

United States General Accounting Office Briefing Report to the Honorable Wayne Owens, House of Representatives

March 1991

INDIAN PROGRAMS

Navajo-Hopi ResettlementProgram





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United States General Accounting Office

Denver Regional Office

B-242948

March 6, 1991

The Honorable Wayne Owens House of Representatives

Dear Mr. Owens:

You requested that we review issues concerning the Hopi and Navajo people since the passage of the 1974 Navajo-Hopi Land Settlement Act. This act called for the final settlement of a land dispute that originated more than a century ago between the Navajo and Hopi tribes in Arizona. Under the act, tribal members residing on lands given to the other tribe were required to relocate. The act also created an independent Navajo and Hopi Indian Relocation Commission, headed by three commissioners appointed by the Secretary of the Interior, to plan and implement a relocation program.¹

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We briefed you on the current status of the relocation program, the problems faced by relocatees, and the future of those Navajos who are resisting relocation. This briefing report formally transmits the information we obtained and also provides information on the status of a land dispute in the Bennett Freeze Area in the western section of the Navajo Reservation, which is not covered by the 1974 act.

In summary, we found that the relocation program was not completed in 1986, as anticipated, because more families than expected applied for relocation, and the Navajo reservation had insufficient land to accommodate new homesites for all the relocatees who wanted to move there. As of December 31, 1990, 1,894 families--68 percent of those eligible--had relocated. Ninety-nine percent of these families were Navajo. The remaining 888 eligible families have not yet relocated.

¹The act's 1988 amendments replaced the three-member Commission with the Office of Navajo and Hopi Indian Relocation, headed by one commissioner appointed by the President to a 2-year term with the advice and consent of the Senate. For consistency in this report, we refer to both the Commission and the subsequent Office as the "Relocation Office."

Just under half of the relocated families moved to offreservation sites, and some of these families experienced problems in adjusting to off-reservation life-styles. Some off-reservation relocatees did not pay insurance or taxes, did not have steady employment, or did not have adequate funds to maintain their homes. Others sold their homes to move back to the reservation. Although some families who experienced problems off-reservation may have become homeless, neither the Relocation Office nor the Navajo Nation has data on the extent of homelessness among families who were or are still waiting to be relocated.

The Relocation Office has in recent years taken steps to help families relocate more successfully. For example, the Relocation Office has established criteria to better ensure that families have a source of income sufficient to support the household.

The future is uncertain for Navajos who are resisting relocation. In general they are older and resist relocation because of their strong cultural ties to the land. The Relocation Office continues to work with both the Navajo and Hopi tribes to avoid having to forcibly relocate these families.

STATUS OF RELOCATION PROGRAM

Although it was anticipated that relocation would be accomplished within 5 years of the date the detailed relocation plan would take effect (by 1986), the relocation program is still ongoing, with no firm target completion date. The Relocation Office certified 2,782 families (2,757 Navajo and 25 Hopi families) as eligible for relocation under the program as of December 31, 1990. About two-thirds (1,894) of these families had been relocated to sites they had selected: 1,048 (55 percent) on the reservations and 846 (45 percent) off the reservations. Of the remaining one-third (888) awaiting relocation, 714 Navajo families and 9 Hopi families had already moved off lands given to the other tribe, and 165 Navajo families still reside on these In addition, the Relocation Office estimates that lands. about 50 more Navajo families who are resisting relocation are on the Hopi Partitioned Lands, whereas the Navajo Nation estimates that about 300 families are resisting relocation.

PROBLEMS FACED BY RELOCATEES

According to the Relocation Office, some families who moved off the reservation encountered financial and adjustment problems. Although the Relocation Office reported in a 1988 study that 72 percent of the off-reservation relocatees still owned their replacement homes, the Office said that some of these families may not be able to pay for home repairs, taxes, or insurance. The remaining 28 percent sold or relinquished their replacement homes, according to the Relocation Office, primarily because the families preferred living on the reservation. The Relocation Office reported that 24 of the sales could be considered hardship cases because the families received unfairly low prices, underwent foreclosure or tax sales, or experienced other difficulties. While relocated families may have subsequently become homeless as a result of problems they encountered, neither the Relocation Office nor the Navajo Nation has statistics on the extent of homelessness.

