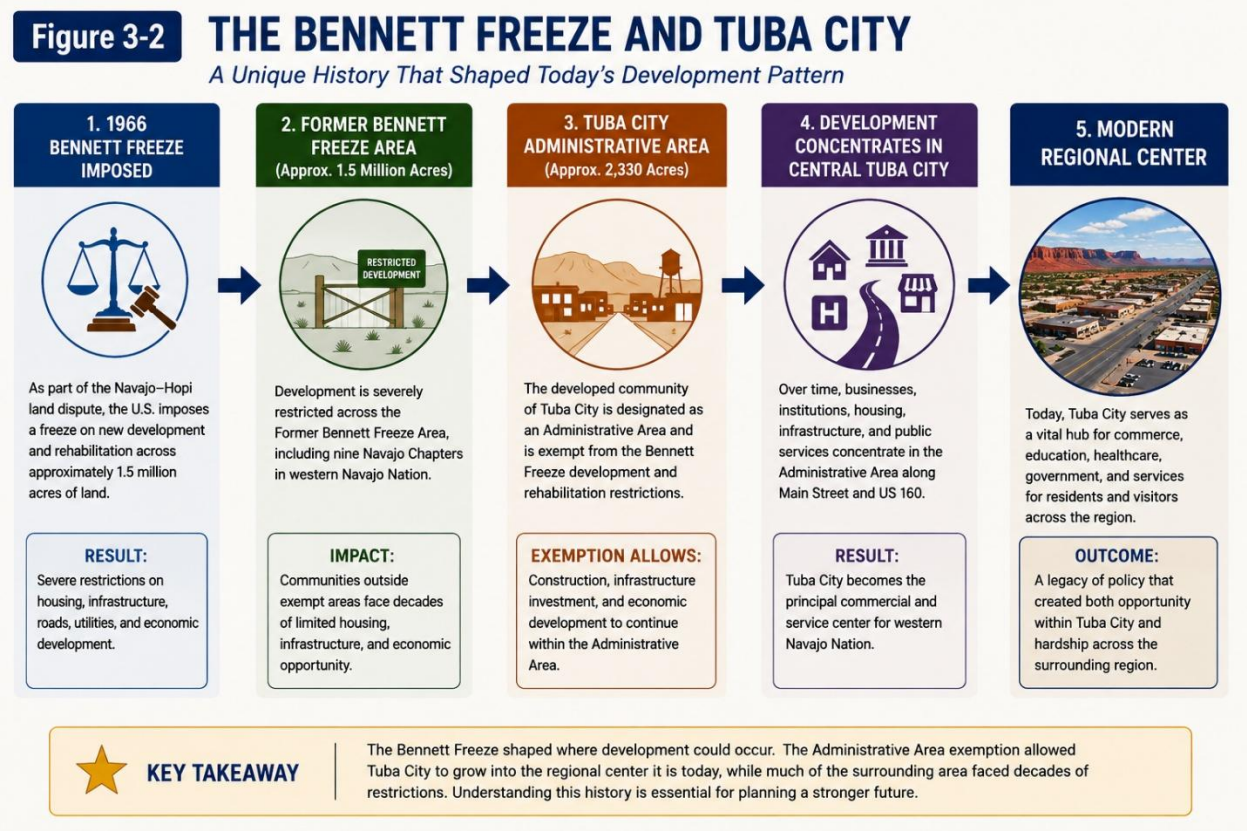
The origins of this unusual development pattern are found in the Navajo-Hopi land dispute and the federal policy commonly known as the Bennett Freeze. Beginning in 1966, development was restricted across approximately 1.5 million acres of land involved in the dispute. The restrictions profoundly

affected housing construction and rehabilitation, infrastructure, roads, utilities, and economic development across the western Navajo Nation.

Nine Navajo Chapters were affected by the Former Bennett Freeze Area: Bodaway-Gap, Cameron, Coalmine Canyon, Coppermine, Kaibeto, Leupp, Tolani Lake, Tonalea, and Tuba City. The Navajo Thaw initiative was subsequently established to address the accumulated infrastructure, housing, economic, and community development consequences of that history.

Tuba City, however, experienced the Freeze differently. Although the entire Chapter falls within the geographic Former Bennett Freeze Area, the Administrative Area was exempt from the restrictions. This permitted continued development in central Tuba City while development elsewhere remained constrained.

Figure 3-2
The Bennett Freeze and Tuba City



3.3 How the Administrative Area Shaped Modern Tuba City

The implications of the exemption were profound. While surrounding communities struggled to secure basic infrastructure and construct or improve homes, the Administrative Area provided a location where investment could continue. Over time, this contributed to the concentration of housing, employment, public institutions, commercial businesses, utilities, and services within Tuba City.

BIA planning materials characterize Tuba City as one of the more urbanized areas of the Navajo Nation. The Chapter's land-use vision similarly distinguishes between a rural area intended to continue

accommodating grazing, farming, and traditional Navajo life and an Administrative Area intended to accommodate commercial activity and denser residential development.

This helps explain a major observation from the business inventory conducted for this project. Tuba City's businesses are not distributed evenly throughout the Chapter. Instead, commercial development is heavily concentrated within the developed community, particularly along Main Street and U.S. Highway 160. The resulting pattern reflects decades of infrastructure investment and land-use decisions rather than simply contemporary market demand.

Planning Observation
Today's concentration of businesses in central Tuba City is partly the product of geography and market forces, but it is also the legacy of federal land policy. Understanding that history is important when considering where future development should occur.

3.4 The Navajo Thaw Region versus the Tuba City Administrative Area

This distinction becomes especially important when reviewing the Navajo Thaw Regional Recovery Plan and Tuba City Chapter Recovery Plan.

The Navajo Thaw is a regional initiative designed to address the long-term consequences of the Former Bennett Freeze across the affected Chapters. Its strategy emphasizes large-scale investment in infrastructure, housing, transportation, public facilities, and economic development. The initiative seeks to leverage the collective needs of the affected Chapters to pursue federal resources capable of addressing problems that accumulated over decades.

The Tuba City Chapter Recovery Plan explicitly recognizes the complication created by the Administrative Area. The plan states that although the entire Chapter is geographically within the Former Bennett Freeze Area, there is a distinction for the Administrative Area and that, in some cases, people, projects, strategies, or initiatives located there may not qualify for every form of assistance intended specifically for recovery from the Freeze. The applicable geographic limitation ultimately depends upon the particular funding or assistance program.

This is extremely important for future grant development.

Table 3-1. Understanding the Planning Geographies

Geography	Primary Meaning	Importance to this Strategy
Tuba City Chapter	Local governmental and community planning geography	Overall community planning and development
Tuba City Administrative Area	Developed community area historically exempt from Bennett Freeze restrictions	Principal concentration of commercial and institutional development
Former Bennett Freeze Area	Federally affected geographic area	Recovery needs and eligibility considerations
Navajo Thaw Region	Nine-Chapter recovery and implementation framework	Regional infrastructure, housing and economic development
Western Navajo Agency/Region	Broader governmental and regional context	Services, infrastructure and regional coordination

3.5 The NTIP Regional Perspective

The Navajo Thaw Implementation Plan deliberately approaches development at two levels: Chapter-specific projects and regional projects.

That distinction is particularly important for Tuba City because many of the systems supporting its economy extend beyond the Administrative Area. Water systems, highways, broadband, workforce, healthcare, tourism, and regional commerce do not stop at Chapter boundaries.

For example, the Navajo Thaw Regional Recovery Plan discusses the Tuba City Regional Water Plan, which was developed for a multi-Chapter service area and identified short- and long-term water infrastructure needs across western Navajo Nation. The planning geography used for that water study was itself slightly different from the Navajo Thaw Region, illustrating how infrastructure and economic systems often operate across multiple overlapping boundaries.

The appropriate question for future projects is therefore not simply *"Is this project inside Tuba City?"* It is also:

- What population will the project serve?
- Is it located within the Administrative Area?
- Is it located within the Former Bennett Freeze Area for purposes of the particular funding program?
- Does it provide benefits to residents outside the Administrative Area?
- Is the project primarily local or regional?
- Which governmental entity controls or administers the site?
- What infrastructure systems are necessary to support the project?

These questions should become part of the screening process for every priority project identified later in this strategy.

3.6 Implications for Business Development

The Administrative Area creates both advantages and constraints for future economic development.

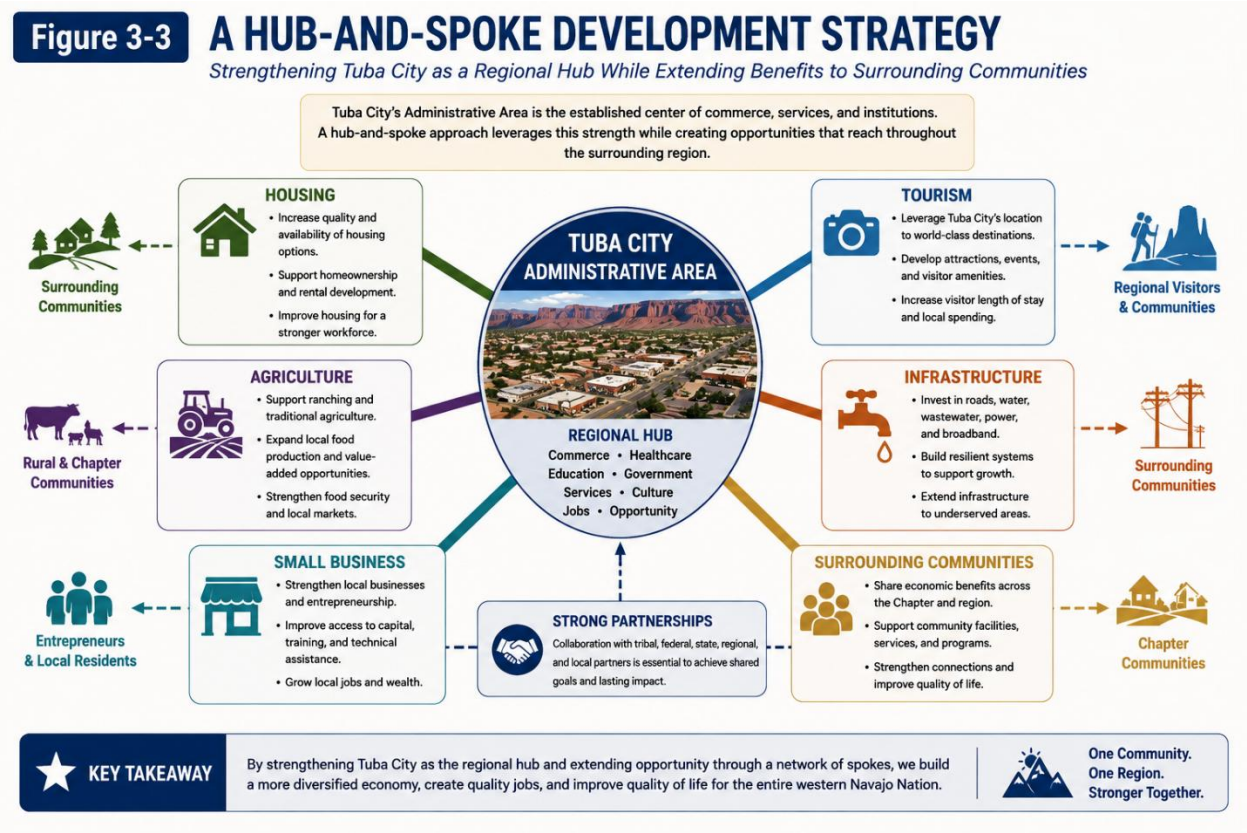
First, it provides an established development core. Decades of investment have concentrated roads, utilities, businesses, schools, government facilities, healthcare services, and housing within central Tuba City. From an economic development standpoint, this concentration is valuable because new businesses generally perform better where infrastructure and complementary businesses already exist.

Second, land availability and development procedures remain critical. Trust-land development requires coordination among tribal and federal entities and can involve land withdrawal, leasing, planning, environmental review, utility coordination, and other approvals. Even within the Administrative Area, identifying a promising parcel does not necessarily mean that parcel is immediately development-ready.

Third, development within the Administrative Area should be coordinated with development outside it. Concentrating every new investment within central Tuba City could reinforce historical disparities between the developed community and outlying areas. Conversely, attempting to disperse commercial development without adequate infrastructure or market demand could undermine project feasibility.

The preferred strategy is therefore a hub-and-spoke approach: strengthen Tuba City as the regional commercial and service hub while simultaneously investing in infrastructure and projects that extend economic benefits to surrounding communities.

Figure 3-3
A Hub-and-Spoke Development Strategy



3.7 Land Use and Development Planning

The Tuba City Chapter has an established Planning and Zoning Committee whose stated mission recognizes the Administrative Area as an urbanized environment containing residential development, schools, public safety facilities, hospitals, commercial uses, industrial activity, and governmental functions. Its current objective is to revise the land-use plan through collaboration with organizations, businesses, homesite lessees, and grazing permittees.

This planning framework is directly relevant to the Business Development Vision and Implementation Strategy. Future economic development projects should not be considered independently from housing, transportation, utilities, environmental conditions, and community facilities. Commercial development requires customers and employees; housing requires infrastructure; tourism requires transportation and visitor amenities; and virtually every significant development requires appropriate land status and site control.

For that reason, one of the most important implementation actions emerging from this strategy should be the creation and maintenance of a development-ready site inventory identifying parcels that are suitable for commercial, housing, tourism, and institutional development.

Recommended Development-Site Information
For each potential site, the inventory should eventually document:

- Land status and site control
- Permitted or intended land use
- Business site lease status
- Water availability
- Wastewater availability
- Electric service
- Broadband
- Road access
- Environmental constraints
- Floodplain conditions
- Development approvals required
- Approximate development capacity

This would transform land-use planning into an economic development tool.

3.8 Why the Administrative Area Matters to this Strategy
The Administrative Area provides the geographic bridge between Tuba City's past and its future.

Historically, its exemption from the Bennett Freeze allowed Tuba City to develop infrastructure and institutions that were largely unavailable across much of the surrounding region. Today, those investments have made Tuba City the commercial and service center described in Section 2.

The challenge now is to use that concentration of economic activity strategically. Rather than viewing the Administrative Area solely as the place where development has already occurred, it should be viewed as an economic engine capable of supporting recovery and opportunity throughout a much larger region.

The Navajo Thaw initiative reinforces this regional perspective. Its purpose is not merely planning; it is implementation of projects capable of overcoming decades of infrastructure and economic disadvantage.

Key Findings

- The Tuba City Chapter and Tuba City Administrative Area are different geographic concepts and should not be used interchangeably.
- The entire Tuba City Chapter lies within the geographic Former Bennett Freeze Area, but the developed Administrative Area was exempt from the Freeze's development and rehabilitation restrictions.
- That exemption contributed to the concentration of infrastructure, institutions, housing, and commercial activity in central Tuba City.
- The Tuba City Recovery Plan specifically recognizes that the Administrative Area can affect eligibility for resources targeted to Former Bennett Freeze recovery; eligibility therefore must be evaluated program by program.
- Tuba City's economic-development strategy should strengthen the Administrative Area as a regional hub while extending economic benefits and infrastructure investment to the surrounding region.
- Future priority projects should be screened for land status, location, infrastructure availability, beneficiaries, and funding eligibility before significant resources are committed.

- Creating a development-ready site inventory would be one of the most practical steps Tuba City could take to accelerate future business development.

Section 4 – Existing Business Environment

A Strong Commercial Foundation for Future Growth

Section Introduction

Tuba City possesses an established and diverse commercial base that distinguishes it from many rural communities across the western Navajo Nation. As part of this planning effort, Building Communities conducted a windshield survey of the community's principal commercial areas to document existing businesses, business types, ownership characteristics, building conditions, occupancy, approximate size, and parking availability. The survey provides a snapshot of existing business activity and establishes a baseline for evaluating future economic development opportunities. The complete field inventory is included as Exhibit A – Existing Business Inventory.

The assessment demonstrates that Tuba City is not starting from an undeveloped economic base. The survey documented 46 business locations or operations, encompassing restaurants, retail establishments, automotive businesses, financial and personal services, tourism-related businesses, tribal enterprises, entrepreneurial activity, utilities, and healthcare. Of the locations recorded, only the Navajo Arts & Crafts Enterprise storefront and former 2-7-11 gas station were identified as vacant.

This existing concentration of businesses represents one of Tuba City's most important economic assets. The central question for this strategy is therefore not simply how to attract new businesses, but how to strengthen the existing commercial base, address gaps, improve the physical business environment, support locally owned enterprises, and capture more of the regional spending already flowing through Tuba City.