The Relocation Office instituted two requirements in the early 1980s that have resulted in fewer off-reservation replacement homes being subsequently sold. The "25 percent rule" prevents relocatees from moving off the reservation if they are unemployed or if the cost of maintaining the replacement home exceeds 25 percent of the family income. The Relocation Office also places a 24-month restriction on the replacement home deed, which requires relocatees to consult with the Office before selling their offreservation replacement homes within 2 years of acquisition.

Families still awaiting relocation are also experiencing problems. In a survey of these families conducted by the Relocation Office between February and the end of April 1987, 54 percent of about 1,000 respondents said they were living in inadequate homes, and 35 percent said they were having home maintenance and repair problems. The Relocation Office is currently developing additional homesites for Navajo relocatees in two areas on the Navajo Reservation: on lands added to the southern border of the reservation in 1985 and 1987, and in Tuba City. The Relocation Office reported that it has also improved other relocation services. For example, pre-move and post-move counseling services have been intensified since the program began, group moves of two or more related families at the same time to the same general area were begun in 1982, and home

inspection and repair programs were initiated in 1980 and 1984, respectively.

FUTURE OF NAVAJOS RESISTING RELOCATION

A continuing issue in the relocation program concerns those Navajo families still residing on the Hopi Partitioned Lands who are believed to be eligible for relocation but who have not applied for relocation benefits. These families are generally referred to as resisters. If these families do not voluntarily apply for relocation benefits, they may be forcibly removed from the Hopi Partitioned Lands under the U.S. Attorney's authority--an alternative both the Relocation Office and the Navajo Nation would like to avoid. The Relocation Office plans to implement an outreach program during the spring of 1991 to encourage the resisters to voluntarily apply for relocation. In a separate action, the Navajo Nation is negotiating with the Hopi Tribe to consider land exchanges that would allow the resisters to remain legally on the Hopi Partitioned Lands.

BENNETT FREEZE AREA

A land dispute between the Navajo and Hopi tribes, not covered by the 1974 Land Settlement Act, involves the Bennett Freeze Area. (See map in app. I.) Because both Navajo and Hopi families reside in this area, and both tribes claimed ownership of this area, the Commissioner of Indian Affairs in 1966 restricted development of this land until the two tribes resolved their dispute. While this restriction was later lifted from Tuba City, which is located within the Bennett Freeze Area, it remains in effect for the surrounding area. An undetermined number of Navajo families awaiting relocation have expressed a desire to relocate to this surrounding area, according to the Relocation Office, but they are not permitted to do so because of the restriction. The dispute is in the U.S. District Court for the District of Arizona, with a decision expected in the near future.

We obtained the information in this briefing report from the Office of Navajo and Hopi Indian Relocation at Flagstaff, Arizona, and the Navajo-Hopi Land Commission Office of the Navajo Nation at Window Rock, Arizona. We conducted our review between October 3 and November 9, 1990, and we obtained updated program status information as of December 31, 1990. We visited the Navajo Reservation, including the Bennett Freeze Area and the Navajo Partitioned Lands, the Hopi Partitioned Lands, and homes of some relocatees and resisters on and off the reservations. As agreed, because of time constraints, we did not verify the information obtained. We discussed the contents of this report with officials at the Relocation Office, and they generally agreed with the facts as presented.

Unless you publicly announce its contents earlier, we plan no further distribution of this report until 30 days from the date of this letter. At that time, we will send copies to the Commissioner of the Office of Navajo and Hopi Indian Relocation and other interested parties. We will also make copies available to others upon request.