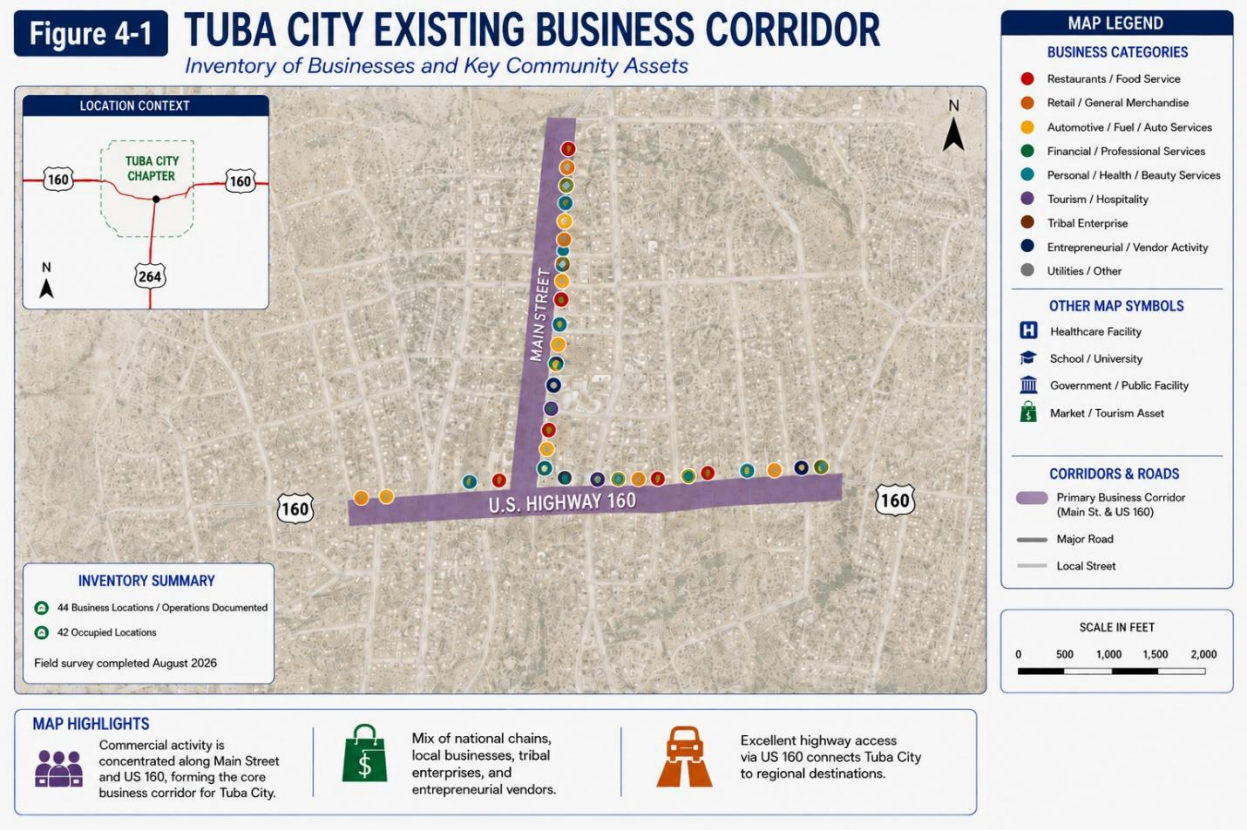
4.1 The Tuba City Commercial Corridor

Commercial activity in Tuba City is concentrated primarily along an L-shaped business corridor centered on Main Street and U.S. Highway 160. Main Street extends generally north from the US 160/SR 264 area through the heart of the developed community, while a second concentration of commercial activity extends eastward along US 160. Together, these corridors contain much of the community's retail, restaurant, fuel, financial, hospitality, and service activity.

This pattern creates an identifiable commercial core rather than a widely dispersed collection of businesses. That concentration is advantageous because businesses can benefit from proximity to one another, established transportation infrastructure, existing utilities, institutional anchors, and customer traffic. It also creates an opportunity to treat Main Street and the US 160 commercial area as a connected economic-development district rather than addressing individual properties in isolation.

The importance of Main Street has emerged repeatedly during Native Promise's planning discussions. In earlier project discussions, Board members recalled Main Street as a historically vibrant community place and emphasized the importance of restoring its role as an attractive place for residents, businesses, and visitors. Later discussions identified Upper Main Street, pedestrian improvements, retail opportunities, plazas, and redevelopment associated with properties where buildings have been removed as potential areas of focus.

Figure 4-1
Tuba City Existing Business Corridor



4.2 Composition of the Existing Business Base

The inventory demonstrates that Tuba City supports a broad range of commercial activity. National and regional chains operate alongside locally owned businesses and tribal enterprises, producing an economy that serves both everyday community needs and regional customers.

The existing business base includes:

- Restaurants and food service;
- Retail and general merchandise;
- Fuel, automotive services, and auto-related businesses;
- Personal and professional services;
- Tourism and hospitality;
- Financial services;
- Tribal enterprises;
- Healthcare; and
- Entrepreneurial and vendor activity.

The inventory includes familiar national and regional businesses such as McDonald's, Taco Bell, AutoZone, Dollar General, Family Dollar, Wells Fargo, and Bashas' Diné Market, while also documenting locally operated establishments such as China Star, Golden Rice Bowl, beauty salons, laundromats, automotive businesses, and other service providers. Tribal enterprises include the Navajo Lands Hotel, Tuba City Trading Post, Hogan Restaurant, Hogan Express, and Navajo Arts & Crafts Enterprise.

This mixture is economically important. Chain businesses demonstrate sufficient market demand to support established commercial brands, while local and tribal businesses retain a greater connection to the community and provide opportunities for local entrepreneurship and wealth creation.

Figure 4-2
Existing Business Mix



4.3 Business Occupancy and Physical Conditions

One of the strongest findings of the field survey is the apparent level of commercial occupancy. Of the 46 locations or operations documented, 44 were recorded as occupied and two as vacant. The two vacancies were the Navajo Arts & Crafts Enterprise storefront and the former 2-7-11 gas station.

Building conditions were also generally favorable. The inventory classified most occupied storefronts and facilities as being in excellent condition, with a smaller number categorized as fair. Businesses without conventional buildings, including Dinosaur Tracks and the Outdoor Market, were separately identified as having no building. Parking was recorded as adequate for nearly all inventoried businesses, with limited parking noted for the Rent to Own Storage Unit Sales operation.

These findings are important because they suggest that Tuba City's economic-development challenge is not primarily one of widespread commercial abandonment. Instead, the community appears to have an active commercial base with relatively limited vacancy.

Planning Insight
Tuba City's opportunity is less about rebuilding a failed commercial district and more about strengthening, connecting, and expanding an existing one.

4.4 Local Business and Entrepreneurship
Locally owned businesses represent an important component of the commercial environment. The inventory identifies local restaurants, automotive businesses, salons, laundromats, retail operations, and other enterprises alongside the larger chain establishments. It also identifies Change Labs as a business facility supporting entrepreneurs and the Tuba City Outdoor Market as a location supporting many small entrepreneurial operations.

The importance of entrepreneurship was reinforced during the August 5 leadership planning session. Participants specifically identified Change Labs as an organization already providing business assistance to vendors and other businesses along Main Street. The revised RBDG planning framework likewise identifies small-business assistance and a vendor marketplace among the types of projects that should be considered for future implementation.

This provides an important foundation for future economic development. Tuba City does not need to create an entrepreneurial ecosystem from nothing; organizations, vendors, and locally owned businesses are already present. Future efforts can concentrate on helping these enterprises grow, professionalize, access financing, secure permanent locations where appropriate, and capture additional resident and visitor spending.

4.5 Tribal Enterprises
Tribal enterprises also occupy a visible position in Tuba City's business environment. The inventory identifies the Navajo Lands Hotel, Hogan Restaurant, Hogan Express, Tuba City Trading Post, and Navajo Arts & Crafts Enterprise as tribal enterprises.

These businesses are important for reasons extending beyond their individual commercial operations. They provide a mechanism through which business activity can support tribal economic interests while also reinforcing the cultural identity of the commercial district. Tourism-oriented tribal businesses in particular can help differentiate Tuba City from conventional highway commercial centers elsewhere in northern Arizona.

4.6 Healthcare as an Economic Anchor
The Tuba City Regional Health Care Corporation represents a major institutional anchor within the community. The business inventory identifies the organization as occupying a large hospital and medical facility, while the leadership planning session demonstrated the institution's broader influence on housing, transportation, utilities, and development planning.

During the August 5 discussion, hospital representatives described the need for employee housing and long-term care development, as well as coordination with NTUA and private developers to overcome infrastructure constraints. Emergency access to the hospital was also identified as a concern, particularly during major events when traffic congestion affects the Main Street area.

For economic-development purposes, the hospital should therefore be viewed not simply as a healthcare facility but as an anchor institution capable of generating demand for housing, professional services, food service, retail, construction, transportation, and other supporting businesses.

4.7 Tourism-Serving Businesses
The existing commercial environment already contains several assets capable of serving visitors, including the Navajo Lands Hotel, Tuba City Trading Post, Dinosaur Tracks, restaurants, fuel stations, the Outdoor Market, and other retail businesses.

The opportunity is to connect these individual assets into a more intentional visitor experience. Previous Native Promise discussions have emphasized the need for safe places where visitors can walk, shop, experience a plaza environment, and access retail opportunities. The August leadership session also identified Dinosaur Tracks as a significant tourism opportunity requiring additional facility development.

Rather than viewing tourism as a separate industry located outside the business district, this strategy should treat tourism as a potential source of customers for Main Street businesses.

4.8 Vacant and Redevelopment Properties
Only two locations in the field inventory were classified as vacant: the Navajo Arts & Crafts Enterprise storefront and former 2-7-11 gas station. These sites warrant further evaluation, but the broader redevelopment opportunity extends beyond formally vacant storefronts.

Native Promise's earlier planning discussions repeatedly identified Upper Main Street and the area where BIA buildings have been removed as a potentially significant redevelopment opportunity. Participants discussed possible housing, community development, tourism-oriented retail, public space, and institutional uses, while emphasizing that the Tuba City Chapter and Planning & Zoning Committee should have important roles in determining the area's future.

This area should therefore receive considerably more attention later in the report as a specific Opportunity Area, rather than attempting to prescribe its future use in the existing-conditions section.

4.9 Business Environment Strengths and Gaps
The field inventory and leadership discussions together reveal a commercial environment with substantial strengths. Tuba City has high observed occupancy, an established customer base, regional institutions, highway access, tourism traffic, tribal enterprises, locally owned businesses, and an existing entrepreneurial support organization.

At the same time, the planning process identifies areas requiring improvement. Pedestrian connectivity is incomplete; infrastructure constraints affect future development; hospital access can be challenging; tourism assets are not fully integrated with the commercial district; and additional support is needed to help vendors and entrepreneurs transition into stronger and more sustainable businesses. The August leadership session specifically identified wastewater capacity, septic problems in North Tuba City, transportation access, sidewalks, housing, and other infrastructure needs that affect the broader development environment.

Table 4-1
Existing Business Environment Assessment

Existing Strength	Development Implication
High observed commercial occupancy	Build upon existing business demand
Regional healthcare anchor	Support complementary businesses and housing
Established Main Street/US 160 corridor	Concentrate revitalization investment
Local and tribal businesses	Strengthen local ownership
Outdoor Market and Change Labs	Expand entrepreneurship
Existing tourism assets	Capture more visitor spending
Limited identified vacancy	Focus on targeted redevelopment rather than wholesale redevelopment
Existing infrastructure	Leverage prior investment while addressing capacity constraints

4.10 Implications for Future Development

The existing business assessment points toward a strategy of enhancement rather than replacement. Tuba City already has a functioning commercial economy. Future investment should therefore be designed to make that economy more connected, attractive, locally beneficial, and capable of capturing a greater share of regional spending.

That means improving the Main Street environment, supporting existing businesses, creating opportunities for entrepreneurs, connecting tourism to downtown commerce, addressing infrastructure bottlenecks, strategically redeveloping key sites, and recruiting businesses that fill genuine market gaps rather than simply duplicating businesses already operating successfully.

The recommendations developed later in this strategy will build directly upon this principle.

Key Findings

- The field survey documented 46 existing business locations or operations, of which 44 were recorded as occupied and two as vacant.
- Most inventoried commercial buildings were classified as being in excellent condition.
- Commercial activity is concentrated principally along the Main Street/US 160 corridor, creating an identifiable business district that can serve as the focus of future investment.
- Tuba City's business base combines national and regional chains, locally owned businesses, tribal enterprises, tourism businesses, and entrepreneurial activity.
- Change Labs and the Outdoor Market provide an existing foundation for expanded entrepreneur and vendor development.
- Tuba City Regional Health Care Corporation should be considered an economic anchor whose future growth affects housing, infrastructure, transportation, and complementary business opportunities.
- Limited observed vacancy suggests that the community's strategy should focus on strengthening and expanding a functioning commercial district, rather than conventional distressed-downtown recovery.
- Upper Main Street and other redevelopment sites should be evaluated separately as opportunity areas later in the strategy.

Section 5 – Infrastructure and Community Systems

Building the Foundation for Economic Growth

Section Introduction

Economic development depends upon more than available land and market demand. Businesses, housing, healthcare facilities, tourism destinations, and community institutions all depend upon reliable infrastructure. Roads must provide safe and efficient access; water and wastewater systems must have sufficient capacity; electricity and broadband must support modern business operations; and pedestrian facilities must connect people safely with employment, services, schools, and commercial destinations.

Tuba City benefits from an established infrastructure base developed over many decades as the principal service center for the western Navajo Nation. At the same time, the planning process identified infrastructure limitations that can constrain new development even where demand exists. These challenges are particularly important because they affect not only individual projects but also the community's ability to accommodate future housing, healthcare expansion, business development, and tourism.

The August 5 leadership planning session repeatedly returned to infrastructure. Participants identified wastewater limitations, septic conditions in North Tuba City, utility-extension costs, pedestrian connectivity, transportation access, hospital access, housing infrastructure, and other issues affecting development. These observations demonstrate that infrastructure should be treated as an economic-development priority, not simply a public-works concern.

Planning Principle

Infrastructure creates development capacity. A promising site cannot become a successful business, housing project, or community facility unless the roads, utilities, and supporting systems necessary to serve it are available.

5.1 Transportation and Regional Access

Tuba City's transportation network is one of its greatest economic assets. U.S. Highway 160 provides regional connections toward Flagstaff and Cameron to the west and Kayenta and the Four Corners region to the east, while Arizona State Route 264 connects Tuba City with the Hopi Reservation and communities farther east. Main Street functions as the principal north-south commercial spine through the community.

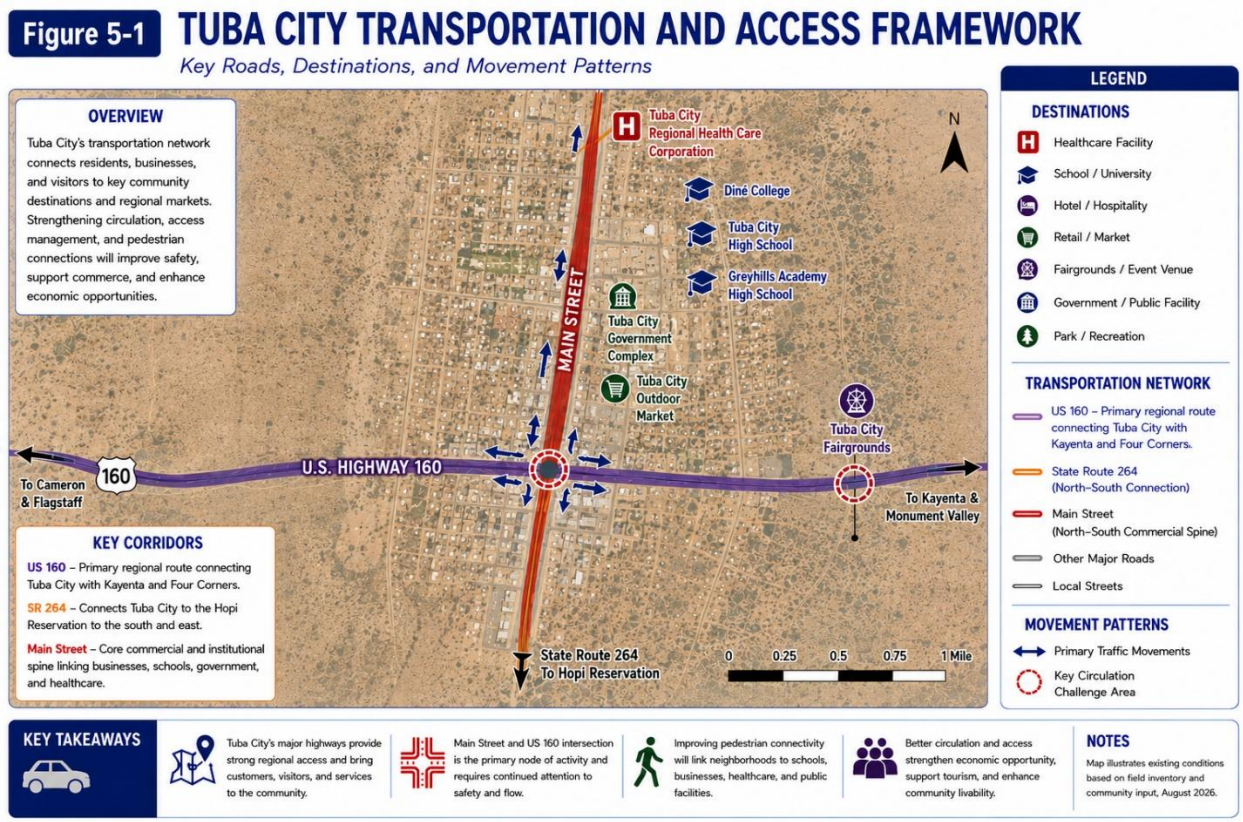
These corridors support the regional economic role described in Section 2. They bring residents, employees, customers, patients, students, vendors, and visitors into Tuba City every day and provide direct access to much of the existing commercial district.

However, regional accessibility does not necessarily translate into efficient local circulation. As development has concentrated around Main Street and major institutional facilities, traffic congestion and limited alternative routes have become concerns.

Hospital access is particularly important. During the August 5 planning discussion, participants noted that major events and other periods of congestion can complicate emergency access to Tuba City

Regional Health Care Corporation. Improving circulation therefore has both economic-development and public-safety implications.

Figure 5-1
Tuba City Transportation and Access Framework



5.2 Main Street

Main Street performs several functions simultaneously. It is a transportation corridor, commercial street, institutional access route, community gathering area, and one of the most visible representations of Tuba City to residents and visitors.

This creates both opportunity and tension. A successful Main Street must accommodate automobiles while also providing safe and attractive access for pedestrians, businesses, vendors, employees, students, and visitors.

Previous Native Promise planning discussions emphasized sidewalks, pedestrian connections, plazas, retail opportunities, landscaping, and improvements capable of restoring Main Street as a more active community destination. The existing concentration of businesses documented in Section 4 strengthens the case for investing in the corridor: improvements would support an established commercial base rather than attempting to create a new business district in an unproven location.

Future Main Street improvements should therefore consider the corridor as a complete economic-development environment, including transportation, pedestrian safety, business access, appearance, public space, signage, lighting, and connections to nearby institutions.

Planning Opportunity
Main Street improvements can accomplish several objectives simultaneously: improve safety, support existing businesses, enhance community appearance, encourage walking, strengthen tourism, and create a more recognizable commercial district.

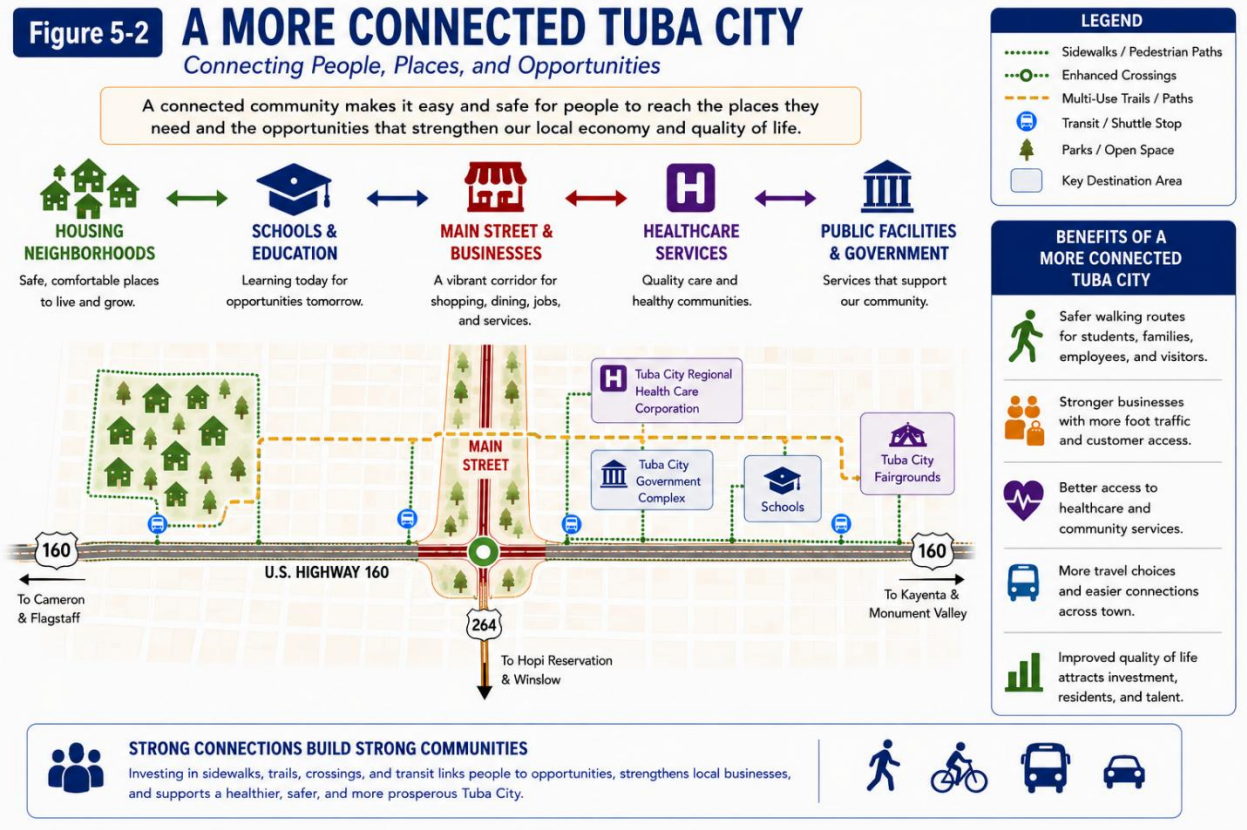
5.3 Pedestrian Connectivity
Pedestrian infrastructure is particularly important in a community where major schools, healthcare facilities, government offices, businesses, housing, and services are located relatively close together. This is especially relevant around Tuba City High School, Greyhills Academy High School, and Tuba City Boarding School, where student arrival and dismissal generate significant volumes of parent and school-related vehicle traffic.

Leadership discussions identified the need for additional sidewalks and improved pedestrian connections throughout Tuba City. At present, relatively few students appear to walk to and from school, despite the proximity of residential areas to major educational facilities. The resulting concentration of vehicles during morning drop-off and afternoon pickup creates congestion around school areas and contributes to broader circulation and safety concerns. A more complete and connected pedestrian network could provide some students and families with a practical alternative to automobile drop-off and pickup, potentially reducing vehicle demand during these concentrated periods.

These investments should therefore not be viewed solely as transportation improvements. Safe and continuous sidewalks, appropriate crossings, and connections between neighborhoods and schools could improve student safety and mobility while helping relieve school-related traffic. The same improvements can increase access to businesses, connect employees with workplaces, provide mobility for residents without vehicles, and encourage visitors to spend more time within the commercial district.

Priority pedestrian connections should ultimately be identified through a more detailed corridor assessment, with particular attention to routes connecting residential areas with Tuba City High School, Greyhills Academy High School, and Tuba City Boarding School, as well as Main Street, healthcare facilities, commercial areas, the Outdoor Market, public facilities, and potential redevelopment sites. Particular attention should be given to locations where improved sidewalks and safe crossings could reduce conflicts between pedestrians and vehicles and provide realistic alternatives to short automobile trips.

Figure 5-2
A More Connected Tuba City



5.4 Water Infrastructure

Reliable water service is fundamental to virtually every form of development. New housing, restaurants, healthcare facilities, lodging, commercial buildings, public facilities, and industrial development all require adequate water supply and distribution capacity.

Water planning in Tuba City also has a regional dimension. Previous planning through the Navajo Thaw initiative has considered water needs across a broader western Navajo service area rather than treating individual communities in isolation. This regional perspective is important because water availability and infrastructure capacity can influence where future development is feasible.

One major long-term opportunity is the development of the Western Navajo Pipeline, which is bringing Colorado River water from the Page area, near the former Navajo Generating Station, south to communities in western Navajo. The broader pipeline is intended to improve water infrastructure serving communities including Tuba City and areas farther south. This type of regional investment could significantly improve the long-term infrastructure foundation for housing and economic development in Tuba City.

Another important development is the Navajo Nation's participation in the Northeastern Arizona Indian Water Rights Settlement. Federal legislation introduced to authorize the settlement would resolve significant water-rights claims involving the Navajo Nation, Hopi Tribe, and San Juan Southern Paiute Tribe and authorize major investments in water infrastructure, including a regional pipeline system. As of

2026, the settlement legislation remains under consideration by Congress, so its benefits should be characterized as prospective rather than assured.

For purposes of this strategy, major development projects should therefore include early confirmation of water availability and capacity. Land should not be characterized as development-ready merely because water infrastructure exists nearby; available capacity, connection requirements, system ownership, and extension costs must also be understood. At the same time, regional initiatives such as the Western Navajo Pipeline and the proposed water-rights settlement represent important long-term opportunities that could substantially improve the water infrastructure supporting Tuba City's future growth.

5.5 Wastewater and Septic Systems

Wastewater emerged as one of the more significant infrastructure concerns during the leadership planning process. Participants specifically discussed septic conditions in North Tuba City and the need to understand wastewater capacity when considering new development.

This issue has direct economic-development consequences. A property may appear ideally located for housing or commercial development but remain impractical if wastewater service cannot be provided economically. Conversely, strategic wastewater investment can unlock multiple development sites simultaneously.

Future infrastructure planning should therefore identify areas where:

- centralized wastewater service currently exists;
- system capacity may constrain additional development;
- septic systems predominate;
- extensions could unlock priority development areas; and
- infrastructure investment could support multiple projects rather than a single site.

This is an important principle for future grant development. Infrastructure projects that enable several housing, business, or community projects generally provide greater strategic value than isolated extensions serving only one development.

5.6 Electric Power

Reliable electrical service is another fundamental requirement for economic growth. Electric power in the Tuba City area is provided by Arizona Public Service (APS) and the Navajo Tribal Utility Authority (NTUA). Most established commercial areas within Tuba City already have electrical service; however, extending power to undeveloped or underdeveloped sites can substantially affect project feasibility and cost.

Large facilities—including healthcare expansions, housing developments, commercial centers, industrial uses, and certain tourism facilities—may also require system upgrades beyond a conventional service connection.

Future project planning should therefore involve APS, NTUA, and other appropriate utility representatives early in the development process. Preliminary utility coordination can identify capacity limitations, extension requirements, easements, schedules, and estimated costs before substantial resources are committed to engineering or grant development.

5.7 Broadband and Telecommunications

Modern economic development increasingly depends upon broadband infrastructure. Retail transactions, healthcare, education, government services, tourism marketing, remote employment, entrepreneurship, and virtually every professional service require dependable telecommunications.

Broadband is particularly relevant to Tuba City's role as a regional center. Improved connectivity can support existing businesses while also expanding opportunities that are less dependent upon geographic isolation, including remote work, online commerce, telehealth, education, and technology-based entrepreneurship.

A major new opportunity is the Navajo Nation's 2026 approval of approximately $244.6 million for broadband infrastructure projects across the Navajo Nation. The four-year investment is expected to support new communications towers, upgrades to existing infrastructure, and more than 700 miles of new fiber. As these investments are implemented, Tuba City should actively advocate for its fair share of broadband infrastructure improvements and ensure that the community's residential, business, educational, healthcare, and economic-development needs are represented in project planning and funding decisions.

Change Labs and other entrepreneurial initiatives further strengthen the relationship between broadband and business development. Supporting entrepreneurs increasingly means ensuring that they have access not only to workspace and technical assistance but also to the digital infrastructure necessary to reach customers and markets beyond Tuba City.

5.8 Housing Infrastructure and Economic Development

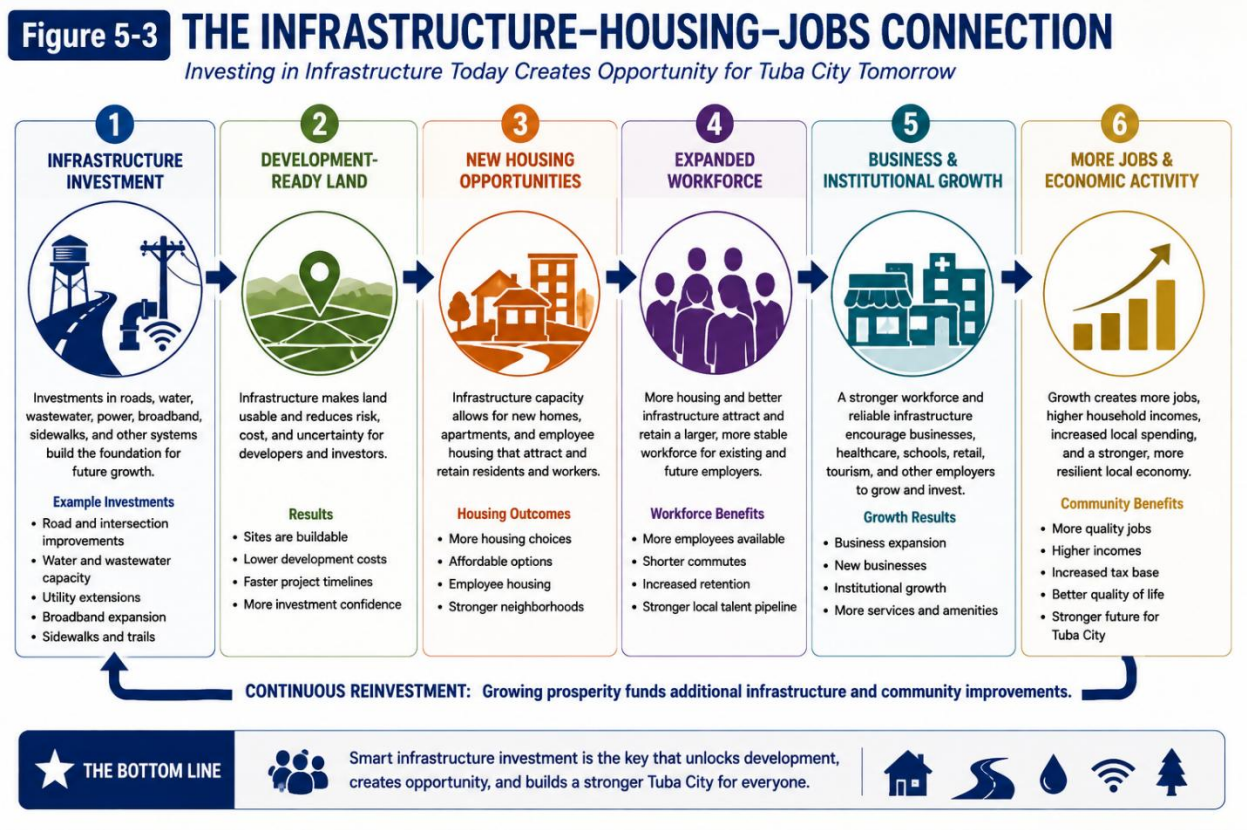
Housing should be treated as part of the economic-development infrastructure of Tuba City. Employers cannot expand indefinitely without places for workers to live. This is particularly relevant to large institutional employers such as the regional healthcare system, schools, government agencies, and other organizations that recruit employees from outside the immediate community.

The August 5 planning session specifically identified employee housing as an issue associated with healthcare expansion. Participants discussed private development and utility coordination as part of the challenge.

Housing development therefore requires coordinated consideration of:

Land + Roads + Water + Wastewater + Power + Broadband = Development Capacity

Figure 5-3
The Infrastructure–Housing–Jobs Connection



5.9 Community Facilities as Economic Infrastructure

Schools, healthcare facilities, parks, recreational facilities, public safety facilities, government buildings, and gathering spaces are sometimes treated separately from economic development. In practice, they significantly influence whether a community can attract and retain workers, families, businesses, and investment.