Please contact me at (303) 572-7306 if you or your staff have any questions concerning this report. Other major contributors to this briefing report are listed in appendix II.

Sincerely yours,

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David A. Hanna Regional Manager

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LETTER

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SECTION 1

BACKGROUND

NAVAJO-HOPI LAND SETTLEMENT ACT

The Navajo-Hopi Land Settlement Act was enacted by the Congress on December 22, 1974 (P.L. 93-531), to provide for the final settlement of a land dispute between the Navajo and Hopi tribes that originated more than a century ago. Members of both tribes lived in the disputed area, which encompassed 1.8 million acres in Arizona, and conflicts arose over grazing and other uses. The act provided for the tribes to negotiate a solution under the quidance of a federal mediator, authorized a final adjudication including partition of the disputed area if negotiations failed, and created the Navajo and Hopi Indian Relocation Commission. The Commission was an independent agency headed by three commissioners appointed by the Secretary of the Interior. Its legislative mandate was to plan and implement a relocation program that would minimize the adverse social, economic, and cultural impacts on affected tribal members.

Negotiations did in fact fail, and in February 1977 the U.S. District Court for the District of Arizona issued an order of partition dividing the disputed area into two equal parts. These two areas became known as the Hopi Partitioned Lands and the Navajo Partitioned Lands. The act required the relocation of tribal members residing on lands given to the other tribe--that is, Navajos living on the Hopi Partitioned Lands had to move off these areas, and Hopis living on the Navajo Partitioned Lands had to move off these areas. Further, Navajos living on the Hopi Reservation were required to move off this area (no Hopis were living on the Navajo Reservation). Relocatee families could choose to either relocate elsewhere on their reservation (including lands partitioned to their tribe) or to relocate off their reservation (excluding lands partitioned to the other tribe).

The 1974 Settlement Act was revised in 1980 (P.L. 96-305), 1985 (P.L. 99-190), and 1988 (P.L. 100-666). These amendments, among other changes, authorized the addition of 400,000 acres in Arizona and New Mexico to the Navajo Reservation for the benefit of relocatee families; authorized funds for the construction of homes and related facilities on these lands for Navajo relocatees; and replaced the Navajo and Hopi Indian Relocation Commission with the Office of Navajo and Hopi Indian Relocation, headed by one

commissioner who is appointed by the President to a 2-year term with the advice and consent of the Senate.²

RELOCATION BENEFITS

The act required that relocatee families be provided with payments for "decent, safe, and sanitary" replacement housing. The act authorized cash payments to relocatees in the form of housing benefits, bonuses offered as incentives to move, and moving expenses. The housing benefits included cash payments to relocatees to purchase replacement homes and the purchase of each relocatee's existing home. The 1974 act authorized housing payments of up to \$17,000 (for relocatee families of less than four) and \$25,000 (for families of four or more). Under the act, these benefits were increased to current amounts of \$55,000 (in March 1984) and \$66,000 (in December 1980), respectively. The act also required that the Relocation Office purchase each relocatee's existing home and its improvements at the fair market value and include this purchase price in each relocatee's total housing benefit. The incentive bonus began at \$5,000, for applications signed by July 1982, and decreased by \$1,000 annually thereafter to \$2,000 in July 1985, when the bonus expired. Moving expenses were also authorized by the act. According to the Relocation Office, reimbursements of about \$1,500 to each family are made for moving household goods, replacement home search expenses, and traveling expenses to the Relocation Office for counseling and other purposes.

PROGRAM COMPLETION

It was anticipated that relocation would be completed in 5 years. This period was established on the basis of available data from the U.S. Census Bureau and the Department of the Interior's Bureau of Indian Affairs that showed that 1,000 families were to be relocated. The original completion date was set for July 1986, giving the Relocation Office 5 years to carry out its detailed relocation plan, which the Congress had accepted in July 1981. This date was not met because instead of the anticipated 1,000 families, over 4,000 families applied for relocation benefits. Further, the Relocation Office reported to the Congress in the late 1970s that existing land on the Navajo Reservation was insufficient to accommodate new homesites for all of the relocatees, which delayed the relocation of Navajo families who wanted to move to the

²For consistency in this report, we refer to both the Commission and the subsequent Office as the "Relocation Office."