Tuba City's existing institutional base is one of its greatest competitive advantages. The hospital, educational institutions, government facilities, fairgrounds, parks, and other public assets generate employment and customer activity while contributing to quality of life.

The planning process also identified opportunities for additional or improved community facilities, including recreational facilities, ceremonial space, fairground improvements, and other community amenities. These projects should be evaluated not only for their direct community benefits but also for their potential to support workforce retention, tourism, events, and surrounding business activity.

5.10 Infrastructure and Development Readiness

One of the strongest implementation recommendations emerging from this assessment is the need to connect infrastructure planning directly with the development-ready site inventory proposed in Section 3.

For every priority development site, Tuba City should eventually be able to answer:

Infrastructure Question	Development Issue
Is public water available?	Capacity and connection cost
Is wastewater available?	Capacity, extension, or septic
Is adequate power available?	Service and upgrade requirements
Is broadband available?	Business and institutional connectivity
Is there all-weather road access?	Construction and permanent access
Are sidewalks needed?	Pedestrian access and safety
Is drainage adequate?	Site-development costs
Are utility easements required?	Schedule and land approvals

This information would allow decision-makers and prospective developers to quickly distinguish between available land and development-ready land.

5.11 Infrastructure Investment Strategy
Tuba City cannot realistically address every infrastructure need simultaneously. Investments should therefore be prioritized according to their ability to unlock development and produce multiple community benefits.

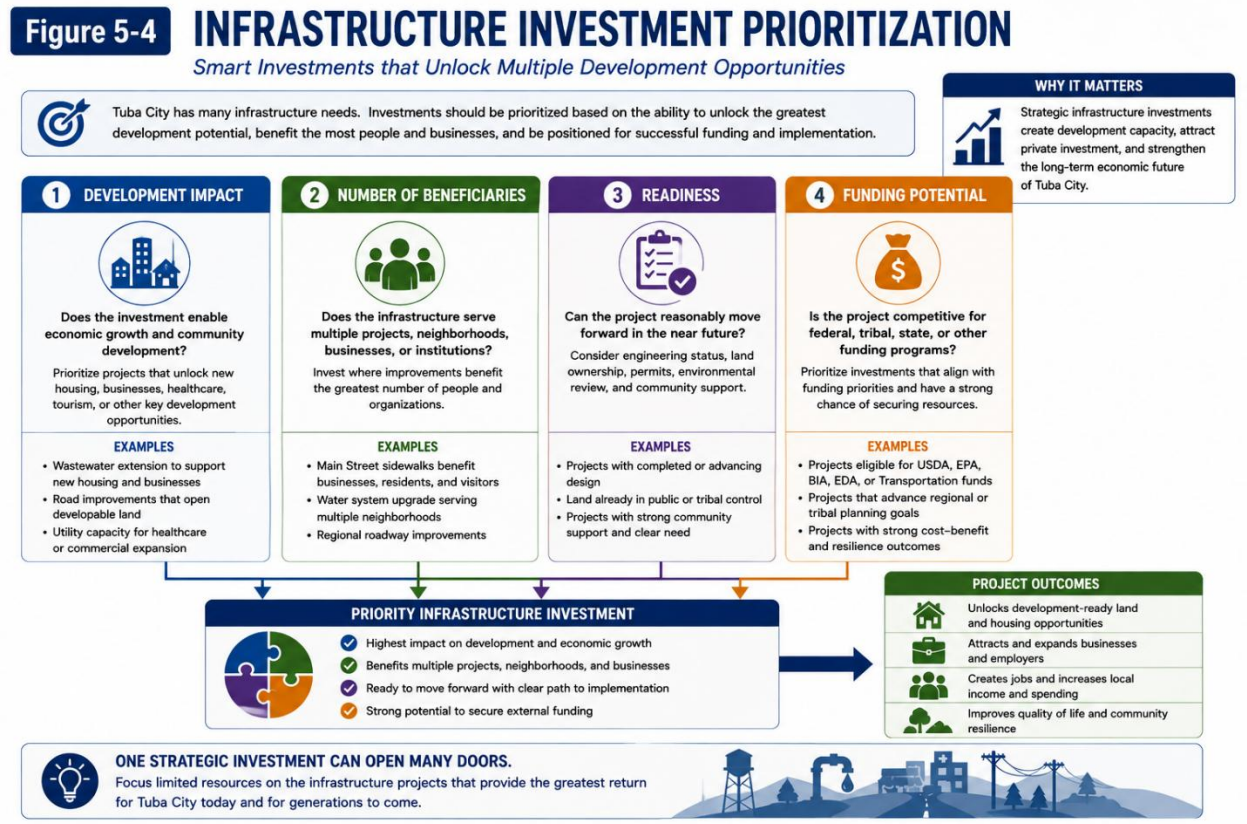
Recommended criteria:
1. Development Impact
Does the investment enable housing, businesses, healthcare, tourism, or other priority development?

2. Number of Beneficiaries
Does the infrastructure serve multiple projects, neighborhoods, businesses, or institutions?

3. Readiness
Can engineering, environmental review, land approvals, and construction reasonably proceed?

4. Funding Potential
Is the project competitive for federal, tribal, state, or other infrastructure funding?

Figure 5-4
Infrastructure Investment Prioritization



Key Findings

Tuba City's established infrastructure has helped the community develop into the regional center documented in Sections 2 and 4, but future growth will require targeted improvements rather than simply relying upon existing systems.

The most important findings are:

- US 160, SR 264, and Main Street provide Tuba City with strong regional transportation access.
- Main Street should be treated simultaneously as a transportation corridor, commercial district, pedestrian environment, and community destination.
- Improved sidewalks and pedestrian connections can support businesses, residents, institutions, and tourism.
- Water and wastewater capacity should be verified early for every major development opportunity.
- Wastewater and septic limitations can prevent otherwise attractive sites from being development-ready.
- Housing and infrastructure are directly connected to workforce and employer growth.
- Broadband should be treated as essential economic infrastructure.
- Community facilities contribute to economic competitiveness and quality of life.
- Infrastructure investments should be prioritized according to their ability to unlock multiple development opportunities.
- A development-ready site inventory combining land information with infrastructure capacity would significantly strengthen Tuba City's ability to pursue projects and funding.

Section 6 – Community Strengths, Challenges, and Development Opportunities

From Community Assets to Strategic Action

Section Introduction

Tuba City's future economic development will depend upon its ability to build upon existing strengths while systematically addressing the barriers that prevent investment and project implementation. The community is not starting from a position of economic inactivity. As documented in previous sections, Tuba City already functions as a regional center for commerce, healthcare, education, government, transportation, tourism, and entrepreneurship.

At the same time, significant challenges remain. Infrastructure limitations, land and site-control requirements, housing shortages, development procedures, environmental conditions, jurisdictional questions, and the difficulty of carrying projects from planning through implementation can slow or prevent otherwise viable development opportunities.

These themes are not new. The 2020 Tuba City Recovery Plan selected a broad portfolio of economic-development strategies that included business recruitment, business retention and expansion, cultural and destination tourism, downtown development, entrepreneurial development, healthcare expansion, infrastructure development, environmental restoration, education development, and visitor services. The August 5, 2026 leadership planning session demonstrated that many of these same themes remain relevant today and identified specific opportunities capable of moving them toward implementation.

This section therefore focuses not simply on identifying problems, but on determining how Tuba City's existing assets can be leveraged to overcome constraints and create implementable economic-development opportunities.

6.1 A Strong Foundation

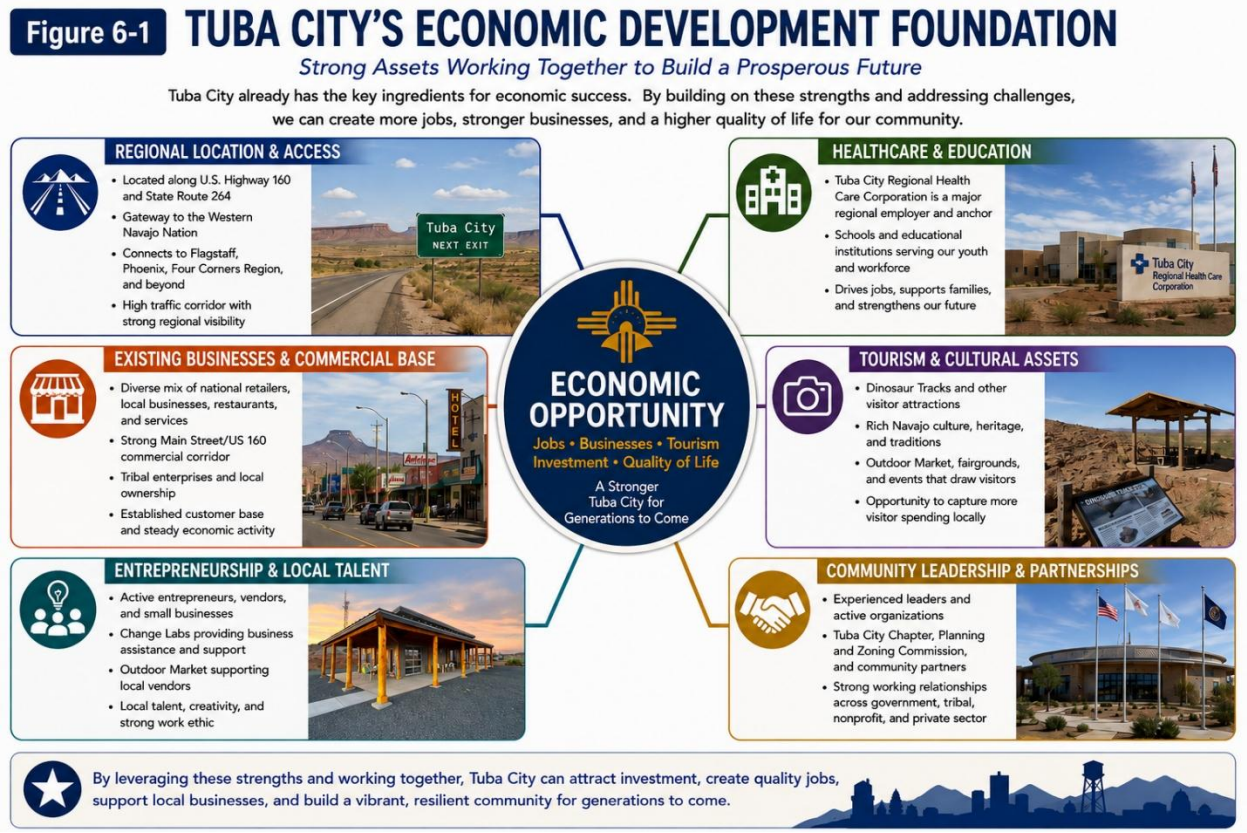
Perhaps Tuba City's greatest strength is that it already possesses many of the fundamental ingredients required for economic growth.

The community has an established commercial district, major healthcare facilities, educational institutions, active government, highway access, tourism assets, local entrepreneurs, tribal enterprises, community gathering places, and organizations already engaged in business and community development.

The August 5 leadership session specifically identified the experience of local leaders, the active Tuba City Planning and Zoning Commission, and the presence of Change Labs as strengths that can support future business development. Change Labs is already assisting vendors and businesses along Main Street, meaning that future entrepreneurial-development efforts can strengthen an existing support system rather than create one from the beginning.

The 2020 Recovery Plan similarly approached Tuba City's future through economic opportunity. Its planning process selected strategies spanning business development, tourism, healthcare, infrastructure, education, entrepreneurship, environmental restoration, and downtown development.

Figure 6-1
Tuba City's Economic Development Foundation



6.2 Community and Institutional Leadership

Tuba City benefits from considerable institutional knowledge within the community. The August leadership session included Native Promise leadership as well as representatives with direct experience in Tuba City Chapter government, healthcare, business development, and community planning. Franklin Fowler specifically noted that the involvement of Raymond Maxx and Bobby Robbins brought substantial knowledge regarding Tuba City's development opportunities and challenges.

The presence of an active Planning and Zoning Commission provides another important institutional asset. Development opportunities require more than funding; they require knowledge of land use, site control, community priorities, infrastructure, and governmental processes.

This institutional capacity should be deliberately incorporated into future projects. Major development initiatives should begin with a clearly identified project champion and a small group of organizations with the authority, knowledge, and capacity necessary to advance the project.

Planning Insight
Successful economic development requires both projects and project champions. A strong concept without an organization responsible for advancing it can remain a concept indefinitely.

6.3 Business and Entrepreneurial Strength
The existing business inventory documented in Section 4 demonstrates substantial commercial activity. Tuba City contains national and regional retailers, local businesses, tribal enterprises, restaurants, automotive services, professional services, healthcare, lodging, tourism businesses, vendors, and entrepreneurial activity.

This commercial base creates several advantages. Existing businesses provide employment and services, demonstrate market demand, generate customer traffic, and create opportunities for complementary enterprises.

Entrepreneurial activity is particularly important. Change Labs and the Outdoor Market demonstrate that local entrepreneurship already exists, while the Fairgrounds provides another venue through which vendors and small businesses participate in fairs, rodeos, food sales, arts and crafts, cultural events, and community celebrations. Native Promise's subsequent Fairgrounds planning work describes the facility as an important gathering place supporting local commercial activity and identifies its potential to become a stronger year-round economic-development asset.

The opportunity is therefore not simply to recruit businesses from outside Tuba City. It is also to grow businesses from within the community.

6.4 Tourism and Cultural Assets
Tourism represents one of Tuba City's clearest opportunities for additional economic activity.

The community is located within a major northern Arizona tourism region and possesses its own cultural and visitor assets. During the August 5 leadership meeting, Dinosaur Tracks was specifically identified as an important tourism opportunity that lacks adequate facility development.

The 2020 Recovery Plan likewise selected Cultural Tourism, Destination Tourism, Local/Regional Tourism, and Pass-through Visitor Services as economic-development strategies.

The challenge is therefore not identifying whether tourism represents an opportunity—it has repeatedly been identified as one. The challenge is converting visitor movement into measurable local economic activity.

That means creating reasons to:

STOP → EXPERIENCE → SHOP → EAT → STAY → RETURN

Figure 6-2
Turning Visitors into Economic Activity



6.5 Healthcare and Education

Healthcare and education distinguish Tuba City from many similarly sized rural communities.

The presence of major institutions creates jobs while attracting people from surrounding communities. These institutions also generate secondary demand for housing, restaurants, retail, professional services, transportation, construction, and other businesses.

The 2020 Recovery Plan specifically selected Health Care Expansion and Education Development among Tuba City's economic-development strategies.

The August 2026 leadership discussion reinforced the connection between institutional growth and other community systems. Participants discussed potential healthcare development, employee housing, infrastructure requirements, and site-control issues.

Healthcare and education should therefore be treated as economic anchors, not merely community services.

6.6 Infrastructure Constraints

Infrastructure is simultaneously one of Tuba City's greatest assets and one of its most significant constraints.

Central Tuba City benefits from decades of infrastructure investment. However, as Section 5 explains, future development can be constrained by water and wastewater capacity, utility extensions, roads, pedestrian infrastructure, and the costs associated with serving undeveloped sites.

This creates a common economic-development problem:

There may be demand for development before there is infrastructure capacity to accommodate it.

Future infrastructure investment should therefore be coordinated with priority development areas rather than planned independently.

The 2020 Recovery Plan identified Infrastructure Development as one of the community's selected economic-development strategies and identified domestic and livestock water among its quality-of-life priorities.

6.7 Land, Site Control, and Development Processes

One of the most important barriers identified during the August leadership session was site control.

Franklin Fowler emphasized that securing control of land is paramount to development and identified both homesite leasing and business site leasing as recurring challenges.

This issue has implications for nearly every project considered in this strategy. A promising tourism site, housing project, business location, or community facility cannot advance simply because stakeholders agree that it is desirable. The entity responsible for implementation must have the legal ability to develop the site.

This reinforces the recommendation made in Sections 3 and 5 to create a development-ready site inventory.

Potential sites should be screened for:

- site control;
- intended land use;
- lease status;
- infrastructure;
- access;
- environmental conditions;
- development approvals; and
- responsible implementing entity.

Resolving these questions early can prevent years of investment in projects that ultimately cannot proceed.

6.8 Jurisdictional and Boundary Issues

The Dinosaur Tracks discussion provides an important example of how jurisdictional questions can affect economic development.

Leadership participants described a longstanding Chapter boundary issue involving Tuba City and Coalmine Canyon that has complicated development at Dinosaur Tracks. Raymond Maxx indicated that

the issue has inhibited development, while Bobby Robbins suggested considering the attraction as a "Service Area" independent of the Chapter boundary dispute as a possible framework for advancing planning and improvements.

This example illustrates a broader principle:

Economic-development geography does not always align neatly with governmental geography.

Tourism, infrastructure, transportation, healthcare, workforce, and commerce routinely cross Chapter boundaries.

Regional projects may therefore require intergovernmental agreements, partnerships, or alternative implementation structures rather than waiting for every jurisdictional issue to be resolved independently.

6.9 Continuity of Leadership and Implementation

Another challenge raised during the leadership session was the effect of election cycles on long-term projects. Franklin Fowler noted that Chapter elections occur every four years, creating the potential for changing priorities or leadership during projects that may require many years to develop.

This is particularly important because major infrastructure and economic-development projects frequently extend across multiple election cycles.

The solution is not to remove elected leadership from development decisions. Rather, projects should be institutionalized through:

- adopted plans;
- formal resolutions;
- documented partnerships;
- identified project sponsors;
- phased implementation schedules; and
- clearly defined funding strategies.

These mechanisms help preserve continuity as leadership changes.

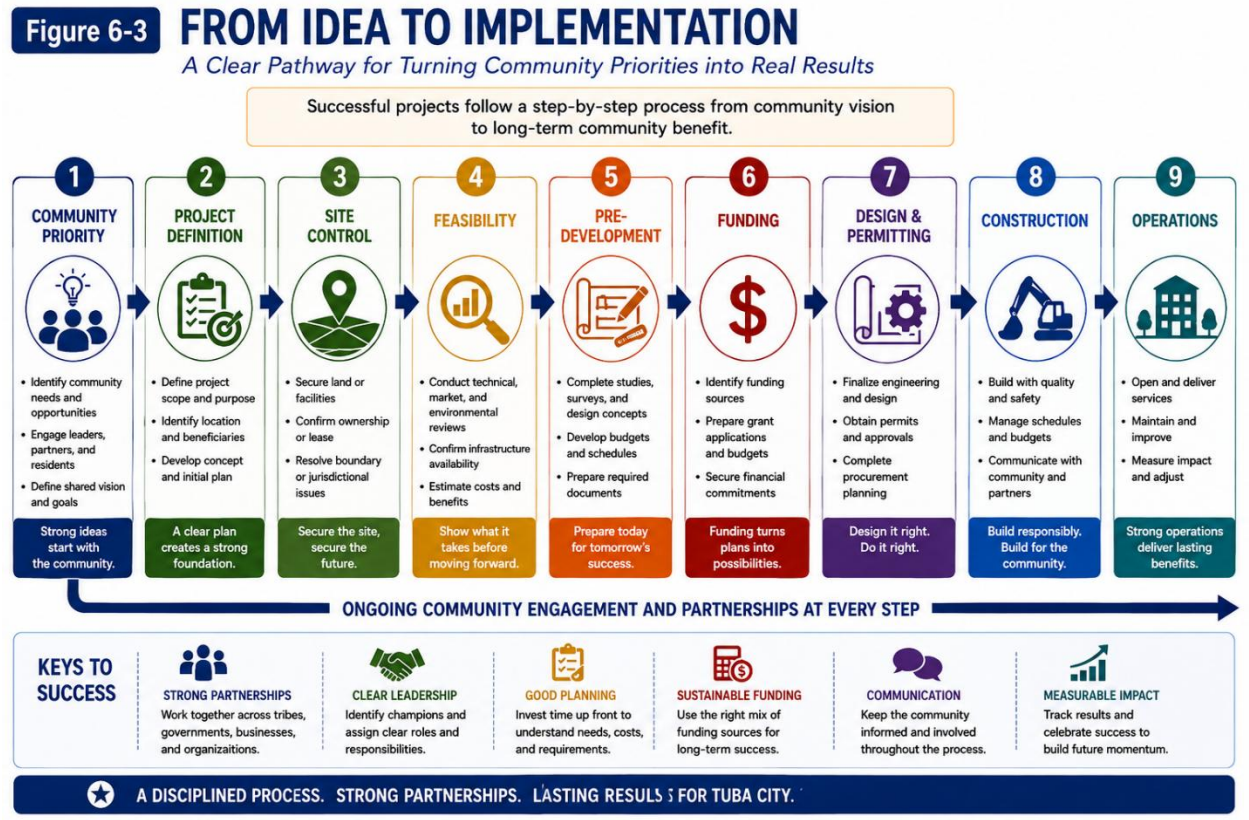
6.10 From Planning to Implementation

Tuba City has already been the subject of significant planning.

The 2020 Recovery Plan itself explicitly described the Navajo Thaw effort as an implementation plan, emphasizing that it was not intended to become another study that simply remained on a shelf. That principle should guide this strategy as well.

The challenge is not to generate an ever-growing list of ideas. It is to move the strongest ideas through a disciplined development process:

Figure 6-3
From Idea to Implementation



6.11 Strategic Opportunity Areas

Based upon the work completed to date, several major opportunity themes emerge.

Opportunity	Existing Foundation	Principal Challenge
Main Street Revitalization	Existing businesses and traffic	Pedestrian environment, redevelopment and coordination
Dinosaur Tracks	Established visitor attraction	Site/facility development
Fairgrounds	Existing events and vendors	Year-round activation and facility development
Vendor/Entrepreneur Development	Outdoor Market and Change Labs	Business growth, facilities, financing
Healthcare Expansion	Major regional healthcare institution	Housing, infrastructure and development sites
Housing Development	Demonstrated institutional/workforce need	Site control and infrastructure
Tourism Development	Location, culture and visitor assets	Visitor experience and capture of spending
Upper Main Street Redevelopment	Central location and redevelopment potential	Site planning, control and infrastructure
Infrastructure Investment	Existing regional systems	Capacity and extension costs

These opportunity areas represent the principal development opportunities emerging from the assessment and provide the foundation for the priority initiatives presented in subsequent sections.

6.12 Strategic Assessment

Figure 6-4 summarizes the principal strengths, challenges, opportunities, and strategic considerations identified through the assessment.

Figure 6-4
Tuba City Strategic Assessment



6.13 A Strategy Built Around Existing Strengths

The central conclusion of this assessment is that Tuba City's economic future should not depend upon discovering a single transformational project.

The community already possesses numerous economic engines. Healthcare, education, existing businesses, tourism, tribal enterprises, entrepreneurs, highway traffic, government services, and community institutions collectively create a diversified economic foundation.

The strongest strategy is therefore to connect and strengthen these assets while systematically removing the barriers that inhibit investment.

This is consistent with the philosophy expressed in the Tuba City Recovery Plan, which framed federal investment not simply as compensation for past conditions but as an opportunity to create a sustainable

economic dynamic supporting infrastructure, housing, community development, and economic development.

The next stage of this strategy should move from assessment to specific places and projects.

6.14 Connection with the Navajo Nation 2024-2029 CEDS

The priorities identified through this Tuba City Business Development Vision and Implementation Strategy are closely aligned with the 2024–2029 Navajo Nation Comprehensive Economic Development Strategy (CEDS) prepared by the Navajo Nation Division of Economic Development. The CEDS serves as a Nation-wide economic roadmap and identifies nine economic priorities: tourism; employment; small business and entrepreneurs; industrial development and manufacturing; commercial development and retail; laws and policies; infrastructure; data-based decisions; and small business funding and financing. Importantly, the CEDS specifically identifies Tuba City as one of eight Primary Growth Centers on the Navajo Nation, reinforcing the community's role as a regional center for commerce, services, employment, and future investment.

The recommendations contained in this strategy directly advance several of those priorities. The emphasis on strengthening Main Street, supporting existing businesses, expanding entrepreneurship, preparing development-ready sites, and pursuing new commercial opportunities aligns with the CEDS goals for small-business growth and commercial development. The CEDS specifically calls for supporting existing small-business expansion, evaluating business opportunities within primary and secondary growth areas, assisting with land withdrawal and business-site leasing, and developing an inventory of available business-site lease properties. These objectives closely parallel this report's recommendations for a Tuba City project pipeline, development-ready site inventory, entrepreneur support, and resolution of land and site-control issues early in project development.

Tourism and infrastructure provide additional areas of strong alignment. The CEDS calls for tourism development that increases visitation while supporting local economies and small businesses, including visitor facilities, outdoor vendor markets, lodging, signage, and improvements to existing tourism sites. It also establishes a goal of expanding infrastructure for economic-development projects and specifically identifies Dinosaur Tracks among the tourism sites where infrastructure needs should be evaluated. These Nation-wide priorities reinforce this strategy's recommendations for Dinosaur Tracks, the Tuba City Fairgrounds, Main Street, visitor-serving businesses, pedestrian and wayfinding improvements, and coordinated tourism development.

The connection is also evident in the CEDS project pipeline. The Nation-wide strategy identifies several specific projects in or around Tuba City, including a proposed Tuba City hotel, the Terraform mixed-use development, Kerley Valley Commercial Site, Western Business Center with an incubator, Black Mesa Shopping Center redevelopment, Tuba City Partners Business Complex, and infrastructure associated with other Tuba City business sites. These projects demonstrate that Tuba City's opportunities are already recognized within the Navajo Nation's broader economic-development agenda.

Accordingly, this Business Development Vision and Implementation Strategy should be viewed as a local implementation framework that complements the Navajo Nation CEDS. By preparing projects, addressing infrastructure and site-control barriers, strengthening locally owned businesses, expanding tourism, and moving priority initiatives toward funding readiness, Tuba City can advance locally identified needs while contributing to the broader Navajo Nation goals of economic resilience, self-sufficiency, job creation, business growth, and improved quality of life.

Key Findings
Tuba City has substantial assets upon which to build. The community's regional location, commercial base, healthcare and educational institutions, tourism resources, entrepreneurship, local leadership, and existing infrastructure collectively provide a strong economic-development foundation.

At the same time, several recurring barriers can prevent projects from advancing: infrastructure capacity, housing availability, site control, leasing and development procedures, jurisdictional issues, project continuity, and the transition from planning to implementation.

The most important strategic conclusions are:

- Build upon existing economic activity rather than attempting to replace it.
- Treat healthcare and education as economic anchors.
- Strengthen local businesses and entrepreneurs alongside business recruitment.
- Convert tourism traffic into local spending.
- Coordinate infrastructure investment with specific development opportunities.
- Resolve land and site-control issues early.
- Develop projects so they can survive leadership transitions.
- Move promising concepts systematically from idea → readiness → funding → implementation.
- Focus limited resources on projects with identifiable sponsors, sites, beneficiaries, and realistic funding pathways.

Section 7 – Environmental Conditions and Development Considerations

Addressing Environmental Legacies While Preparing for Future Growth

Section Introduction
Tuba City's economic future cannot be considered independently from the environmental conditions that have shaped the community and surrounding region. Decades of uranium-related activity, historical waste disposal, groundwater concerns, and other environmental conditions have created challenges that continue to require federal, tribal, and community attention.

Two sites are particularly important to understanding this history: the Tuba City Dump near Tuba City and Moenkopi, and the former uranium processing site now managed as the U.S. Department of Energy Tuba City Disposal Site. Although sometimes discussed together because of their proximity and groundwater concerns, they are distinct sites with different histories, contaminants, responsible agencies, and remediation programs.

These environmental issues should not be interpreted to mean that Tuba City is unsuitable for future investment. Rather, they demonstrate the importance of environmental due diligence, coordination with responsible agencies, and incorporating environmental conditions into decisions regarding land use, infrastructure, housing, tourism, and economic development.

Planning Principle
Environmental restoration and economic development are complementary objectives. Addressing legacy environmental conditions can protect residents while returning land to productive use, reducing development uncertainty, and strengthening confidence in future investment.

Section 8 – Development Opportunity Areas

Translating Tuba City's Assets into Actionable Projects

Section Introduction
The preceding sections establish that Tuba City possesses many of the fundamental assets necessary for economic growth: a strong regional location, an established commercial base, major healthcare and educational institutions, tourism and cultural resources, entrepreneurial activity, existing infrastructure, and experienced community leadership. They also identify significant constraints, including infrastructure capacity, site control, housing needs, environmental conditions, jurisdictional complexity, and the difficulty of moving projects from concept through implementation.

The purpose of this section is to bring those findings together geographically and strategically. Rather than considering economic development as a collection of unrelated projects, Tuba City can focus investment within several Development Opportunity Areas where existing assets, identified community priorities, and future investment can reinforce one another.

These opportunity areas emerged from the field assessment, business inventory, prior Tuba City and Navajo Thaw planning, and leadership discussions conducted for this project. They are not intended to represent final development decisions. Instead, they identify locations and economic-development themes that warrant continued planning, feasibility analysis, partnership development, and investment.

Planning Principle
Tuba City does not need to develop everywhere at once. Concentrating resources in strategic locations can create visible results, leverage existing infrastructure, and generate momentum for additional investment.

8.1 A Geographic Approach to Economic Development
Economic-development opportunities are not distributed evenly throughout Tuba City. Some locations already contain substantial commercial activity and infrastructure. Others contain major institutions capable of generating additional development. Still others represent underutilized sites, tourism attractions, or community facilities with unrealized economic potential.

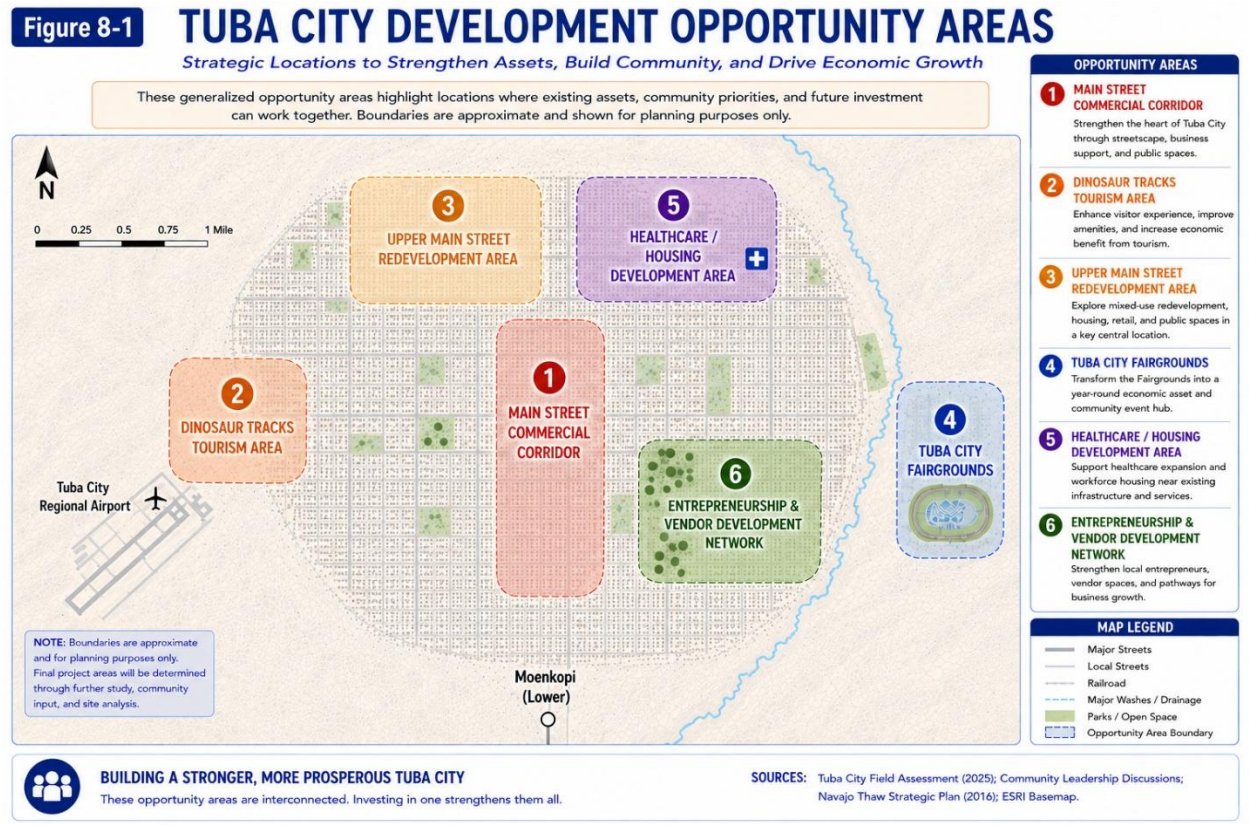
This suggests a place-based development strategy.

Instead of asking only, *"What projects should Tuba City pursue?"* the planning process should also ask:

Where should investment occur? What existing assets can it leverage? What barriers must be removed? What complementary projects could follow?