Navajo Reservation. At the time of our review, the Relocation Office had not established a new program completion date.

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SECTION 2

STATUS OF THE RELOCATION PROGRAM

APPLICATIONS AND RELOCATIONS

About two-thirds of the applicant families have been certified as eligible for the relocation program, and about two-thirds of those have been relocated, as shown in tables 2.1 and 2.2.

Table 2.1: Relocation Applicants as of December 31, 1990

Applicant families	<u>Navajo</u>	<u>Hopi</u>	<u>Total</u>	Percent
Certified eligible ^a Denied eligibility	2,757 1,637	25 <u>11</u>	2,782 1,648	63 37
Total	<u>4,394</u>	<u>36</u>	<u>4,430</u>	<u>100</u>

^aTo be eligible for relocation, families must provide the Relocation Office with sufficient evidence that the head of the household was a legal resident on the partitioned lands as of December 22, 1974, and had been residing there on or before May 29, 1974.

Table 2.2: Eligible Applicants Relocated as of December 31, 1990

<u>Applicant families</u> <u>Percent</u>	<u>Navajo</u>	<u>Hopi</u>	<u>Total</u>	
Relocated Awaiting relocation	1,878 879	16 _9	1,894 888	68 _32
Total	<u>2,757</u>	<u>25</u>	2,782	<u>100</u>

STATUS OF RELOCATED FAMILIES

Of the 1,894 families relocated, 1,048 (55 percent) moved to homesites on their own reservations (or in a few cases, to other reservations). The remaining 846 relocated families moved off the reservation. Most off-reservation relocatee families moved to cities in Arizona--Flagstaff (about 40 percent), Winslow (about 14 percent), and Phoenix (about 10 percent)--according to Relocation Office figures from 1988, the most recent data published. Other families who relocated off the reservation moved to other cities in Arizona, New Mexico, Utah, and other states.

STATUS OF FAMILIES AWAITING RELOCATION

Of the 888 families awaiting relocation, 723 families (714 Navajo and 9 Hopi) had moved off the partitioned lands of their own accord and were temporarily living in other locations at their own expense. These families will not receive all of their relocation benefits until they move into their replacement homes. The Relocation Office estimated that about 60 percent of the Navajo families have moved to temporary homesites on the Navajo Reservation, and all of the Hopi families have moved to temporary homesites on the Hopi Reservation. The remaining 165 Navajo families waiting to be relocated are still residing on the Hopi Partitioned Lands.

An undetermined number of Navajo families awaiting relocation have expressed a desire to relocate to the Bennett Freeze Area (adjacent to the western boundary of the Hopi Partitioned Lands), but they are not permitted to do so because of the existing restriction on developing this land until the dispute between the Hopi Tribe and the Navajo Nation is resolved. The matter is currently in the U.S. District Court for the District of Arizona for decision, which is expected in the near future.

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SECTION 3

PROBLEMS FACED BY RELOCATEES

According to the Relocation Office and the Navajo Nation, the Navajo relocatees--who make up 99 percent of the relocatee families--encountering problems are primarily those who relocated off the reservation and had difficulty adjusting to a nonreservation life-style. Further, Navajo families awaiting relocation said they were living in inadequate homes. To address these problems, the Relocation Office has restricted offreservation relocations, provided additional on-reservation homesites, and, according to the Office, improved counseling and other services for relocatees.