This approach is particularly valuable because infrastructure, land status, transportation access, environmental conditions, and existing businesses vary considerably by location.

Figure 8-1
Tuba City Development Opportunity Areas



8.2 Main Street Commercial Corridor

Main Street should be treated as Tuba City's principal commercial revitalization opportunity.

As documented in Section 4, the corridor already contains a concentration of businesses and services. This existing economic activity fundamentally changes the development strategy. The objective is not to create a downtown where none exists; it is to make an existing commercial corridor more attractive, connected, walkable, distinctive, and economically productive.

Potential improvements should be coordinated rather than pursued as isolated projects. Sidewalks, pedestrian crossings, lighting, landscaping, signage, business façades, public spaces, vendor opportunities, parking, traffic circulation, and redevelopment sites collectively influence the success of the district.

A Main Street initiative could therefore combine:

- pedestrian and streetscape improvements;
- gateway and wayfinding signage;
- façade and storefront improvements;
- landscaping and beautification;
- small-business assistance;
- vendor and entrepreneurial spaces;
- public gathering areas;

- infill development; and
- coordinated marketing and tourism promotion.

The objective should ultimately be to transform Main Street from primarily a transportation and commercial corridor into a recognizable community destination.

Figure 8-2
Main Street: From Commercial Corridor to Community Destination



8.3 Upper Main Street Redevelopment Area

Upper Main Street represents a different type of opportunity.

Previous Native Promise discussions identified the area where BIA buildings have been removed as potentially significant for redevelopment. Participants discussed possibilities including housing, retail, public space, institutional development, and tourism-oriented uses while recognizing the importance of Chapter and Planning and Zoning involvement.

Because of its central location, redevelopment in this area could potentially accomplish several objectives simultaneously. New housing could support employees and businesses. Ground-floor commercial space could extend Main Street activity. Public spaces could strengthen community identity. Institutional or mixed-use development could generate additional pedestrian activity.

However, the strategy should not prescribe a final use before completing site analysis.

The next step should be a redevelopment planning process that evaluates:

Land & Site Control → Infrastructure → Market Demand → Community Priorities → Development Alternatives → Preferred Concept

This area may ultimately be better suited to a combination of uses rather than one large project.

8.4 Dinosaur Tracks Tourism Development

Dinosaur Tracks represents one of Tuba City's most recognizable visitor attractions and one of the clearest opportunities for converting existing tourism traffic into greater local economic activity.

The site already attracts visitors. The economic-development challenge is to improve the visitor experience while increasing opportunities for local residents and entrepreneurs to benefit from that activity.

Potential improvements could include:

- visitor orientation;
- parking and circulation;
- shade structures;
- restrooms;
- interpretive facilities;
- pedestrian improvements;
- vendor facilities;
- arts and crafts sales;
- cultural interpretation;
- guided experiences;
- signage and wayfinding; and
- connections with other Tuba City attractions and businesses.

The leadership discussion also identified jurisdictional and Chapter-boundary complications associated with the site. Those issues should therefore be addressed early in project development rather than after substantial design or fundraising has occurred.

One concept raised during the planning process—considering Dinosaur Tracks as a broader service area rather than allowing a jurisdictional dispute to indefinitely prevent investment—warrants further exploration.

Economic Development Objective

The goal should not simply be to increase visitation to Dinosaur Tracks. The goal should be to increase the economic benefit generated by each visitor while protecting the cultural and natural significance of the site.

Figure 8-3
Dinosaur Tracks Visitor Economy



8.5 Tuba City Fairgrounds

The Tuba City Fairgrounds should be considered an economic-development asset, not solely an event facility.

The facility already supports fairs, rodeos, vendors, food sales, arts and crafts, cultural activities, and community gatherings. These activities generate temporary concentrations of customers and economic activity.

The larger opportunity is to determine whether improvements could allow the Fairgrounds to host more events throughout the year.

Potential opportunities include expanded vendor infrastructure, improved utilities, permanent or semi-permanent event facilities, shaded areas, restrooms, parking and circulation improvements, entertainment facilities, agricultural activities, cultural events, markets, youth activities, and other revenue-generating uses.

The economic-development question should be:

How can an asset that generates significant activity several times each year become an asset that generates economic activity throughout the year?

Figure 8-4
From Fairgrounds to Year-Round Economic Asset



8.6 Healthcare and Housing Development

Healthcare expansion and housing development should be treated as interconnected economic-development opportunities.

Tuba City Regional Health Care Corporation is a major regional employer and service provider. Its workforce creates demand for housing, restaurants, retail, professional services, childcare, transportation, and other community services.

Leadership discussions identified employee housing as an important development need. This creates a direct relationship:

Healthcare Growth → Workforce Growth → Housing Demand → Infrastructure Demand → Supporting Businesses

The opportunity is therefore larger than constructing housing alone.

A coordinated healthcare/housing development strategy could identify suitable sites near existing infrastructure and evaluate opportunities for workforce housing, complementary commercial services, childcare, professional offices, and other uses.

This is an excellent example of why the development-ready site inventory recommended earlier in the report is important. If a major employer identifies an immediate housing need, the community should already know which sites can realistically accommodate development.

8.7 Entrepreneurship and Vendor Development
Tuba City's existing entrepreneurs represent one of the most immediate opportunities for locally driven economic growth.

The Outdoor Market, Change Labs, Fairgrounds vendors, artists, craftspeople, food vendors, and other small enterprises demonstrate that entrepreneurial activity already exists.

Tuba City has already taken important steps toward strengthening the physical infrastructure available to local vendors and entrepreneurs. Through a partnership with the University of Arizona's Drachman Institute and Native Peoples Design Coalition, the Tuba City Chapter completed a master-planning effort for a 40-acre Chapter tract that includes an Enterprise area and facilities intended to support community services and small-business development. The planning process included site feasibility, infrastructure, land-use, economic-development, and conceptual facility design considerations. Building on this work, the Chapter has also pursued architectural and engineering services for the Community Center, Gymnasium, Chapter House, and Outdoor Market. These efforts provide a strong foundation for creating more permanent and supportive spaces for vendors and entrepreneurs and should be coordinated with the broader business-development strategies identified in this plan.

The development strategy should create a pathway through which businesses can progress:

IDEA
↓
VENDOR
↓
MICROBUSINESS
↓
ESTABLISHED BUSINESS
↓
STOREFRONT/EXPANSION
↓
EMPLOYER

Not every entrepreneur will—or should—follow this entire path. However, entrepreneurs who want to grow should have access to the technical assistance, financing, workspace, infrastructure, and market opportunities necessary to do so.

Figure 8-5
The Tuba City Entrepreneur Pathway



8.8 Tourism Network

One of the recurring themes throughout this report is that Tuba City's tourism assets should not operate independently.

Dinosaur Tracks, the Trading Post, Outdoor Market, restaurants, lodging, cultural experiences, Fairgrounds events, arts and crafts, and Main Street businesses should be considered components of a single visitor economy.

A visitor stopping at Dinosaur Tracks should be encouraged to visit Main Street. A hotel guest should receive information about local cultural attractions. A Fairgrounds visitor should know where to eat and shop. Travelers along US 160 should immediately understand what experiences are available within Tuba City.

This requires:

Wayfinding + Marketing + Visitor Information + Events + Business Coordination + Quality Experiences

Rather than building one enormous tourism attraction, Tuba City can increase economic activity by connecting assets that already exist.

Figure 8-6
The Tuba City Visitor Network



8.9 Housing as an Economic Development Priority
Housing warrants additional emphasis because it influences nearly every development opportunity discussed in this strategy.

Without adequate housing, employers may struggle to recruit workers. Young families may leave the community. Professionals may commute rather than live locally. Businesses lose potential customers. Institutional expansion becomes more difficult.

Housing development should therefore be evaluated alongside economic-development projects rather than relegated exclusively to a housing plan.

Potential housing strategies may include:

- workforce housing;
- rental housing;
- homeownership opportunities;
- senior housing;
- mixed-use development;
- infill development; and
- housing associated with major employers.

The appropriate mix requires additional market and site analysis, but the strategic conclusion is straightforward:

Housing is economic infrastructure.

8.10 Connecting the Opportunity Areas

The greatest economic benefit may come not from any individual opportunity area but from connecting them.

Imagine the cumulative effect:

A visitor stops at Dinosaur Tracks, receives information about Tuba City, travels to Main Street, shops from a local entrepreneur, eats at a local restaurant, attends an event at the Fairgrounds, and stays overnight.

A healthcare employee finds quality housing within the community, shops locally, sends children to local schools, participates in community events, and supports local businesses.

A vendor receives assistance through Change Labs, begins selling regularly at the Outdoor Market and Fairgrounds, develops a customer base, obtains financing, and eventually occupies a Main Street storefront.

Those relationships are the essence of a functioning local economy.

Figure 8-7
One Community – Connected Opportunities



8.11 Development Opportunity Matrix

Table 8-1 summarizes the principal development opportunity areas, their objectives, existing assets, major barriers, and recommended next steps.

Opportunity Area	Primary Objective	Existing Asset	Major Barrier	Immediate Next Step
Main Street	Strengthen commercial district	Existing businesses	Pedestrian/ public realm	Corridor plan
Upper Main Street	Redevelopment/infill	Central location	Site/use determination	Master planning
Dinosaur Tracks	Capture tourism spending	Existing attraction	Jurisdiction/site development	Governance + concept plan
Fairgrounds	Year-round economic activity	Existing facility/events	Facilities/ infrastructure	Facility master plan
Healthcare/Housing	Support workforce growth	Major employer	Land/ infrastructure	Site & market analysis
Entrepreneurship	Grow local businesses	Vendors/Change Labs	Capital/facilities	Business support strategy
Tourism Network	Increase visitor spending	Existing attractions	Fragmentation	Wayfinding/ visitor plan

8.12 From Opportunity Areas to Priority Projects

The opportunity areas identified in this section should not automatically become capital projects.

Some require feasibility studies. Others require land or jurisdictional issues to be resolved. Some need master planning. Others may be sufficiently developed to pursue funding relatively quickly.

That distinction is critical.

The project-development process established in Section 6 should be applied to each opportunity:

Community Priority → Project Definition → Site Control → Feasibility → Pre-Development → Funding → Design → Construction → Operations

The purpose of the remaining sections is therefore to determine which opportunities should move forward, what needs to happen next, who should lead them, and how they can be funded.

Key Findings

Tuba City possesses multiple development opportunities that can build upon assets already present in the community. Main Street, Upper Main Street, Dinosaur Tracks, the Fairgrounds, healthcare and housing, entrepreneurship, and tourism each offer distinct pathways for economic growth.

However, the strongest strategy is not to pursue these opportunities independently. They should function as parts of a connected local economy.

Main Street can capture tourism spending. Tourism can support entrepreneurs. Entrepreneurs can become permanent businesses. Healthcare expansion can stimulate housing. Housing can strengthen the workforce and customer base. Fairgrounds events can generate customers for vendors, restaurants, lodging, and retailers. Infrastructure investment can unlock several of these opportunities simultaneously.

The strategic objective should therefore be:

Connect the assets. Remove the barriers. Prepare the projects. Pursue the funding. Implement the vision.

Section 9 – Priority Projects and Implementation Strategy

Moving from Opportunity to Action

Section Introduction

Tuba City has no shortage of ideas for community and economic development. The planning process documented opportunities involving Main Street, tourism, housing, healthcare, infrastructure, entrepreneurship, the Fairgrounds, Dinosaur Tracks, community facilities, and redevelopment. Many of these opportunities have also appeared in previous planning efforts, including the Tuba City Recovery Plan and broader Navajo Thaw initiative.

The challenge is therefore not simply identifying additional projects. It is establishing a practical process for moving the strongest opportunities from concept to implementation.

Successful projects generally require several elements to come together: a clearly defined project, an organization willing and able to lead it, site control, community support, infrastructure, preliminary planning and engineering, realistic costs, regulatory approvals, and an appropriate funding strategy. When one or more of these elements is missing, even a highly desirable project can remain stalled for years.

This section establishes an implementation framework for advancing Tuba City's priority economic-development opportunities. The emphasis is deliberately placed on project readiness. Funding should be viewed as one step in the development process rather than the starting point.

Implementation Principle
Do not chase funding and then invent a project. Prepare strong projects and pursue the funding that fits them.

9.1 From a Project List to a Project Pipeline

One of the most useful changes Tuba City can make is to stop treating economic-development opportunities as a static project list.

Instead, projects should move through a development pipeline.

A project in its earliest conceptual stage should not compete for implementation resources on equal terms with a project that has site control, preliminary engineering, cost estimates, and an identified sponsor. Both may ultimately be important, but they require different actions.

STAGE 1 — CONCEPT
Community need or opportunity has been identified.

STAGE 2 — DEFINITION
Scope, beneficiaries, location, sponsor, and intended outcomes are being established.

STAGE 3 — PRE-DEVELOPMENT
Site control, feasibility, environmental review, infrastructure, engineering, costs, and partnerships are being developed.

STAGE 4 — FUNDING-READY
Scope, site, costs, sponsor, approvals, match strategy, and supporting documentation are sufficiently developed to pursue funding.

STAGE 5 — IMPLEMENTATION
Funding is secured and the project advances through final design, procurement, construction, implementation, and operations.

Figure 9-1
The Tuba City Project Development Pipeline



9.2 Priority Versus Readiness
An important distinction should be made between project priority and project readiness.

A project can be extremely important but not yet ready for construction funding. Dinosaur Tracks is a good example. It may represent a significant tourism opportunity, but jurisdictional, site-control,

governance, facility-planning, and infrastructure questions may need to be resolved before a major capital request is appropriate.

Conversely, a smaller infrastructure or business-support project may be less transformational but substantially easier to implement.

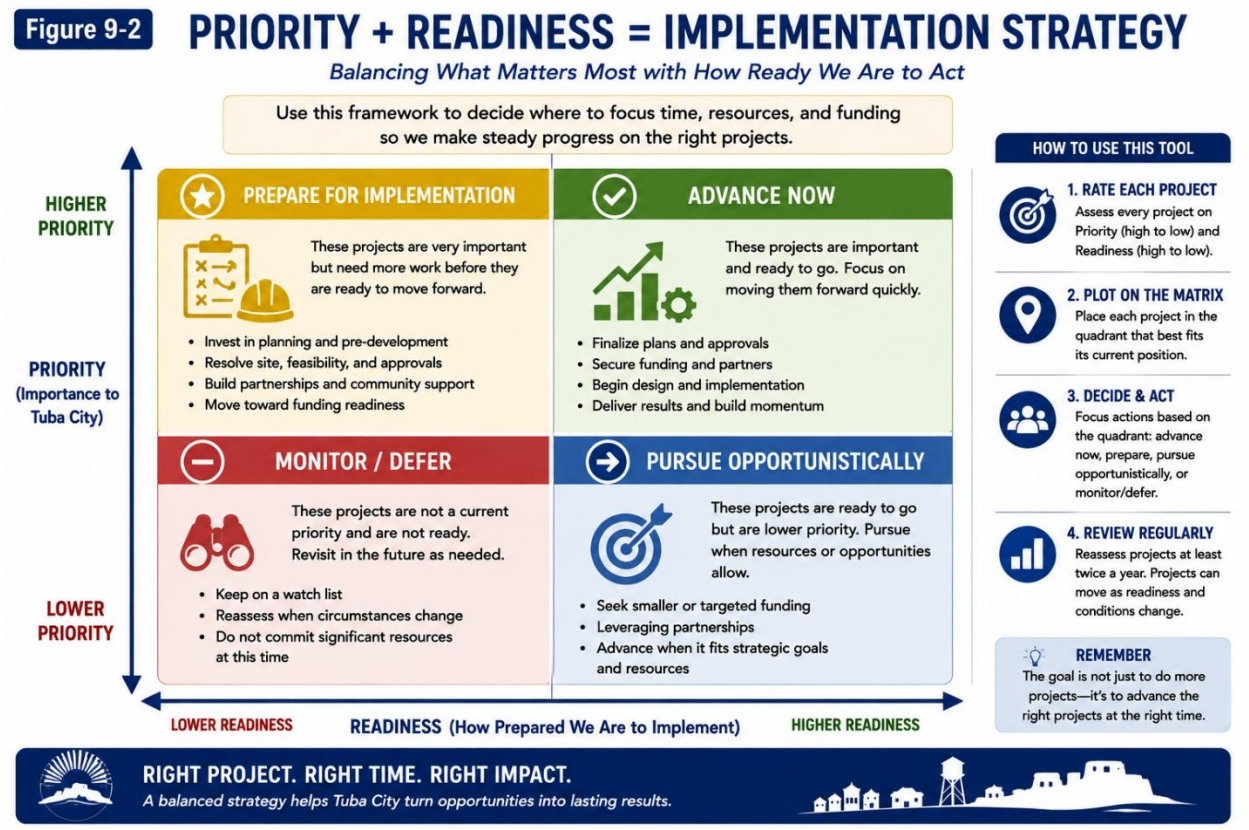
Tuba City should therefore evaluate projects on two dimensions:

PRIORITY:
How important is the project to the community and economy?

READINESS:
How prepared is the project to move toward implementation?

This prevents an important project from being abandoned simply because it is difficult while also preventing limited resources from being consumed by projects that are not ready to advance.

Figure 9-2
Priority + Readiness = Implementation Strategy



9.3 Recommended Priority Initiatives
Based upon the assessment completed for this project, the Tuba City Chapter might organize the current opportunities into seven strategic initiatives rather than presenting dozens of disconnected projects.

Priority Initiative 1 — Main Street Revitalization
Objective: Strengthen Tuba City's primary commercial corridor as a business district, community destination, and visitor environment.

Potential components include pedestrian improvements, streetscape improvements, landscaping, signage and wayfinding, storefront improvements, public spaces, vendor opportunities, traffic and parking improvements, and coordinated business assistance.

Immediate next step: Develop a Main Street Corridor and Revitalization Plan that converts the broad vision into phased, costed improvements. Previous main street master planning should be updated.

Priority Initiative 2 — Tuba City Fairgrounds Development
Objective: Transform the Fairgrounds into a more active year-round destination supporting events, vendors, tourism, youth activities, agriculture, culture, and local business.

Potential improvements include utilities, restrooms, vendor infrastructure, parking, shade, event facilities, circulation, entertainment areas, and other improvements.

Immediate next step: Prepare a Fairgrounds Master Plan identifying existing conditions, desired uses, capital improvements, phasing, costs, and potential revenue-generating activities.

Priority Initiative 3 — Upper Main Street Redevelopment
Objective: Establish a coordinated redevelopment strategy for strategically located land and properties along Upper Main Street.

Potential uses could include housing, commercial development, mixed-use development, institutional facilities, community space, tourism-related uses, or some combination.

Immediate next step: Complete land/site-control research, infrastructure assessment, and a conceptual redevelopment plan before selecting a preferred development program.

Priority Initiative 4 — Dinosaur Tracks Tourism Development
Objective: Improve the visitor experience and increase the amount of tourism spending retained within Tuba City.

Potential components include visitor facilities, interpretation, parking, restrooms, shade, trails, vendor facilities, signage, cultural programming, and connections to Main Street and other attractions.

Immediate next step: Establish an agreed governance/site-development framework among the relevant parties and prepare a conceptual site plan and feasibility study.

Priority Initiative 5 — Entrepreneurship and Small-Business Development
Objective: Create a stronger pathway for residents to move from informal entrepreneurship and vending into sustainable businesses and employers.

This initiative should recognize and build upon the important business-development work already being led by Change Labs, while also connecting that work with the Outdoor Market, existing businesses, vendors, events, and other entrepreneurial activity occurring throughout Tuba City. Native Promise can

serve in a supportive and complementary role by helping identify resources, develop partnerships, pursue funding, and address needs or opportunities that can strengthen the entrepreneurial ecosystem without duplicating services already being provided.

Immediate next step: Engage Change Labs to identify opportunities where Native Promise and other partners can support and expand upon its existing entrepreneurship and small-business development efforts, including potential needs related to financing, technical assistance, workspace, market access, infrastructure, and funding.

Priority Initiative 6 — Housing and Workforce Development
Objective: Expand housing opportunities needed to support healthcare, education, government, businesses, families, and workforce growth.

Potential strategies include workforce housing, rental housing, homeownership, mixed-use development, senior housing, and employer-related housing.

Immediate next step: Complete a targeted housing demand and development-site assessment focused on the relationship between employers, workforce needs, available land, and infrastructure.

Priority Initiative 7 — Development-Enabling Infrastructure
Objective: Direct infrastructure investment toward locations where it can unlock multiple economic-development and housing opportunities.

Priority systems include water, wastewater, roads, pedestrian infrastructure, electricity, broadband, drainage, and related utilities.

Immediate next step: Prepare an infrastructure-and-development opportunity map that identifies where targeted investments would unlock priority sites or projects.

9.4 Preliminary Priority Project Matrix

Initiative	Economic Impact	Current Readiness	Immediate Action	General Time Horizon
Main Street Revitalization	High	Moderate	Corridor/revitalization plan	Near–Medium
Fairgrounds	Moderate–High	Moderate	Master plan	Near–Medium
Upper Main Street	High	Early	Site + redevelopment planning	Medium
Dinosaur Tracks	High	Early–Moderate	Governance + site plan	Near–Medium
Entrepreneur Development	Moderate–High	High	Coordinate/expand programs	Near
Housing/Workforce	High	Moderate	Demand + site assessment	Near–Medium
Infrastructure	Very High/Enabling	Varies	Infrastructure/site analysis	Ongoing

9.5 Project Champions

Every priority initiative should have a project champion.

The champion does not necessarily have to fund, design, or construct the project. Its responsibility is to keep the project moving.

The champion should:

- convene partners;
- maintain project information;
- track required decisions;
- coordinate planning;
- pursue resolutions and approvals;
- maintain the project schedule;
- coordinate funding applications; and
- report progress.

Projects without champions frequently stall between planning efforts.

Figure 9-3
Every Project Needs a Champion



9.6 Project Readiness Checklist

Before a major capital project is characterized as funding-ready, the following questions should be answered:

Project Definition
Is there a clearly defined scope and outcome?

Project Sponsor
Which organization will own or implement the project?

Site
Has a specific location been identified?

Site Control
Does the sponsor have or have a clear path to obtaining legal control?

Community Support
Has the appropriate community and governmental support been documented?

Infrastructure
Can water, wastewater, power, roads, and broadband serve the project?

Environmental Conditions
Are known environmental conditions understood?

Feasibility
Has technical and financial feasibility been established?

Cost
Is there a defensible project cost estimate?

Operations
Who will operate and maintain the project after construction?

Match
If required, is a realistic matching-fund strategy available?

Funding
Which programs actually fit the project?

This could become a working checklist used long after the report is completed.

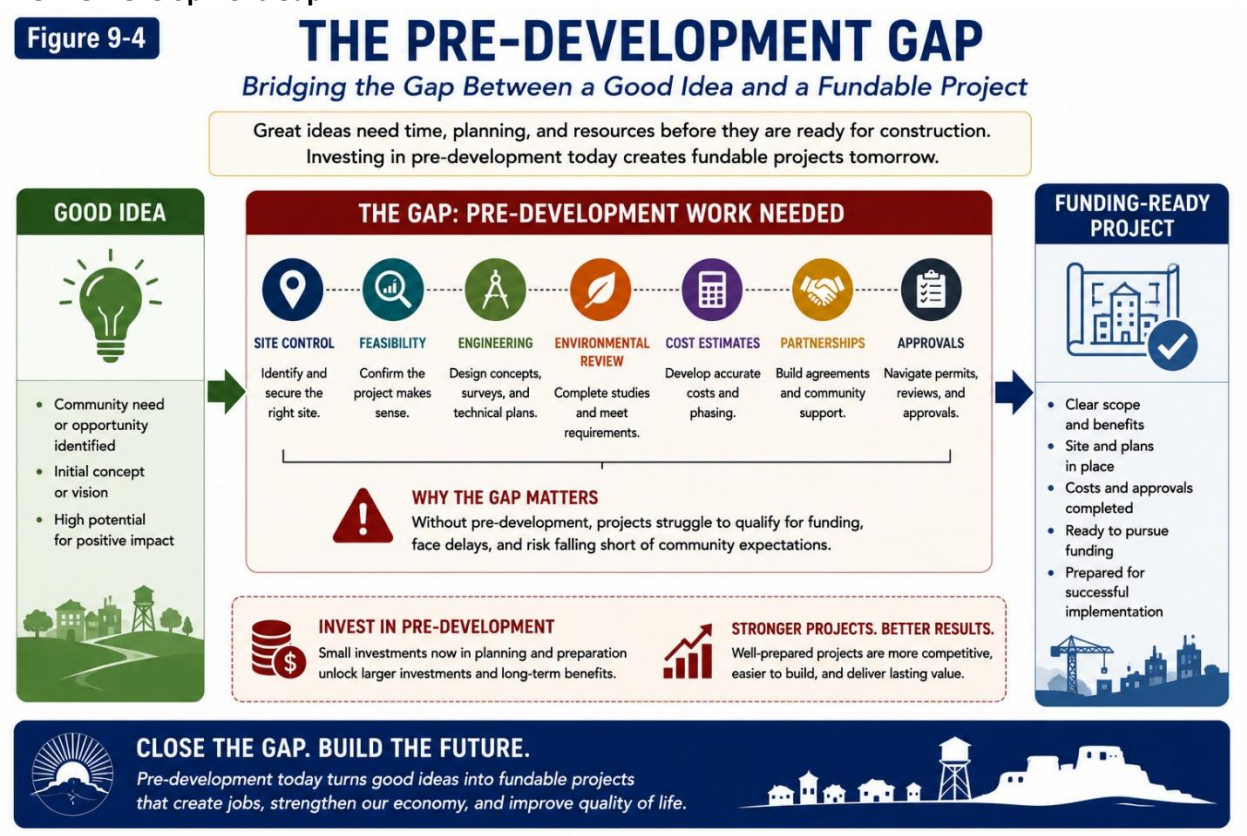
9.7 Pre-Development: The Missing Middle

One of the greatest challenges in rural and Tribal economic development is the gap between having an idea and having a fundable project.

Federal agencies frequently fund construction, but communities first need money for surveys, engineering, architectural design, environmental review, feasibility studies, business planning, legal work, land processes, cost estimating, and other pre-development activities.

This is the missing middle.

Figure 9-4
The Pre-Development Gap



9.8 Funding Strategy
Funding should be matched to project stage.

Early-stage projects may need relatively small planning awards. More advanced projects may require engineering or environmental funding. Construction-ready projects can pursue major capital programs. A single project may therefore use multiple funding sources over several years:

Planning Grant
↓
Feasibility / Pre-Development Funding
↓
Engineering & Environmental Funding
↓
Capital Construction Funding
↓
Operations / Program Revenue

This is particularly important for larger initiatives such as Main Street, Dinosaur Tracks, the Fairgrounds, housing, and infrastructure. Attempting to fund the entire vision through one grant may be unrealistic. A better approach is to create fundable phases.

9.9 Funding Alignment
The final funding strategy should be updated regularly because federal programs, appropriations, NOFOs, and eligibility requirements change. Rather than permanently assigning one grant to each project, Tuba City should maintain a funding matrix organized around categories such as:

Economic Development
USDA Rural Development, EDA, BIA and Tribal programs

Transportation
USDOT, ADOT and Tribal transportation programs

Water/Wastewater
EPA, USDA Rural Development, IHS and other infrastructure programs

Housing
HUD, NAHASDA-related resources and other housing programs

Tourism & Outdoor Recreation
Federal, state, Tribal and philanthropic programs

Brownfields/Environmental Restoration
EPA and other environmental programs

Planning & Pre-Development
USDA, EDA, BIA, foundations and specialized technical-assistance programs

Specific funding opportunities should be verified at the time each project is ready to pursue them.

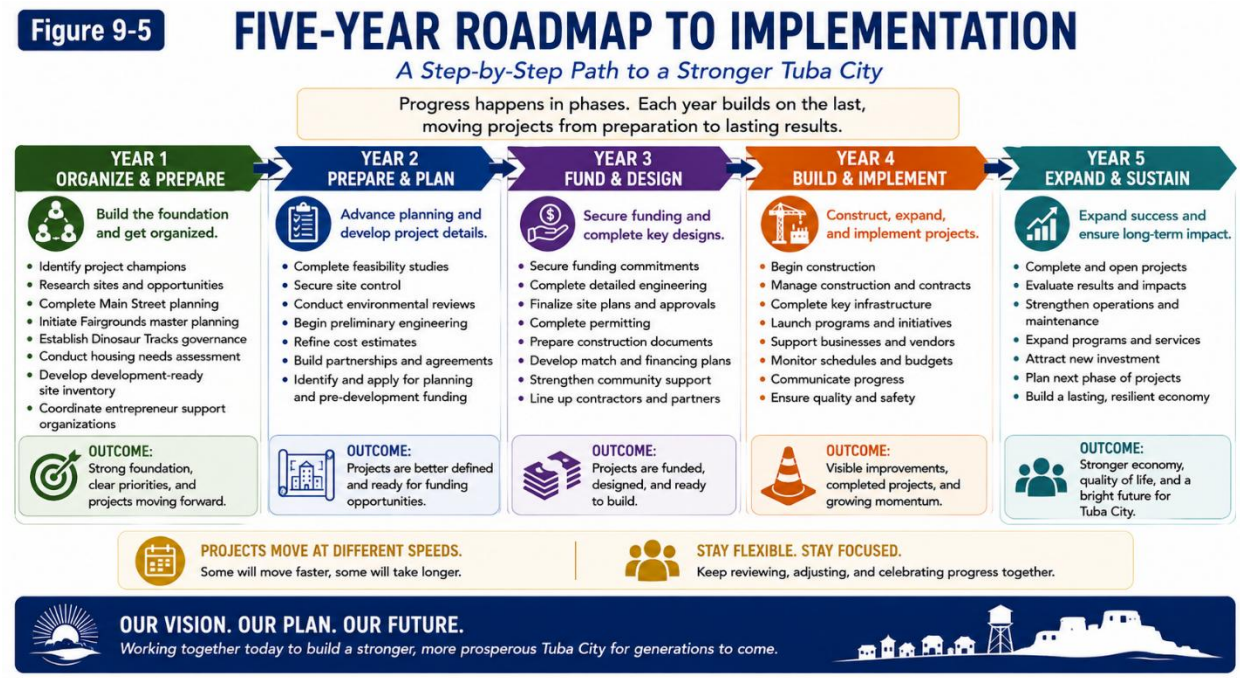
9.10 A Five-Year Implementation Framework
A practical five-year implementation horizon is recommended, recognizing that the timing of major capital projects will depend upon project readiness, funding availability, approvals, and other factors.

YEAR 1 — ORGANIZE & PREPARE
Focus on: project champions; site research; Main Street planning; Fairgrounds master planning; Dinosaur Tracks governance; housing assessment; development-ready site inventory; and entrepreneur coordination.

YEARS 2–3 — DESIGN & FUND
Advance: feasibility studies; environmental work; preliminary engineering; site control; partnerships; cost estimates; grant applications; and early-phase improvements.

YEARS 3–5 — IMPLEMENT
Move the strongest projects into: final design; construction; program expansion; business development; infrastructure improvements; and measurable economic outcomes.

Figure 9-5
Five-Year Roadmap to Implementation



9.11 Measuring Progress
Implementation should be measured by more than the amount of grant funding secured.

Useful indicators could include:

- projects moving to a higher readiness stage;
- acres/sites made development-ready;
- infrastructure projects completed;
- businesses assisted;
- businesses opened or expanded;
- jobs created or retained;
- housing units developed;
- visitor activity;
- vendor participation;
- private investment leveraged;
- grant funding secured; and
- priority projects completed.

Most importantly, Tuba City should measure movement.

A $20 million project that advances from concept to completed engineering and site control during the next two years has made significant progress even if construction funding has not yet been awarded.

9.12 Maintaining the Implementation Strategy
This report should not become static.

Native Promise, Tuba City Chapter leadership, and participating partners should review the project pipeline at least twice each year.

The review should ask:
What moved forward?
What stalled?
Why?
What decision is needed?
What funding is available?
What should happen next?

Projects can then move up or down in readiness as circumstances change.

This transforms the report from a planning document into an ongoing economic-development management tool.

9.13 Implementation Philosophy
The broader planning process—from the Navajo Thaw work through the current Native Promise initiative—has identified substantial opportunities for Tuba City.

The next phase must emphasize execution.

Success will not necessarily come from pursuing the largest project first. It can begin by resolving site control, completing a feasibility study, preparing engineering, coordinating partners, helping an entrepreneur expand, improving a block of Main Street, or preparing a project that is ready when the appropriate funding opportunity appears.

Those individual actions create momentum.

VISION → PRIORITIES → PREPARATION → FUNDING → IMPLEMENTATION → RESULTS

Over time, a portfolio of successfully implemented projects can produce the larger transformation envisioned by the community.