PROBLEMS ENCOUNTERED BY EARLY RELOCATEES WHO MOVED OFF THE RESERVATION

From the start of the program through 1983, about two-thirds of the families who relocated moved off the reservation. According to the Relocation Office, many of these families faced difficulties in adjusting to off-reservation living because they had little or no knowledge of English or lacked experience in off-reservation home ownership. Some off-reservation relocatees did not pay utility bills, insurance, and taxes; had difficulty obtaining steady employment and lacked funds to maintain their replacement homes; or incurred excessive debts. The Relocation Office did not have specific statistics on the extent of these problems.

Replacement Homes Retained by Relocatees

Of 631 off-reservation replacement homes acquired through April 1987 (the most recent data published), 453 (72 percent) were still owned by relocatees, according to the Relocation Office. However, the Relocation Office said that the families who continue to occupy these homes may encounter problems such as not being able to pay for home repairs, utilities, taxes, and insurance.

Replacement Homes Not Retained by Relocatees

Of the 631 off-reservation replacement homes acquired through April 1987, 172 (27 percent) were sold by relocatees. The Relocation Office reported that these sales occurred primarily because the relocatees preferred living on-reservation. For example, some families moved back to the reservation as soon as they were able to acquire homesite leases, others found they were unable to adjust to off-reservation living, and some returned to their on-reservation communities because their families needed them. Further, 6 of the 631 off-reservation replacement homes (1 percent) were relinquished by relocatees through a quit claim deed, whereby an individual's interest was removed from the deed after a marriage dissolution, or through a gift deed.

The Office found that 24 of the 172 sales could be considered hardship cases. These cases resulted from relocatees receiving unfairly low prices for their homes (14 cases) or undergoing foreclosure or tax sales (7 cases). In three cases, newspaper stories suggested that substantive family problems existed. As a result of such hardships, both the Relocation Office and the Navajo Nation reported that relocatees may have become homeless and in need of assistance, although neither has statistics to show the extent to which these problems exist.

RELOCATION OFFICE'S EFFORTS TO ADDRESS OFF-RESERVATION PROBLEMS

To address problems encountered by relocatee families who had moved off the reservation, the Relocation Office issued two new program requirements in the early 1980s: the "25 percent rule" and the 24-month deed restriction.

The Relocation Office instituted the 25 percent rule for homes acquired after July 1, 1982. Under this rule, relocatee families cannot move off the reservation if the cost of maintaining their replacement homes exceeds 25 percent of the family's gross annual income. Also, the head of household or spouse must be employed at the time of relocation. The Relocation Office also placed 24month deed restrictions on homes acquired after March 7, 1984. Under this restriction, relocatees are prohibited from selling, transferring, assigning, or encumbering their replacement home for a period of 2 years, unless they consult the Relocation Office. Because the replacement home belongs to the relocatee, the Relocation Office cannot stop these actions; however, it can review the proposed action and advise against unfavorable transactions.

According to statistics published by the Relocation Office, 85 of 290 off-reservation homes (29 percent) acquired before these restrictions were issued were sold within 2 years of their acquisition. In contrast, 2 of 228 off-reservation homes (1 percent) acquired after March 7, 1984, when both restrictions were in effect, were sold within 2 years of their acquisition (as of November 1988).

PROBLEMS FACED BY RELOCATEES AWAITING RELOCATION

Among the relocatees who have not yet received relocation benefits as of December 31, 1990, are 714 Navajo families who have voluntarily moved off the Hopi Partitioned Lands and 9 Hopi families who voluntarily moved off the Navajo Partitioned Lands. Between February and the end of April 1987, the Relocation Office interviewed the families who had left the partitioned lands and were still awaiting relocation. It found that 54 percent said they were living in inadequate homes, and 35 percent said they were having home maintenance and repair problems.

The Navajo families who still reside on the Hopi Partitioned Lands also face problems. For example, in 1972 the U.S. District Court for the District of Arizona ruled that homeowners living in the disputed area (now the partitioned lands) had to get permission from both the Hopi and Navajo tribes to make any home repairs or improvements. However, the Relocation Office told us that the Hopi Tribe seldom authorized housing repairs or improvements for Navajo homesites on the Hopi Partitioned Lands. Further, the Hopi Tribe has impounded Navajo families' livestock that exceeded reductions in grazing limits imposed by the Bureau of Indian Affairs.

ADDITIONAL RELOCATION HOMESITES ON THE NAVAJO RESERVATION

In 1980 the Congress authorized the addition of 400,000 acres to the Navajo Reservation to provide homesites and other benefits to Navajo relocatees. These lands were acquired through land exchanges and purchases in 1985 and 1987. About 365,000 of these acres--referred to as the New Lands--are located on the southern border of the Navajo Reservation in Arizona. The lands include 706 new homesites and livestock grazing areas. The Relocation Office is developing a new community on these lands with a higher standard of living than is generally available on the rest of the reservation. The Office expects this community to become a new chapter (a unit of local government) in the Navajo Nation. For example, the Relocation Office (1) funded the construction of a multipurpose building at the local high school and a new chapter house and community center, (2) funds a building trades training program for relocated youths, (3) publishes a monthly newsletter for residents, (4) paved primary roads in the area, and (5) runs a range management program and a solid waste disposal service. Relocations to the New Lands began in 1987. Through December 31, 1990, 169 Navajo families had relocated there.

The Relocation Office is also jointly developing other homesites with the Navajo Nation in Tuba City, located in the western section of the Navajo Reservation. This subdivision will initially provide homesites for 25 Navajo relocatee families and 49 other Navajo families, and will have developed roads and utility services. Plans call for the first houses to be available in the spring of 1991. The subdivision is expected to ultimately provide a total of 280 homesites. It is uncertain how many of these will be available for relocatees.

IMPROVEMENTS IN OTHER SERVICES TO RELOCATEES

The Relocation Office has made improvements in relocatee services including pre-move and post-move counseling, home acquisition assistance, and home inspection and repair programs. The Relocation Office has also encouraged two or more families who are related to relocate to the same general area on the reservation.

Pre- and Post-Move Counseling

While the Relocation Office has provided pre-move counseling since the first relocations in 1977, the Office believes it has improved the quality of this service over the years. Each relocatee is now assigned to a pre-move counselor who works with the family to develop a household relocation plan. Information is provided about homesites; housing types; relocation benefits; and home maintenance responsibilities, property taxes, homeowners' insurance, and utility costs. The counselor helps identify particular family needs and assists the family in deciding how these needs can best be met. The pre-move counselor also arranges for the family to visit prospective homesites and contractors. The Relocation Office pays the family's traveling expenses during the home search.

The Relocation Office also believes it has improved post-move counseling since 1977. Post-move counseling helps families successfully adjust to their relocation communities. The pre-move counselor follows up for 2 years after the family's relocation to provide information and referral to local agencies and programs (such as legal programs).

Home Acquisition Assistance

The Relocation Office provides assistance to each relocatee during homesite and housing acquisition, and this assistance has also improved over the years, according to the Office. Once a family has determined where it wants to move, the Office is responsible for determining if the family's preferred homesite is available and for acquiring the site. Each relocatee is assigned a housing acquisition specialist who works with the family in acquiring its relocation home. The relocatee is provided information on how to select and work with a builder or real estate agent; what the purchase process involves, including appraisals, titles, and insurance; and how to understand and evaluate the terms of the purchase. After the relocatee and builder reach agreement, the housing acquisition specialist ensures that both parties meet the terms of the agreement, such as payments and inspections.

Home Inspection and Repair Programs

The Relocation Office established a home inspection program in 1980. In 1984 it established a home repair program to correct building defects in replacement homes acquired before 1980. Repairs to the most seriously defective homes were completed in 1988; a total of 127 replacement homes will have been repaired when the program is completed by the summer of 1991. The Relocation Office also pays to repair building defects in replacement homes for a period of 2 years following acquisition.

Group Moves

The Relocation Office started group moves--when two or more related families relocate to the same general area on the reservation--in 1982. This concept allows extended families to remain together, maintaining their economic and cultural support structure, and allows the development of utility services. About 150 Navajo families have taken advantage of this program.

SECTION 4

FUTURE OF NAVAJOS RESISTING RELOCATION

Some Navajo families still living on the Hopi Partitioned Lands are resisting relocation from their current homesites, according to both the Relocation Office and the Navajo Nation. The families are eligible for relocation benefits but have not yet applied for them. These resisters are generally older, traditional Navajos with strong cultural ties to the land and their livestock. The Relocation Office estimates that about 50 families, while the Navajo Nation estimates that about 300 families, are resisting relocation. Most of these families reside in the Big Mountain Area on the northern part of the Hopi Partitioned Lands.

Both the Relocation Office and the Navajo Nation are concerned about the possible forced relocation of the resisters. The Relocation Office's 1981 detailed relocation plan requires the Office to provide an initial 90-day notice to these families, followed by a 30-day notice, to vacate their homesites on the Hopi Partitioned Lands. If a family has not moved at the end of this period, the Relocation Office will refer the matter to the U.S. Attorney for "appropriate" action.

The 1980 amendments to the Land Settlement Act authorized the Relocation Office to award "life estate" leases to 120 Navajos who were at least 50 percent disabled or were at least 49 years of age as of December 22, 1974. Up to 10 additional leases could also be awarded to Hopis. Applying for and receiving life estate leases would have allowed these individuals and their families to remain on their homesites on the partitioned lands until their deaths. However, no Navajos applied for life estate leases because they considered the leases to be planning for death, which violates their cultural beliefs. The life estates option expired in 1981.

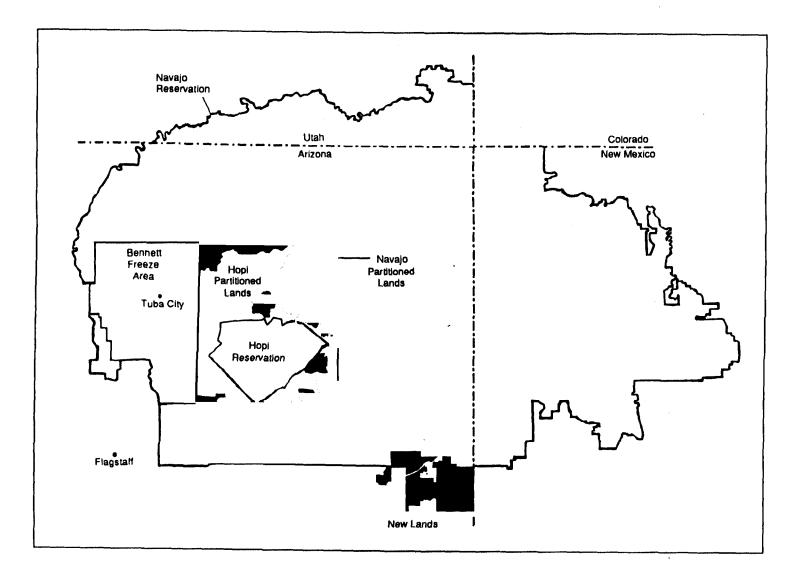
To avoid the possibility of forced relocation of the resisters, the Relocation Office plans to begin an outreach program during the spring of 1991 to encourage the resisters to voluntarily apply for relocation benefits. The Office has heard that some resisters' adult children are also encouraging their parents to apply for relocation benefits. For its part, the Navajo Nation began negotiations during 1990 with the Hopi Tribe to exchange good grazing lands held by the Navajo Nation for current homesites on the Hopi Partitioned Lands, so that the Navajo resisters can remain on their homesites. The proposed land exchanges would not involve the federal government since the Navajo Nation plans to offer lands acquired from private landowners.

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APPENDIX I

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APPENDIX I



MAP OF NAVAJO AND HOPI RESERVATIONS

APPENDIX II

APPENDIX II

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