Key Findings
Tuba City's greatest implementation challenge is not a lack of ideas. It is moving promising ideas systematically toward implementation.

The strategy should therefore:
- Maintain a project pipeline, not merely a project list.
- Evaluate priority and readiness separately.
- Assign a champion to every major initiative.
- Resolve site control early.
- Invest deliberately in pre-development.
- Match funding sources to the project's stage of development.

- Break major projects into realistic and fundable phases.
- Maintain a development-ready site inventory.
- Review project progress at least semiannually.
- Measure progress by movement toward implementation as well as completed construction and funding awards.

Section 10 – Vision, Recommendations, and Call to Action

Building a Stronger Economic Future for Tuba City

Section Introduction

Tuba City occupies a unique position within the western Navajo Nation. It is simultaneously a community, a regional commercial center, a healthcare and educational hub, a government center, a tourism gateway, and a gathering place serving residents from a much larger geographic area.

This regional role has created a substantial economic foundation. The business inventory conducted for this project demonstrates that Tuba City already supports significant retail, restaurant, lodging, professional service, healthcare, institutional, and entrepreneurial activity. Major transportation corridors bring residents and visitors through the community, while healthcare, education, government, tourism, and community institutions generate additional employment and economic activity.

The challenge is not to create an economy where none exists.

The challenge is to strengthen the economy that already exists, capture more of the economic activity passing through the community, remove barriers to investment, and prepare the next generation of development opportunities.

The findings of this report point toward a future in which Tuba City becomes more connected, more development-ready, more supportive of local entrepreneurs, more successful in capturing tourism spending, and better positioned to convert community priorities into funded and implemented projects.

10.1 Call to Action

Tuba City already serves as one of the most important communities in the western Navajo Nation. People come to Tuba City for healthcare, education, government services, shopping, employment, food, lodging, tourism, events, and community activities. Businesses already operate here. Entrepreneurs already create products and services here. Institutions already employ people here. Visitors already travel through here.

The opportunity is to make those systems work more effectively together.

The next generation of economic development can strengthen Main Street, expand local businesses, create opportunities for entrepreneurs, improve tourism experiences, develop housing, modernize infrastructure, activate the Fairgrounds, advance strategic redevelopment, and prepare sites for future investment.

Achieving that future will require sustained leadership and collaboration. It will require resolving difficult land and infrastructure issues. It will require planning before construction and pre-development before

funding. It will require projects capable of continuing through changing administrations and funding environments.

Most importantly, it will require moving deliberately from planning to action.

Figure 10-1
From Vision to Transformation



Conclusion

This planning effort demonstrates that Tuba City possesses both significant economic assets and substantial opportunities for future growth. Its role as a regional center, established business base, healthcare and educational institutions, tourism resources, entrepreneurial activity, transportation access, and community leadership provide a strong foundation.

The next phase should focus on converting that foundation into implementation.

Tuba City should concentrate its efforts on strengthening existing economic activity, connecting complementary assets, preparing development-ready sites, supporting entrepreneurs, investing strategically in infrastructure and housing, improving the visitor economy, and moving priority projects systematically through pre-development and funding.

The central message of this strategy is therefore simple:

Tuba City does not need to wait for economic development to arrive. It already has the assets from which economic development can grow. The task now is to connect those assets, prepare the opportunities, and implement the projects that will shape the community's future. Native Promise is here to help.

Exhibit A

Existing Business Activity Summary Report
Tuba City Chapter, Navajo Nation
Prepared in Support of the Native Promise Business Development Vision and Implementation Strategy

Introduction
As part of the Native Promise Business Development Vision and Implementation Strategy, Building Communities conducted a windshield survey of existing commercial activity within the Tuba City Chapter. The purpose of the survey was to establish a baseline understanding of the current business environment, identify existing economic assets, and document commercial activity that can serve as the foundation for future business development initiatives. This assessment supports the first phase of the revised USDA Rural Development Rural Business Development Grant (RBDG) project, which calls for documenting existing businesses, tourism opportunities, public facilities, infrastructure needs, and areas capable of supporting future economic development. The complete inventory of businesses observed during the survey is included as Attachment A – Existing Business Inventory.

Key Findings
The business inventory produced several important observations regarding the existing economic environment within the Tuba City Chapter.

- Approximately 46 businesses were documented during the field survey
- Commercial occupancy is exceptionally high, with only two notable vacant commercial properties identified
- The vast majority of commercial buildings are in excellent physical condition, indicating continued investment in the business district
- Restaurants and visitor-serving businesses represent one of the strongest sectors of the local economy
- Tribal enterprises serve as major economic anchors within the community
- The Tuba City Regional Health Care Corporation functions as one of the region's most significant economic drivers
- Existing entrepreneurial activity provides a solid foundation for future small business development
- The community possesses substantial opportunities for tourism expansion, downtown revitalization, redevelopment of underutilized properties, and recruitment of complementary businesses

Overall Business Environment
The survey identified approximately forty-four operating businesses throughout the Tuba City commercial district, confirming that Tuba City functions as the primary commercial and service center for western Navajo Nation. The community serves not only local residents but also travelers along U.S. Highway 160 and visitors traveling between Flagstaff, Page, Monument Valley, and the Grand Canyon.

Overall, the commercial district appears healthy, active, and remarkably stable. Nearly every business observed during the survey was occupied and operating. Most commercial buildings were rated as being in excellent physical condition, and parking appeared adequate throughout the business district. The limited number of vacant properties suggests that commercial demand remains relatively strong despite the challenges commonly experienced by rural communities. Collectively, these observations indicate

that Tuba City already possesses a well-established commercial foundation upon which future economic development efforts can build.

Business Composition
The existing business inventory demonstrates that Tuba City has developed a diverse commercial base that serves many of the everyday needs of residents while also accommodating regional travelers and tourists. Existing businesses generally fall into the following categories:

- Restaurants and food service establishments
- Grocery and general merchandise retailers
- Automotive sales, fuel stations, and repair services
- Healthcare and medical services
- Financial institutions
- Lodging and tourism businesses
- Personal service businesses
- Tribal enterprises
- Entrepreneurial support organizations

The presence of this diverse mix of businesses reduces the need for residents to travel outside the community for many essential goods and services while helping retain consumer spending within the local economy.

One of the strongest sectors identified during the survey is the restaurant industry. National franchises operate alongside locally owned establishments and tribal enterprises, creating a broad range of dining opportunities that serve both residents and travelers. This concentration of food service businesses reflects Tuba City's role as a regional transportation crossroads and demonstrates the importance of highway traffic to the local economy.

Major Economic Assets
Several businesses and institutions stand out because of their regional importance and their contribution to the local economy.

The Tuba City Regional Health Care Corporation represents the community's largest institutional asset and one of its most significant economic engines. As a regional healthcare provider, it attracts employees, patients, contractors, vendors, and visitors from throughout western Navajo Nation, generating substantial secondary demand for restaurants, lodging, retail businesses, and professional services.

The survey also identified several important tribal enterprises, including the Navajo Lands Hotel, Hogan Restaurant, Hogan Express, Tuba City Trading Post, and Navajo Arts & Crafts Enterprise. These businesses provide stable employment opportunities while reinforcing tribal ownership of key commercial assets within the community.

Tourism likewise contributes significantly to the local economy. Visitor-oriented destinations such as Dinosaur Tracks, the Tuba City Outdoor Market, the Navajo Lands Hotel, the Trading Post, and numerous restaurants demonstrate that tourism already represents an important economic sector. These existing assets provide a strong foundation for expanding cultural tourism and increasing visitor spending within the community.

Business Conditions
The overall physical condition of the commercial district was particularly encouraging. Most commercial buildings were observed to be in excellent condition, reflecting continued maintenance and private investment throughout the business community. Only a small number of businesses were located in buildings rated as fair, and only two significant commercial vacancies were identified during the survey.

Those vacant properties include:

- Navajo Arts & Crafts Enterprise storefront
- Former 2-7-11 Gas Station

These properties represent immediate opportunities for business recruitment or adaptive reuse without requiring major infrastructure investments. Because utilities, parking, and roadway access already exist, redevelopment of these sites could occur more quickly than development on previously undeveloped land.

Entrepreneurship
The survey also identified encouraging evidence of entrepreneurship within Tuba City. Change Labs provides support services for entrepreneurs, while the Tuba City Outdoor Market demonstrates an active small business environment where numerous vendors operate on a regular basis. In addition, many locally owned restaurants, service providers, and retail establishments illustrate that entrepreneurship remains an important component of the local economy.

Continued investment in entrepreneurial assistance, business mentoring, technical assistance, and access to capital could further strengthen this sector while encouraging the development of additional locally owned businesses.

Implications for Future Economic Development
The business inventory demonstrates that Tuba City does not require the creation of an entirely new commercial district. Instead, the community already possesses a stable economic foundation upon which future investment can build. Rather than focusing exclusively on new construction, future economic development efforts should emphasize strengthening existing businesses, filling market gaps, enhancing the visitor experience, encouraging entrepreneurship, and strategically expanding commercial activity that complements the existing business base.

The survey findings suggest that future investment should concentrate on several priority areas:
Downtown Revitalization
Continued investment in streetscapes, pedestrian amenities, landscaping, public gathering spaces, and wayfinding signage could improve the appearance and functionality of the downtown commercial district while encouraging additional private investment.

Tourism Development
Existing tourism assets provide an excellent platform for expanding visitor experiences through cultural attractions, community events, interpretive facilities, enhanced visitor information, and additional visitor-oriented retail opportunities.

Business Recruitment
The existing commercial base suggests opportunities to recruit businesses that complement current services rather than duplicate them. Professional services, medical support businesses, specialty retail,

outdoor recreation businesses, and additional hospitality-related services appear to represent logical areas for future recruitment.

Entrepreneurship
Building upon organizations such as Change Labs and the Outdoor Market, additional entrepreneur training, business incubation, technical assistance, and financing programs could encourage the continued growth of locally owned businesses throughout the community.

Redevelopment Opportunities
The limited number of vacant commercial properties presents opportunities for relatively low-cost redevelopment projects that can expand business activity while making productive use of existing infrastructure. These sites may also serve as demonstration projects for future downtown revitalization efforts.

Conclusion
The business inventory confirms that Tuba City already functions as a well-established regional commercial center serving western Navajo Nation. The community benefits from a diverse mix of retail businesses, restaurants, healthcare services, tourism assets, financial institutions, personal services, and tribal enterprises that collectively provide a strong economic foundation. High occupancy rates, generally excellent building conditions, and an active entrepreneurial community indicate a healthy and resilient local business environment.

At the same time, the assessment identifies meaningful opportunities to build upon these existing strengths. Strategic investments in downtown revitalization, tourism development, business recruitment, entrepreneurial assistance, and redevelopment of underutilized commercial properties have the potential to increase employment, diversify the economy, and enhance the overall vitality of the Tuba City business district.

These findings establish an important baseline for the Native Promise Business Development Vision and Implementation Strategy and directly support the next phases of the project, including the leadership planning session, identification of priority business development projects, preparation of funding strategies, and development of an implementation roadmap for future economic growth.

Attachment A
Existing Business Inventory

The complete field inventory documenting each business observed during the windshield survey—including business type, ownership, building condition, occupancy status, approximate size, and parking availability—is provided in Attachment A – Existing Business Inventory. This inventory serves as the baseline dataset supporting the observations and recommendations presented in this report.

Business Name	Type	Ownership	Building Condition	Occupancy	Approximate Size	Parking
Allied Cash Advance	Loans	Franchise	Excellent	Occupied	Small Storefront	Adequate
Arizona Public Service	Electric Utility	Statewide Utility	Excellent	Occupied	Medium Office	Adequate
Auto Zone	Auto Parts	Franchise	Excellent	Occupied	Large Storefront	Adequate
Bashas' Diné Market	Grocery	Regional Chain	Excellent	Occupied	Small Storefront	Adequate
El Gran Tire	Tire Shop	Local	Fair	Occupied	Medium Storefront	Adequate
EZ Rent	Furniture & Appliance Rental	Franchise	Excellent	Occupied	Large Storefront	Adequate
Cavesas Car Wash Inc.	Car Wash	Local	Fair	Occupied	Medium	Adequate
Cellular One	Cellular	Franchise	Excellent	Occupied	Small Storefront	Adequate
Change Labs	Support for Entrepreneurs	Local	Excellent	Occupied	Large Business Facility	Adequate
Chevron	Gas Station	Franchise	Excellent	Occupied	Medium Storefront	Adequate
China Star	Restaurant	Local	Excellent	Occupied	Small Storefront	Adequate
Cricket Cellphones	Cellular	Franchise	Excellent	Occupied	Small Storefront	Adequate
Dinosaur Tracks	Tourist Attraction	Local	No Building	Occupied	Approximately 5 acres	Adequate
Dollar General	General Merchandise	Franchise	Excellent	Occupied	Medium Storefront	Adequate
Family Dollar	General Merchandise	Franchise	Excellent	Occupied	Medium Storefront	Adequate
Feed & Tac	Feed Store	Local	Excellent	Occupied	Medium Storefront	Adequate
Focal Point Eyewear	Eyewear	Local	Excellent	Occupied	Small Storefront	Adequate
Golden Rice Bowl	Restaurant	Local	Fair	Occupied	Medium Storefront	Adequate
Hogan Express	Coffee Shop	Tribal Enterprise	Excellent	Occupied	Medium Storefront	Adequate
Hogan Restaurant	Restaurant	Tribal Enterprise	Excellent	Occupied	Large Restaurant	Adequate

Hozho Laundry Tuba City	Laundromat	Local	Excellent	Occupied	Small Storefront	Adequate
H&R Block	Tax Preparation	Franchise	Excellent	Occupied	Small Storefront	Adequate
Kentucky Fried Chicken	Restaurant	Franchise	Excellent	Occupied	Medium Storefront	Adequate
Little Caesars	Restaurant	Franchise	Fair	Occupied	Medium Storefront	Adequate
McDonald's	Restaurant	Franchise	Excellent	Occupied	Medium Storefront	Adequate
Native Sheers	Beauty Salon	Local	Excellent	Occupied	Medium Storefront	Adequate
Navajo Arts & Crafts Enterprise	Tribal Enterprise	Local	Excellent	Vacant	Small Storefront	Adequate
Navajo Lands Hotel	Hotel	Tribal Enterprise	Excellent	Occupied	Large Motel	Adequate
Pizza Edge	Restaurant	Franchise	Excellent	Occupied	Small Storefront	Adequate
Rent to Own	Storage Unit Sales	Local	No Building	Occupied	Medium Business Area	Limited
Sinclair Dinomart	Gas Station and Convenience Store	Franchise	Excellent	Occupied	Medium Storefront	Adequate
Sonic	Restaurant	Franchise	Excellent	Occupied	Large Storefront	Adequate
Speedway	Gas Station	Franchise	Excellent	Occupied	Medium Storefront	Adequate
Subway	Restaurant	Franchise	Fair	Occupied	Medium Storefront	Adequate
Studio Hair Salon	Hair Salon	Local	Excellent	Occupied	Small Storefront	Adequate
Taco Bell	Restaurant	Franchise	Excellent	Occupied	Medium Storefront	Adequate
Tuba City Laundry	Laundromat	Local	Excellent	Occupied	Medium Storefront	Adequate
Tuba City Outdoor Market	Variety of Entrepreneurial-based businesses	Local	No Building	Occupied	Many Small Business Operations	Adequate
Tuba City Regional Health Care Corporation	Hospital and Medical Clinic	Nonprofit Tribal Organization	Excellent	Occupied	Large Hospital and Medical Facility	Adequate
Tuba City Trading Post	General Merchandise	Tribal Enterprise	Excellent	Occupied	Large Storefront	Adequate
Tuba City Twin Cinema	Movie Theater	Local	Excellent	Occupied	Small Storefront	Adequate
Wells Fargo	Bank	Franchise	Excellent	Occupied	Large Storefront	Adequate
Westerners Tue Value	Hardware Store	National Chain	Excellent	Occupied	Large Storefront	Adequate
Westerners	Gas Station	Local	Excellent	Occupied	Medium Storefront	Adequate
2-7-11	Gas Station	Local	Fair	Vacant	Medium Storefront	Adequate

Exhibit B

Nondiscrimination Statement

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint filing cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

(1) mail: U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9410;

(2) fax: (202) 690-7442; or

(3) email: program.intake@usda.gov

USDA is an equal opportunity provider, employer, and lender.

Individuals who are deaf, hard of hearing or have speech disabilities and you wish to file either an EEO or program complaint please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish).