

Individual Development Account Handbook and Tribal IDA Program Profiles

A guide to IDA programs in Native Communities

Developed by

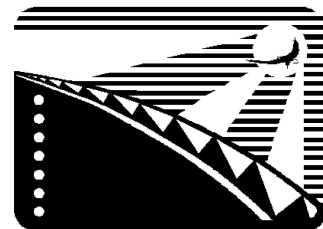
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Revised September 2003

Prepared for:



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General Information

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Contributors

This handbook was developed in cooperation with the tribal and state IDA program representatives listed in the acknowledgements section of this directory; First Nations Development Institute Native Assets Research Center, Fredericksburg, Virginia; The Center for Social Development at the George Warren Brown School of Social Work, Washington University, St. Louis, Missouri; and the Corporation for Enterprise Development, Washington, D.C.

Questions

If you have any questions about this document, please contact Sarah Dewees at the First Nations Development Institute Native Assets Research Center at (540) 371-5615.

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Disclaimer

This handbook contains information on IDA programs administered by tribes or Native nonprofits in the United States. There may be other tribal IDA programs that we are unaware of or that are in development that aren't included in this handbook at this time. The information in this handbook was last updated in September 2003. Some information may be out of date.

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Addendum

Since the publication of this guide, a new IDA program has been developed by Indigenous Community Enterprises located in Flagstaff, Arizona. This IDA program serves youth of the Navajo Nation by teaching them to build traditional Hogan houses. Youth participants receive a 1:2 match for their savings up to \$1,500 for an approved asset investment.

Brief information about this program is provided here:

**Indigenous Community Enterprises Youth IDA Program
2717 N. Steves Blvd., Suite 8
Flagstaff, AZ 86004
(928) 522-6162
Contact: Estelle Bowman**

Table of Contents

Individual Development Accounts

What are Individual Development Accounts (IDAs).....	3
National Summary	4

IDAs in Indian Country

Tribal IDA Programs and their Savings Goals	4
Tribal IDA Summary	5

Tribal IDA Program Administration

Program Administration	6
Program Guidelines and Reporting Requirements	6

Resources for IDA Programs

Federal	7
State.....	7
Private.....	8
Tribal	8

Locations of Tribal IDA Programs

Programs Within the ATNI Region	10
Programs Outside of the ATNI Region.....	10

IDA Program Profiles

<i>Alaska</i> - State information only, no tribal programs at this time	12
<i>California</i> - State and tribal (Redwood Valley of the Little River Band of Pomo Indians) ...	14
<i>Hawaii</i> - Native Hawaiians.....	18
<i>Idaho</i> - State and tribal (Shoshone-Bannock Tribes of Fort Hall Indian Reservation).....	21
<i>Minnesota</i> - Tribal (Leech Lake Tribe and White Earth Tribe)	25
<i>Montana</i> - State and tribal (Confederated Tribes of Salish-Kootenai Tribes of the Flathead Reservation).....	30
<i>Nevada</i> - State information only, no tribal programs at this time.....	34
<i>Oklahoma</i> - Tribal (The Cherokee Nation and Oklahomans for Indian Opportunity)	36
<i>Oregon</i> - State and tribal (Confederated Tribes of Warm Springs and Confederated Tribes of Umatilla).....	41
<i>South Dakota</i> – State and tribal (The Lakota Fund)	48
<i>Washington</i> - State information only, no tribal programs at this time	52

Links to Resources	54
---------------------------------	----

Acknowledgments	55
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Introduction

This handbook was originally designed for the Affiliated Tribes of Northwest Indians (ATNI) region tribes as a resource tool for exploring Individual Development Account programs as an asset building strategy for their tribal communities. The ATNI region includes Alaska, California, Idaho, Montana, Nevada, Oregon, and Washington. Information on state IDA legislation is provided for each state in the ATNI region, in addition to information on tribal IDA programs in the region. Information is also provided on IDA programs run by tribal governments or Native nonprofit organizations in other states across the nation.

This handbook is currently available nationally to assist tribes in starting IDA programs. This handbook includes information on all IDA programs administered by tribes or Native nonprofits as of October 2002.¹

Individual Development Accounts (IDAs)

What are IDAs?

- ◆ IDAs are matched savings accounts. Tribal member participants save money for a specific goal and their savings. The matched rate is typically 1:1 to 5:1, depending on the program design and available funds. The match funds are from public and private sources.
- ◆ IDAs are most often used for post-secondary education, job training, business capitalization, homeownership, and youth. Other eligible IDA uses vary by program and may include computers, athletic fees, car purchase, home repairs, first/last months rent and deposits, purchase of subsistence equipment, and retirement.
- ◆ All IDA accountholders receive financial skills training in addition to goal-specific training. The training is designed to impart skills needed to obtain and retain assets.
- ◆ Matching funds do not go directly into the participant's account. Rather, it is a virtual match until the goal is reached, then the matching funds are paid out directly to the vendor. Once the participant has reached their savings goals and has attended the required training, their savings is matched by the sponsoring agency.
- ◆ IDAs are not a "hand out." They are an investment in tribal individuals who are ready and willing to invest in themselves.

¹ There may be other tribal IDA programs that we are unaware of or that are in development that aren't included in this handbook at this time. We apologize for any errors or omissions.

National Summary

- ◆ Over 400 community-based IDA programs have been implemented or are being developed.
- ◆ More than 10,000 Americans are currently saving in an IDA.
- ◆ At least 32 states have included IDAs in their state TANF plans (as allowed by the 1996 welfare reform law). Thirty-one states, the District of Columbia, and Puerto Rico have passed some form of IDA legislation.

* Source: National Summary as of February 2002. Karen Edwards, Center for Social Development, Washington University at St. Louis.

IDAs in Indian Country

Tribal IDA Programs and their Savings Goals

- ◆ **Shoshone-Bannock Tribes of Fort Hall Indian Reservation**, Fort Hall, Idaho – Homeownership.
- ◆ **Confederated Tribes of Warm Springs**, Warm Springs, Oregon – Homeownership and Business Development.
- ◆ **Confederated Tribes of the Umatilla Indian Reservation**, Pendleton, Oregon – Homeownership.
- ◆ **Redwood Valley Little River Band of Pomo Indians**, Redwood, California – Youth Education.
- ◆ **The Cherokee Nation**, Oklahoma – Education, Homeownership, Home Repair, Business Development, Youth.
- ◆ **Oklahomans for Indian Opportunity** (serving federally recognized tribes within their service area), Oklahoma – Education, Homeownership, Business Development, Retirement.
- ◆ **The Leech Lake Band of Ojibwe**, Minnesota – Education, Homeownership, Business Development.
- ◆ **The White Earth Tribes of the Anishinaabe**, Minnesota – Education, Homeownership, Business Development.
- ◆ **The Native Hawaiians** (ALU LIKE, Inc. – operates a six site program that serves eight islands and targets Native Hawaiians) – Education, Homeownership, Business Development and Youth. There are five other community-based IDA Programs in Hawaii, in addition to ALU LIKE, Inc.

- ♦ **The Confederated Tribes of Salish and Kootenai of the Flathead Reservation**, Montana – Education, Homeownership, Business Development. A Welfare to Work program with an IDA component.
- ♦ **The Lakota Fund**, Pine Ridge Reservation, South Dakota – Education, Homeownership, Business Development.

Tribal IDA Summary

- ♦ Tribal IDA programs began in 1998.
- ♦ Tribal IDA programs are operating in eight states.
- ♦ Eleven tribal IDA programs are currently in operation, one of which has six program sites.
- ♦ There are approximately 514 participants in Native American IDA programs.
- ♦ Native IDA programs have served approximately 780 Native Americans over the past five years.
- ♦ Approximately 139 Native IDA participants have achieved their savings goal of homeownership, home repair, small business start up, or other goal.²

² This information was gathered from phone calls with Native IDA program managers in October and November 2002.

Tribal IDA Program Administration

Current tribal departments and tribal organizations administering IDA programs:

- ◆ Tribal Councils
- ◆ Tribal Housing Authorities
- ◆ Tribal Credit Enterprises
- ◆ Tribal Community Colleges
- ◆ Tribal Commerce Departments
- ◆ Nonprofit Organizations
- ◆ Tribal For-Profit Enterprise

Current tribal IDA program guidelines and reporting requirements vary by funding source and organization administering the program, some of which include the following:

- ◆ Some state IDA programs and the Assets for Independence Act funding contain restrictions on the development of the program parameters and may have stringent reporting requirements.
- ◆ Native nonprofit organizations program guidelines and reporting requirements are dependent on source of funds and may include reports to tribal government.
- ◆ Tribal enterprises vary in structure and program guidelines and reporting requirements are dependent on shareholder requirements and corporate structure. Tribal enterprises may encounter difficulties accessing foundation support for IDA programs.
- ◆ Tribal governments have the flexibility to integrate IDA program components with existing programs but may encounter outside funding challenges.

Resources for Tribal IDA Programs

There are several resources available for tribal IDA programs, including federal, state, private, and tribal resources.

Federal Resources

Federal program design restrictions and reporting requirements apply.

- ◆ *Federal IDA Program Funds.* Assets for Independence Act (AFIA): AFIA competitive grants for all IDA programs available in all states.
- ◆ *Federal Welfare Funds.* Welfare Reform: Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA), Welfare to Work Program, Work Force Investment Programs, etc.
- ◆ *Housing and Urban Development Programs.* Current HOME funding can be utilized for first time homeownership (HOME and SHOP dollars may be accessible through tribal nonprofit organizations due to NAHASDA rules).
- ◆ *NAHASDA.* Native American Housing Assistance and Self Determination Act, HUD: funding for homebuyer counselor for IDA program administration and can be utilized for match dollars.
- ◆ *Indian Community Development Block Grant Funds.* ICDBG funds under the public service cap may be used for skill development/education (based on local interpretation).
- ◆ *Indian Community Services Block Grant Funds.* Currently a Montana nonprofit, HRDC7, is utilizing regular CSBG funds to operate a non-Native IDA program (based on local interpretation).
- ◆ *Indian TANF.* Temporary Assistance to Needy Families. Many states use TANF dollars to fund IDAs under Welfare Reform. Tribes administering their own TANF programs may utilize TANF funds for IDA programs.

State Resources

State resources vary by state and are often subject to regional, county, and/or city interpretation.

- ◆ *Direct Appropriation.* Funds allocated from the State Treasury to a nonprofit organization to oversee statewide program.
- ◆ *State Tax Credit Programs.* Donors (corporations, individuals) to state qualified IDA programs receive a state tax credit for donations in addition to the federal charity contribution. The state administers the tax credit funds.
- ◆ *Local Government.* County and City projects targeting youth, education, homeownership or business development may be available for IDA programs.

Private Resources

There are many private resources for IDA programs.

- ♦ *Fannie Mae Foundation and First Nations Development Institute.* Provide training materials for financial literacy. Building Native Communities: Financial Skills for Families.
- ♦ *Private Foundations.* Local and regional community foundations targeting education, homeownership, economic development, opportunities for youth, women, minority populations, youth-at-risk, etc.
- ♦ *United Way.* The United Way has developed a fundraising campaign for IDAs in 29 states.
- ♦ *YMCA and YWCA.* Provide funding IDA programs for youth in many areas.
- ♦ *Financial Institutions.* Banks can receive CRA credit for contributions to IDA programs. Many IDA programs have been able to negotiate with banks and credit unions to hold IDA accounts with no fees and interest rates over 5%.
- ♦ *Religious Organizations.* Catholic Charities, Lutheran Ministries, Faith-based Initiatives, etc.
- ♦ *Corporations, Clubs and Individuals.* Can receive charitable donation deduction for donating to IDA programs. In some states, with IDA tax credit legislation a state tax credit in addition to the federal deduction.

Tribal Resources

An IDA is not a stand-alone program. It can be integrated into existing tribal programs. Some suggestions follow:

- ♦ *Tribal Council Allocation* can be sought for tribal IDA programs.
- ♦ *Tribal Trust Funds for Education* are being used for match dollars in Hawaii. Queen Liliuokalani set up a trust fund for children, which is partially being utilized for matching dollars.
- ♦ *Tribal Schools* can partner in youth IDA programs (School-To-Work, Work Shadow In-Service, and Work Study programs). School counselors can partner to provide financial aid resource training, study skills, etc.
- ♦ *Tribal Colleges* can provide training opportunities in financial literacy and business development.
- ♦ *Tribal Economic Development Departments* provide loans for microenterprise and small business development, which could also be utilized for matching dollars.
- ♦ *Tribal Business Information Centers (TBICs)* can provide business education for IDA participants.
- ♦ *Housing Authority Programs* can be enhanced with the addition of an IDA. Funds can be used for matching dollars and provide IDA homebuyer education.

- ♦ *Tribal Gaming Revenues* can be allocated or distributed to an IDA program.
- ♦ *Tribal Foundations* can be key to IDAs in their giving programs by targeting self-sufficiency, education, homeownership, youth, and economic development grants.
- ♦ *Workforce Development Programs* can be tapped to provide incentives to entry employment, to stabilize employment, and to encourage retention in IDA programs.

* Sources: Rebecca Seib, First Nations Development Institute, Linda Snedigar, State TANF Program Manager, Helena, Montana, Max Rice, HUD, Seattle, Washington, Denise Jordan, HRDC7, Billings, Montana; Brian Griffin, Shoshone-Bannock; Kalei Napuela, ALU LIKE, Inc., The Corporation for Enterprise Development website, www.cfed.org and <http://idanetwork.org> Assets: A Quarterly Update for Innovators (W97), CFED, Karen Edwards, Center for Social Development, Washington University at St. Louis.

Locations of Tribal IDA Programs

Programs Within the ATNI Region

ATNI region states contain a variety of IDA programs. Currently there are five tribal IDA programs within four of the seven ATNI region states.

<i>California</i>	Redwood Valley Little River Band of Pomo Indians
<i>Idaho</i>	Shoshone-Bannock Tribes, Fort Hall Indian Reservation
<i>Montana</i>	Confederated Tribes of the Salish and Kootenai Tribes of the Flathead Reservation
<i>Oregon</i>	The Confederated Tribes of Warm Springs The Confederated Tribes of Umatilla

There are currently no tribal IDA programs in the ATNI region states of *Alaska, Nevada, and Washington*; however, there are other IDA programs operating.

Programs Outside of the ATNI Region

There are a number of tribal IDA programs outside of the ATNI region, as follows:

<i>Hawaii</i>	Native Hawaiians
<i>Minnesota</i>	Leech Lake Tribes White Earth Tribes
<i>Oklahoma</i>	Cherokee Nation Oklahomans for Indian Opportunity (serving federally recognized tribes within their service area)
<i>South Dakota</i>	The Lakota Fund (serving the Pine Ridge Reservation)

IDA Program Profiles



- Alaska*
- California*
- Hawaii*
- Idaho*
- Minnesota*
- Montana*
- Nevada*
- Oklahoma*
- Oregon*
- South Dakota*
- Washington*

ALASKA

IDA Legislation

No

Tribal Inclusion in Legislation

No

IDA included in TANF or welfare reform

No

Tribal IDA Programs in Alaska

Cook Inlet Tribal Council.

* Source: Karen Edwards, The Center for Social Development website: <http://gwbweb.wustl.edu>, and Nancy Burke, Alaska Mental Health Trust.

Alaska IDA Program Administration

There are no statewide programs in Alaska. Contact information for current program efforts:

Nancy Burke
Alaska Mental Health Trust
550 West 7th Ave., Suite 1820
Anchorage, AK 99501
Phone: (907) 269-7961
nancy_burke@mhta.revenue.state.ak.us

Molly Merritt-Duren
Cook Inlet Tribal Council
670 West Fireweed Lane
Anchorage, AK 99503
Phone: (907) 265-5900

Brian Connors
RurAL CAP
731 E. 8th Avenue
Anchorage, AK 99501
Phone: (907) 279-2511

Brian Johnson and Laura Johnson
Juneau Economic Development Council
612 W. Willoughby Ave., Suite A
Juneau, AK 99801-1732
Phone: (907) 463-3662

IDA Programs in Alaska

Current Programs. There is only one IDA program in Alaska at this time. Cook Inlet Tribal Council recently received money from The Alaska Mental Health Trust Authority and the Office of Community Services (OCS/HHS) Assets for Independence program to develop an IDA program over five years. This program will target Alaska Natives or American Indians residing in the Municipality of Anchorage who can demonstrate reasonable prospect of achieving financial self-sufficiency. Program participant will receive a 5-1 match. Savings can be spent on

homeownership, small business development, or post-secondary education. Other organizations in Alaska are looking into starting IDA programs including the Rural Alaska Community Action Program (RurAL CAP) and the Juneau Economic Development Council.

Statewide Program. There is no statewide IDA program as there is no legislation.

* Source: Deborah Murphy, RurAL CAP.

Alaska IDA Program Guidelines

There is no state program. Program guidelines are determined by the organization administering the program and restrictions based on funding sources.

IDA Program Funding Resources in Alaska

Please refer to the section *Resources for IDA Programs*, pages 7-9, in this handbook.

Note: The Alaska Mental Health Trust Authority is currently funding some program efforts.

Alaska Financial Institution Partners

The following financial institutions have been approached for IDA support services:

- Wells Fargo
- North Rim Bank
- Alaska USA Federal Credit Union
- First National Bank of Alaska

* Source: Deborah Murphy, Program Coordinator, Rural Alaska Community Action Program.

CALIFORNIA

IDA Legislation

Pending, Bill #AB692

Tribal Inclusion in Legislation

Pending bill lists Indian tribes as eligible fiduciary organizations to administer programs. "Indian tribes" as defined in Section 4(12) of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. Sec. 4103(12), and includes any tribal subsidiary, subdivision, or other wholly owned tribal entity.

IDAs included in state TANF or welfare reform plan

Yes

Tribal IDA Programs in California

Redwood Valley Little Band of the Pomo Indians.

*Sources: Pam Salsedo, Director, ASSETS CAN, Oakland, California and Karen Edwards, The Center for Social Development website, <http://gwbweb.wustl.edu>.

California IDA Program Administration

California Statewide Network

Pamela Salsedo, Director
ASSETS CAN (California Action Network)
California Community Economic Development Association
1430 Franklin Street, Suite 101
Oakland, CA 94612
Phone: (510) 251-8065
Fax: (510) 251-8068
Email: pam@cceda.com Website: www.cceda.com

IDA Programs in California

Current Programs. There are 20 program sites operating IDA programs in California. There are 1,350 active IDAs. To locate an IDA program operating in your area contact Pam Salsedo at ASSETS CAN or the Corporation for Enterprise Developments IDA network at www.idanetwork.org (choose CA).

Statewide Program. There is no centralized IDA program. Programs operate independently but network together locally and regionally.

* Sources: Pam Salsedo, Director, ASSETS CAN, Oakland, California, and Karen Edwards, Center for Social Development.

California IDA Program Guidelines

There are no state program restrictions as there is no state legislation at this time. Program guidelines and reporting requirements are structured by the agency administering the program.

IDA Funding Resources in California

Please refer to the section *Resources for IDA Programs* on pages 7-9 in this handbook.

Note: Regional and local community foundations targeting youth, homeownership, education and business development have been supportive of IDA programs in California. Private funding sources also allow for program design flexibility.

* Source: Pam Salsedo, Director, ASSETS CAN, Oakland, California.

California Financial Institution Partners

The following banks are currently funding or holding IDAs in California:

- Bank of Santa Clara, Santa Clara, California
- Bay View Capital Corporation, San Mateo, California
- CalFed, San Francisco, California
- California Bank and Trust, Oakland and Sacramento, California
- Citibank, San Diego and Mountain View, California
- Community Bank of the Bay, Oakland, California
- Comunidades FCU, Los Angeles, California
- Episcopal Community Federal Credit Union, Los Angeles, California
- Exchange Bank, Santa Rosa, California
- Humbolt Bank, Ukia, California
- Los Padres Bank, Solvang, California
- National Neighborhood Bank, San Diego, California
- San Diego National Bank, San Diego, California
- Santa Cruz Community Credit Union, Santa Cruz, California
- Valley Oak Credit Union, Fresno, California
- Wells Fargo Bank, Los Angeles and Fresno, California

* Information provided by CFED IDA Network, www.idanetwork.org.

CALIFORNIA – TRIBAL IDA PROGRAMS

Redwood Valley Little River Band of Pomo Indians

Youth Education IDA

Tribal Department Administering Program

Tribal Council, Tribal Government

Tribal Council Support

Yes

Tribal Departments Supporting

Economic Development Department

Tribal Program Began

2001

Redwood Valley Little River Band of Pomo Indians Tribal IDA Program Administration

Organization: Tribal Council

Tribal Program Contacts

Zhoa Qui, Econ. Development Coordinator
Redwood Valley Little River Band
of Pomo Indians
3250 Road "I"
Redwood Valley, CA 95470
Phone: (707) 485-0361
Fax: (707) 485-5726
Email: choecon@pacific.net

Tribal Program Coordinator

Hai-Lee Sun, IDA Coordinator
Redwood Valley Little River Band
of Pomo Indians
3250 Road "I"
Redwood Valley, CA 95470
Phone: (707) 485-0361
Fax: (707) 485-5726
Email: sun@pacific.net

Redwood Valley Little River Band of Pomo Indians Program Design

Purpose	Youth/Education
Match Rate	4:1
Eligible Participants	Tribal members, high school age +
Income Restrictions	None at this time
Savings Goal	\$5,000
Participants save	\$1,000

Match funds	\$4,000
Program Time	1-2 years
Education	Financial Skills – <i>Building Native Communities: Financial Skills for Families</i> Goal Specific – Education choices, financial aid, counseling.
Funding Sources	First Nations Development Institute Tribal administrative support
Financial Institution Partner	Savings Bank
Training Partners	Local Community College, School district, High school counselors
Special Provisions	Targeting youth to 25, accept any age
Program Participants	Currently, 12 participants. Has funding for 20-25.

* Sources: Zhoa Qui, Economic Development Coordinator, and Hai Lee Sun, IDA Program Coordinator, with permission of Tribal Council of Redwood Valley Little River Band of Pomo Indians.

HAWAII

Native Hawaiians (ALU LIKE, Inc.)

Education, Homeownership, Business Development, and Youth IDA Programs

IDA Legislation

Yes. Includes 50% tax credit incentive.

Native Hawaiian inclusion in Legislation

Not specifically, however, five Native non-profit groups participated actively in the creation of the statewide collaborative.

IDAs included in state TANF plan

Yes

Native Hawaiian IDA Programs

ALU LIKE, Inc. operates a six-site program that serves eight islands.

* Sources: Karen Edwards, Center for Social Development, Kalei Napuelua, ALU LIKE, Inc., and Jenanne Rock, HACBED.

Hawaii IDA Program Administration

Statewide Program Coordinator

Jenanne Rock, Administrator
Fiduciary Org of State IDA Alliance
Hawaii Alliance for Community Based
Economic Development
680 Iwilei Rd., Suite 665
Honolulu, HI 96817
Phone: (808) 550-2661
Fax: (808) 529-0477
Email: rockj7@yahoo.com

ALU LIKE, Inc., Funder

Nancy Holt, Grant Writer
Office of Hawaiian Affairs
711 Kapiolani Blvd., Ste. 500
Honolulu, HI 96813
Phone: (808) 594-1926
Phone: (808) 594-1835

Non-Profit IDA

Ikaika Damate, IDA Program Coordinator
ALU LIKE, Inc.
567 S. King Street, Suite 400
Honolulu, HI 96813
(808) 535-6718
Email: idakamate@alulike.org

Program Director

Jamie Omori, Director
ALU LIKE, Inc.
567 S. King Street, Suite 400
Honolulu, HI 96813
(808) 535-6718

Hawaii IDA Statewide Collaborative

Hawaii has a large statewide collaborative inclusive of Native Hawaiian representation: Parents and Children Together, Waimanalo Community Development Corporation, Maui Economic Opportunity, Mutual Housing Association of Hawaii, the Consuelo Zobel Alger Foundation, Bank of Hawaii, Community Loan Fund, American Friends Service Committee, the Dept. of Human Services, Work Hawaii, Dept. of Community Services, City and County of Honolulu, Hawaii Alliance for CBED, Office of Hawaiian Affairs, Department of Hawaiian Homelands.

* Sources: Jenanne Rock, Administrator, HACBED, Kalei Napuelua, previous IDA Coordinator, ALU LIKE, Inc., and Hawaii Legislation.

IDA Programs in Hawaii

There are six community-based organizations (CBOs) operating IDA programs. Five of these CBOs are small IDA programs each focusing on a specific group. Within the five small programs there are 43 active accounts. The largest IDA program is the Native Hawaiian nonprofit, ALU LIKE, Inc., which serves eight islands and has six program sites. ALU LIKE, Inc. is serving over 200 Native Hawaiians for a wide range of savings goals. To administer the accounts they have six IDA counselors to provide one-on-one counseling for participants. The nonprofit Office of Hawaiian Affairs directly funds ALU LIKE, Inc.

* Sources: Karen Edwards, Center for Social Development, Kalei Napuelua, ALU LIKE, Inc., and Jenanne Rock, HACBED.

ALU LIKE, Inc. Program Design Serving Native Hawaiians

Program Began	2000
Program Sites	ALU LIKE, Inc. has 6 sites and serves 8 islands.
Purpose	Homeownership, Education, Job Training, Business Capitalization and Youth IDA.
Match Rates	Homeownership 3:1 Education 2:1 Business Development 2:1
Eligible Participants	Hawaii residents and Native Hawaiians
Income Restrictions	By funding sources: AFIA, TANF - 80% median income, and Trust Funds for Native Hawaiians
Savings Goal	\$2,000
Participants save	\$42 per month, \$10 per month minimum
Match funds	\$500 per year
Program Time	1-2 years
Education	Financial skills training and goal-specific training.

Training Partners	See the list of collaborators
Funding Sources	AFIA funds (admin/match) Tax credit funds, TANF (admin/match), State Allocations, Foundations, Bank of America, Bank of Hawaii (several banks), Trust Funds for Education - Queen Liliuokalani set aside
Financial Institution Partner	Bank of Hawaii (funds + waive fees)
Participants	390 total over life of program.
Special Provisions	Can miss three months deposits per year, emergency withdrawal allowed. Home repairs are allowable.

Outcomes (as of October 2002). Seventy participants have made purchases.

* Sources: Hawaii Legislation, Jenanne Rock, Administrator, HACBED, Kalei Napuelua, IDA Program Coordinator, ALU LIKE, Inc., and Nancy Holt, Grant writer, Office of Hawaiian Affairs.

IDAHO

IDA Legislation

Yes. HB671 passed 2002.

Tribal Inclusion in Legislation

Yes. Any Indian tribe as defined in section 4 (12) of the Native American Housing and Self-Determination Act of 1996 (25 U.S.C. section 4103 (12)) and any tribal subsidiary, subdivision, or wholly owned tribal entity.

IDAs included in state TANF or welfare reform plan

No

Tribal IDA Programs in Idaho

The Shoshone-Bannock Tribes of the Fort Hall Indian Reservation, established in 1999.

* Source: HB671, Karen Edwards, Center for Social Development website, <http://gwbweb.wustl.edu>.

Idaho IDA Program Administration

Lead Agency for State Program Development: The Idaho Department of Finance

Gavin Gee, Director of Finance
Idaho Dept. of Finance
P.O. Box 83720
Boise, ID 83720-0031
Phone: (208) 332-8010
Fax: (208) 332-8097
Email: ggee@fin.state.id.us

Marilyn Chastain, Assistant
Idaho Dept. of Finance
P.O. Box 83720
Boise, ID 83720-0031
Phone: (208) 332-3070
Fax: (208) 332-8097
Email: mchastai@fin.state.id.us

IDA Programs in Idaho

Current Programs. There are two IDA programs in operation in Idaho. The Shoshone-Bannock Tribes, Fort Hall, Idaho, and the Mountain States Group, Boise, Idaho. The Shoshone-Bannock IDA program serves tribal members and The Mountain States Group IDA program serves refugees.

Statewide Program. Idaho Family Asset Building Initiative. In development. An IDA advisory board is being formed that calls for representation from multiple state agencies. Tribes in Idaho are encouraged to seek representation on the state advisory board.

* Sources: HB671, Brian Griffin, Shoshone-Bannock, and the Corporation for Enterprise Development IDA Network, www.idanetwork.org.

Idaho IDA Program Guidelines

The State IDA Program was authorized in 2002 with HB671. There is no general fund allocation. An advisory board is being formed with representatives from multiple state agencies to implement the *Idaho Family Asset Building Initiative*. The advisory board will interpret the provisions of HB671 in rules, policies and guidelines, and procedures.

Per HB671, programs can be administered by 501(c)(3) organizations, Indian tribes (NAHASDA definition), tribal subsidiaries, subdivisions, or wholly owned tribal entities.

Program design restrictions. Eligible uses include education, business capitalization, and homeownership. Participants must be in households with incomes at or below 200% of the federal poverty level income and have less than \$20,000 net worth less debts and obligations. Match rates not to exceed 5:1 with a minimum of 1:1, separate accounts for match dollars and participant dollars, emergency withdrawals are allowed and must be reimbursed within 12 months. Maximum amount of \$3,000 match dollars per year, maximum amount over life of IDA not to exceed \$20,000. Financial skills and goal-specific training required. Annual reports required by fiduciary organizations using state funds to the State Department and other entities.

IDA Funding Resources in Idaho

Please refer to the section *Resources for IDA Programs* pages 7-9 in this handbook.

Idaho Financial Institutions Partners

The following banks are currently funding or holding IDAs in Idaho:

Bank of Idaho

* Source: Brian Griffin, Shoshone-Bannock.

IDAHO – TRIBAL IDA PROGRAMS

The Shoshone-Bannock Tribes

Homeownership IDA Program

Tribal Department Administering Program

Tribal Council

Tribal Council Support

Yes. Also provided funds for matching dollars

Tribal Departments Supporting

Credit Department

Tribal Program Began

1999

Shoshone-Bannock Tribes IDA Program Administration

Organization: Tribal Credit Department

Tribal Program Coordinator

Daliah Uribe, Credit Officer
Shoshone-Bannock Tribes/Credit Dept.
P.O. Box 306
Fort Hall, ID 83203
Phone: (208) 478-3753
Fax: (209) 478-3834
Email: duribe@shoshonebannocktribes.com

Home buyer Counselor/Trainer

Brian Griffin
Fort Hall Housing Authority
P.O. Box 306
Fort Hall, ID 83203
Phone: (208) 237-1174 ext. 15
Fax: (208) 237-0455
Email: bgriffin@ida.net

Shoshone-Bannock Tribes Housing IDA Program Design

Purpose	Homeownership
Match Rate	3:1
Eligible Participants	Shoshone-Bannock tribal members 18 years and older
Income Restrictions	None at this time
Savings Goal	\$5,000
Participants Save	\$1,250
Match Funds	\$3,750

Program Time	6 months to two years
Education Component	Financial Literacy Homebuyer Education
Time to Complete Education	# of classes: 6-8 weeks
Funding Sources	NAHASDA and Tribal Council, First Nations Development Institute grant
Financial Institution Partner	Bank of Idaho - no matching funds, waives fees, passbook savings, free money orders, dual signature
Training Partners	Fort Hall Housing Authority
Program Participants	65 over life of program.
Special Provisions	Strict guidelines are in place relating to missing deposits and education course work to ensure accountability and movement through the program. If lease income is their only source of income they can make an annual deposit instead of monthly deposits. Participants who are able to save more per month can finish the program within 6 months provided their education training is complete.

Outcomes (as of Oct. 2002). Seventeen participants have reached their savings goal and made purchases.

Program Challenges Encountered. Funding - it has been challenging to access outside funds for IDA program. IDA Legislation - during the legislative process, tribes were not included in the discussions and the legislation does not reflect their interests.

MINNESOTA

IDA Legislation

Yes

Tribes included in IDA Legislation

Not specifically

IDAs part of welfare reform or TANF

No

Tribal programs in Minnesota

Leech Lake Band of Ojibwe and White Earth Tribes of the Anishinaabe

* Source: Karen Edwards, Center for Social Development.

Minnesota IDA Program Administration

Statewide Program: Family Assets for Independence in Minnesota

Statewide Program Coordinator

Denise De Vaan

5508 Cumberland Rd., Suite 1A

Minneapolis, MN 55410

Phone: (612) 926-8116

Fax: (612) 928-0368

Email: denise@devaanassociates.com

IDA Programs in Minnesota

See below. Both the Leech Lake Band of Ojibwe and the White Earth Tribes of the Anishinaabe are part of the Minnesota statewide IDA program. For more information about the Minnesota statewide program obtain the *Family Assets for Independence in Minnesota Research Report* available on the Center for Social Development website at <http://gwbweb.wustl.edu>.

* Source: Karen Edwards Center for Social Development.

MINNESOTA – TRIBAL IDA PROGRAMS

The Leech Lake Band of Ojibwe

Homeownership, Education, Business Development IDA Program

Tribal Organization Administering Program

Tribal Community College

Tribal Council Support

Yes

Tribal Program Began

1998-2001

Tribal Inclusion In Statewide Program

Yes

Leech Lake Tribal IDA Program Administration

Organization: Leech Lake Tribal Community College

Tribal Program Coordinator

Kim Nagle
Director of Continuing Education
Leech Lake Reservation
Leech Lake Tribal Community College
6530 US Highway 2 NW
Cass Lake, MN 56633
Phone: (218) 335-4200
Fax: (218) 335-4271
Email: kinnagle@lltc.org

Priscella Fairbanks, Director
Leech Lake Reservation
Children and Family Learning Dept.
6530 US Highway 2 NW
Cass Lake, MN 56633
Phone: (218) 335-8217

Leech Lake Tribal IDA Program Design

Purpose	Homeownership, Education, Micro-Enterprise
Match Rate	3:1
Eligible Participants	Leech Lake Tribal Members
Income Restrictions	185% of FPL
Savings Goal	\$5,760

Participants save	\$1,440
Match funds	\$4320
Match Cap	\$1,080 per year
Program Time	4 years
Education	Training takes place once a month. <i>“How to Budget When You Don’t Have Any Money.”</i> <i>Building Native Communities: Financial Skills for Families</i> - First Nations Development Institute and Fannie Mae Foundation. Business Planning, Homebuyer Education, and Financial Aid.
Funding Sources	Statewide collaborative accesses federal, state, and multiple private sources.
Financial Institution Partner	First National of Cass Lake, Minnesota - no funds, waive fees, dual statements
Training Partners	Tribal Community College
Program Participants	Currently 11 participants

Outcomes (as of Oct 2002). Two participants have completed the program. Dropout rate of 25%.

Reasons for Participants Discontinuation of Program. Emergencies and moving away from the community. When in “survival mode” it can be difficult to achieve a four-year goal.

Program Challenges Encountered: With limited administrative support it has been difficult to manage the program and to maintain tribal representation in the statewide network (travel and funds). Limited housing options (home improvement not allowed).

Program Adjustments and Changes Made. Program began in a tribal department, moved to tribal community college. Seeking additional sources of support.

* Sources: Kim Nagle, IDA Coordinator, Leech Lake Tribes, and the Center for Social Development, *Family Assets for Independence in Minnesota Research Report*, September 2001.

MINNESOTA – TRIBAL IDA PROGRAMS

The White Earth Tribes of the Anishinaabe

Homeownership, Education, Business Development IDA Program

Tribal Organization Administering Program

Tribal Community College

Tribal Council Support

Yes

Tribal Program Began

1998-2001

Tribal Inclusion In Statewide Program

Yes

White Earth Tribes IDA Program Administration

Organization: White Earth Tribal and Community College (website www.wetcc.org)

Tribal Program Coordinator

Mark Johnson, Business Department
White Earth Tribal and Community College
P.O. Box 478
202-210 South Main Street
Mahnomen, MN 56557
Phone: (218) 935-0417
Fax: (218) 935-0423
Email: mjohnson@wetcc.org

White Earth Tribes IDA Program Design

Purpose	Homeownership, Education, Micro-Enterprise
Match Rate	3:1
Eligible Participants	White Earth Tribal Members
Income Restrictions	185% FPL
Savings Goal	\$5,760

Participants save	\$1,440
Match funds	\$4,320
Match Cap	\$1,080 per year
Program Time	4 years
Education	<i>“How to Budget When You Don’t Have Any Money.” Building Native Communities: Financial Skills for Families</i> - First Nations Development Institute and Fannie Mae Foundation. Business Planning, Homebuyer Education, and Financial Aid.
Funding Sources	Funded through the statewide program which accesses federal, state, and multiple private sources
Financial Institution Partner	First National Bank of Mahnommen - no funds, waive fees, dual statements.
Training Partners	White Earth Tribal and Community College, Leech Lake Community College, contract state network
Participants in Program	Currently eleven participants.

Outcomes (as of Feb 2002). Zero has completed the program. Attrition rate of 25%.

Reasons for Participants Discontinuation of Program. Emergencies and moving away from the community. Some participants lost interest due to program length and lack of flexibility within the state restrictions in housing options (home improvements not allowed).

Program Challenges Encountered. With limited administrative support it has been difficult to manage the program and to maintain tribal representation in the statewide network (travel and funds). Lack of continuity in management has been a challenge.

Program Adjustments and Changes Made. IDA program was recently placed in the business department of the tribal college.

* Sources: Mark Johnson, IDA Coordinator, White Earth Tribes, Kim Nagle, IDA Coordinator, Leech Lake Tribes, and the Center for Social Developments, *Family Assets for Independence in Minnesota Research Report*, September 2001.

MONTANA

IDA Legislation

No

Tribal Inclusion in Legislation

No

IDAs included in state welfare reform or TANF plan

Yes. In 2000, created administrative rule for TANF recipients.

Tribal Programs in State

The Confederated Tribes of Salish and Kootenai of the Flathead Reservation operate a Welfare to Work Program with an IDA component.

* Source: Karen Edwards, Center for Social Development website, <http://gwbweb.wustl.edu>.

Montana IDA Program Administration

State TANF Program Manager

Linda Snedigar
Department of Public Health and Human
Services- Public Assistance Bureau
P.O. Box 202952
Helena, MT 59620
Phone: (406) 444-5685
Email: mgarrity@ctibrc.org

TANF Funds Program Director

Maureen Garrity
Career Training Institute
347 N. Last Chance Gulch
Helena, MT 59601
Phone: (406) 443-0800
Fax: (406) 442-2745

Non profit IDA Program Director (using CSBG Funds)

Denise Jordan
Human Resources Development Council (7)
P.O. Box 2016,
7 North 31st Street,
Billings, MT 59103
Phone: (406)
Fax: (406) 248-2943
Website: www.hrdc7.org

IDA Programs in Montana

Current Programs: There are two program sites in Montana with another two starting up in June 2002. Currently there have been 370 IDA accounts open in Montana. Two accounts have closed without a match, while 300 accounts have closed after the match and completed the program. There are currently 70 ongoing accounts with an additional 27 being implemented February 2002 by HRDC using CSBG funds.

Statewide Program. No. Six county service area: Yellowstone, Stillwater, Sweetgrass, Bighorn and Carbon Counties, Lewis and Clark. Tribal groups within current program service area: Crow Nation and Northern Cheyenne

* Sources: Denise Jordan, Director, HRDC7 and Linda Snedigar, State TANF Program Manger, and Karen Edwards, The Center for Social Development, *States and IDAs: Building Support for the Capacity of State Initiatives.*

Montana IDA Program Guidelines

There is no state program as there is no state legislation.

Program design restrictions. Based on funding sources and the organization administering the program. Current programs operate with TANF and CSBG and utilize the following income restrictions: TANF Funds - 150% FPL (federal poverty level), CSBG Funds: *Family Savings for Tomorrow* - 125% FPL.

* Sources: Denise Jordan, Director, HRDC 7, Linda Snedigar, State TANF Program Manager, and Karen Edwards, Center for Social Development.

IDA Funding Resources in Montana

Please refer to the section *Resources for IDA Programs* on pages 7-9 in this handbook.

Montana Financial Institution Partners

The following banks are currently funding or holding IDAs in Montana:

Wells Fargo, Helena, Montana
First Interstate Bank, Billings, Montana
Whitefish Credit Union, Whitefish, Montana

* Sources: Denise Jordan, HRDC 7, Billings, Montana; Gary Neumann, WTW Manager, Salish-Kootenai, and Linda Snedigar, State TANF Manager, Helena, Montana.

MONTANA – TRIBAL IDA PROGRAMS

Confederated Tribes of Salish and Kootenai

Welfare to Work Program with an Education,
Homeownership, and Business Development IDA component

Tribal Department Administering Program

S & K Holding Company (tribal for profit enterprise, arm of the tribe)

Tribal Council Support

Yes (shareholders in company)

Tribal Program Began

2001

Salish and Kootenai Tribal IDA Program Administration

Tribal Program Contacts

Gary Neumann, Project Services Manager
Welfare to Work Program
Confederated Tribes of Salish and Kootenai
P.O. Box 478
Polson, MT 59860
Phone: (406) 675-2700 ext. 1171
Fax: (406) 275-2780
Email: garyn@ronan.net

Nancy Plant
Welfare to Work Program
Confederated Tribes of Salish and Kootenai
P.O. Box 478
Polson, MT 59860
Phone: (406) 675-2700 ext. 1170

Salish and Kootenai Program Design

Purpose	Education, Business Development, Home
Match Rate	1:1
Eligible Participants	Tribal members
Income Restrictions	Welfare to Work clients
Savings Goal	No limit
Participants save	No minimum, No maximum
Match funds	No minimum, No maximum
Program Time	1-2 years

Education	Financial Skills and Budgeting Course, Job Readiness Course Level 1 (30 hours), Level II (30 hours) - interviews, resumes, etc.
Funding Sources	Welfare to Work funds – Department of Labor grant
Financial Institution Partner	Whitefish Credit Union (waive fees)
Training Partners	Financial Skills – Whitefish Credit Union
Special Provisions	Open to all Welfare to Work Clients
Program Participants	Currently 18. Total of 50 over life of program.

Outcomes (as of Oct 2002). Three participants completed program.

* Source: Gary Neumann, Welfare to Work Program Manager, Confederated Tribes of Salish and Kootenai, Montana.

NEVADA

IDA Legislation

No

Tribal Inclusion in Legislation

No

IDA included in TANF or welfare reform

Yes. The use of Welfare to Work funds for IDAs has been approved administratively at the state level. The program is supported by the state and the state contracted with Nevada Works to administer the program.

Tribal IDA Programs in Nevada

None at present

* Source: Karen Edwards, The Center for Social Development website, <http://gwbweb.wustl.edu>.

Nevada IDA Program Administration

Organization: Nevada Works (contracted by State of Nevada)

Statewide WTW and TANF Program

Michael Smith, Coordinator

Nevada Works

600 Mill Street

Reno, NV 89502

Phone: (775) 337-8600 ext. 102

Fax: (775) 337-9589

Email: msmith@nevadaworks.com

Website: www.nevadaworks.com

IDA Programs in Nevada

Current Programs. Community based programs in 16 Nevada counties.

Statewide Programs. Nevada Works is offering funds to approved community based organizations (CBOs) for matching and account administration in 16 Nevada counties. Tribes are eligible to be CBOs.

* Source: Delaine Pestoni, Nevada Works (ext. 100).

Nevada IDA Program Guidelines

There are several programs in operation currently in northern Nevada, most are utilizing the Welfare to Work (Workforce Investment Act) funds but some are utilizing private funds. Restrictions vary by program site. To locate a program near you call Nevada Works.

* Source: Karen Edwards, The Center for Social Development.

IDA Funding Resources in Nevada

Please refer to the section *Resources for IDA Programs* on pages 7-9 of this handbook.

Note: Currently Nevada Works has a Request for Proposals, seeking Pilot Projects addressing workforce development or workforce investment initiatives. Projects must be tied to business, economic, labor force, or employment needs in the Northern Nevada Workforce Investment Area. Pilot projects funds are for one year and require 100% from matching resources in-kind or cash contributions. To access the RFP (Due June 30, 2002) from the Nevada Works website click on “Records” for Public Notice RFP.

* Source: Nevada Works website and Delaine Pestoni, Nevada Works.

Nevada Financial Institution Partners

The following financial institutions are currently funding or holding IDA accounts in Nevada:

First Security Bank of Nevada, Las Vegas, Nevada
Nevada State Bank, Las Vegas, Nevada
Wells Fargo, Reno, Nevada

* Financial institution partner information provided by CFED IDA Network, www.idanetwork.org.

OKLAHOMA

IDA Legislation

Yes

Tribal Inclusion in IDA Legislation

Information unavailable

IDAs included in state TANF plan

No

Tribal IDA Programs in Oklahoma

The Cherokee Nation and Oklahomans for Indian Opportunity (serving primarily the Comanche Tribe).

* Sources: Karen Edwards, Center for Social Development, and Rebecca Seib, First Nations Development Institute.

OKLAHOMA – TRIBAL IDA PROGRAMS

The Cherokee Nation

Homeownership, Home Improvement, Education,
Business Development, and Youth IDA Program

Tribal Department Administering Program

Commerce Department

Tribal Council Support

Yes

Tribal Departments Supporting

Education Department, Economic Development Department, Housing Department,
Community Development Department, Tribal Small Business Development Center

Tribal Program Began

1999

Tribal Program Accessing State IDA program

No

Cherokee Tribal IDA Program Administration

Tribal IDA Program Coordinator

Pamela Fisher

Commerce Dept.

Cherokee Nation

P.O. Box 948

Tahlequa, OK 74465

Phone: (918) 456-0671 ext. 2834

Fax: (918) 458-4295

Email: pfisher@cherokee.org

Cherokee Tribal IDA Program Design

Purpose

Homeownership, Home Improvement, Education,
Business Development, and Youth

Match Rate	Homeownership: 3:1 Home Improvement: 2:1 Business development: 2.5:1 Youth and Education: 1:1
Eligible Participants	Enrolled members of any federally recognized tribe 18 years +
Income Restrictions	200% FPL
Savings Goal	Differs by goal - see below
Participants save	\$30 per month for a total of \$720
Match funds	Housing: \$ 720 + 2,160 match = \$2,880 Home Improvement: \$720 + \$1,440 match= \$2,160 Economic Devel.: \$720 + \$1,800 match = \$2,520 Youth -Education: \$720 + \$720 match = \$1,440
Program Time	24 months
Education	Financial Literacy and goal-specific training Use of partners and counselors
Training Partners	Oklahoma State University Extension - budget and finances, Consumer Credit Counseling Tribal Community Development Dept. and SBDC General contractors, Tribal Higher Education Dept
Funding Sources	First Nations Development Institute and Tribal Community Development Department, Tribal Housing Department
Financial Institution Partner	Superior Federal Bank (no funds, waive fees, dual bank statements)
Program Participants	160 over life of program

Outcomes (as of Oct 2002). Forty participants have completed the program.

Program Challenges Encountered. Income restrictions created a barrier to those wanting to participate.

Program Adjustments and Changes Made. The program changed to a sliding scale match rate by savings goal type in year 2001. Youth IDA was also added in 2001.

* Sources: Gina Martinez, previous IDA Coordinator, Cherokee Tribes, Pamela Fisher, IDA Coordinator, Cherokee Tribes; Juliet King, First Nations Development Institute, and Rebecca Seib, First Nations Development Institute.

OKLAHOMA – TRIBAL IDA PROGRAMS

Oklahomans for Indian Opportunity

Homeownership, Education, Business Development, and
Retirement IDA Program

Oklahomans for Indian Opportunity Program Administration

Nonprofit IDA Program Coordinator

Betty Olivas
3001 S. Berry Rd., Suite B
Norman, OK 73072
Phone: (405) 329-3737
Fax: (405) 329-8488
Email: bolivas@oiooio.com

Oklahomans for Indian Opportunity Program Design

Began Program	1999
Purpose	Homeownership, Education, Business Development, Retirement
Match Rate	Year one: 1:1, changed Year Two: 2:1
Eligible Participants	Tribal members, Comanche tribe, 18 yrs. + Expanded: Enrolled member federally recognized
Income Restrictions	200% FPL
Savings Goal	\$3,600
Participants save	\$1,200
Match funds	\$2,400
Program Time	2-3 years
Education	Financial Literacy, Business Planning, Financial Advising, Homebuyer Education. 4 weeks (8 hrs) + goal specific
Funding Sources	First Nations Development Institute grant
Financial Institution Partner	First Bank of Apache, Anadarko, Oklahoma No matching funds, waived fees, dual statements
Training Partners	Cooperative Extension, Retirement Advisors, OIO Women's Business Center

Program Participants

Currently 16 participants.

Outcomes (as of October 2002). Seven participants have completed the program.

Reasons for Participants Discontinuation of Program. Drop out of program is due to financial hardship, car repairs, emergencies. Once funds are withdrawn for an emergency it is difficult to pay them back. The importance of one-on-one counseling and flexibility.

Program Challenges Encountered. Transportation is an obstacle in rural areas - too many repairs and income level too low to allow for savings.

Program Adjustments and Changes Made. The first year allowed for car purchase, practice was discontinued. Seeking additional funds for program.

* Sources: Betty Olivas, IDA Coordinator, Oklahomans for Indian Opportunity; Juliet King, First Nations Development Institute, and Rebecca Seib, First Nations Development Institute.

OREGON

IDA Legislation

Yes. 1998 – HB3600, 2001 – HB3391.

Tribal Inclusion in Legislation

Yes. Amended 2001, HB3391 – “federally recognized tribes and bands” as eligible fiduciary organizations.

IDA Included in welfare reform, TANF

Yes

Tribal Programs in State

The Confederated Tribes of Warm Springs and The Confederated Tribes of Umatilla.

* Source: Karen Edwards, The Center for Social Development website, <http://gwbweb.wustl.edu>.

Oregon IDA Program Administration

State Program Director

David Foster, Policy Strategist
Directors Office
Housing and Community Services
P.O. Box 14508
Salem, OR 97309
Phone: (503) 986-2112
Fax: (503) 986-2020
Email: david.foster@hcs.state.or.us

State Non-Profit Contractor

Tax Credit Program
The Enterprise Foundation
Michael Andrews, Director
1020 SW Taylor St., Suite 800
Portland, OR 97205
Phone: (503) 553-5641
Fax: (503) 223-8955
mandrews@enterprisefoundation.org

State Non-Profit Contractor

IDA Program Management
Neighborhood Partnership Fund
Cynthia Winter, Programs Mgr.
1020 SW Taylor St., Suite 680
Portland, OR 97205
Phone: (503) 226-3001 x 101
Fax: (503) 226-3027
Email: cwinter@tnpf.org

IDA Programs in Oregon

Current Programs. There are 29 active IDA program sites in Oregon. There are a total of 350 accounts open at present. To locate an IDA program near you go to the CFED IDA Network website at www.idanetwork.org and click on Oregon.

Statewide Program. No. Oregon's IDA coverage is not statewide. Some regional networks established: Portland Regional IDA Program and People's Investment Opportunity Program. A statewide advisory board is being formed with representation from the regions and tribal representation is being sought.

* Sources: Karen Edwards, The Center for Social Development, and David Foster, Policy Strategist, Oregon Housing and Community Services.

Oregon IDA Program Guidelines

State IDA Program was authorized in 1998 under HB3600. With the passage of HB3391, effective January 1, 2002, donors to IDA programs receive 75% state tax credit incentive, tribes included as eligible fiduciary organizations, and education IDAs can be rolled over into the Oregon College Savings Plan. Programs can be administered by 501(c)(3) organizations and federally recognized tribes and bands.

Program design restrictions. Eligible uses include education, business capitalization, job training, and homeownership. Participants must be in households with incomes at 80% of HUD area median income or less and have less than \$20,000 net worth less debts and obligations. Match rates not to exceed 5:1 with a minimum of 1:1, separate accounts for match dollars and participant dollars, must be earned income, emergency withdrawals are allowed and can be replaced with unearned income. Maximum amount of \$2,000 match dollars per year, maximum amount over life of IDA not to exceed \$20,000. Financial skills and goal-specific training required. Quarterly reports required by fiduciary organizations using state funds to the State Department and multiple annual audits by state agencies.

* Sources: HB3600, HB3391, and David Foster, Policy Strategist, Oregon Housing and Community Services.

IDA Funding Resources in Oregon

Please refer to the section *Resources for IDA Programs* on pages 7-9 in this handbook.

Note: State Tax Credit. The state of Oregon contracted with The Enterprise Foundation to administer the tax credit program. IDA programs in Oregon compete for state tax credit funding through a grant application process. In development is an opportunity for tribal IDA programs to seek designated donations from corporations and individuals directed specifically to their tribal community, thereby avoiding the competitive grant process. The incentive for corporations and individuals to donate to a tribal IDA program is a 75% state tax credit in addition to the federal deduction. For more information about the tax credit contact the state of Oregon representative.

Oregon Financial Institution Partners

The following banks are currently funding or holding IDAs in Oregon:

Bank of the Cascades, Bend, Oregon
Key Bank, Springfield, Oregon
Premier West Bank, Roseburg, Oregon
Siuslaw Valley Bank, Eugene, Oregon
Wells Fargo Bank, Portland, Oregon
US Bank, Madras, Oregon (serving Warm Springs Tribe)
Washington Mutual, Pendleton, Oregon (serving Umatilla Tribe)

* Financial institution partner information provided by CFED IDA Network, www.idanetwork.org.

OREGON – TRIBAL IDA PROGRAMS

The Confederated Tribes of Warm Springs

Homeownership and Business Development IDA Program

Tribal Department Administering Program

Tribal Credit Enterprise

Tribal Council Support

Yes

Tribal Departments Supporting

Tribal Credit Enterprise and Economic Development Department

Tribal Program Began

2001

Confederated Tribes of Warm Springs IDA Program Administration

Organization: Tribal Credit Enterprises

Tribal Program Management

Bruce Engle, Loan Officer

P.O. Box 1187

Warm Springs, OR 97761

Phone: (541) 553-3512

Fax: (541) 553-3515

Email: bengle@wstribes.org

Tribal Program Coordinator

Jack Quinn, SBDC

P.O. Box 849

Warm Springs, OR 97761

Phone: (541) 553-2542

Fax: (541) 553-3593

Email: jquinn@wstribes.org

Confederated Tribes of Warm Springs Tribal IDA Program Design

Purpose	Homeownership, Business development
Match Rate	3:1
Eligible Participants	CTWS tribal members (Wasco, Warm Springs, Paiute Tribes)
Income Restrictions	Housing: NAHASDA guidelines + 10% Business development: No income restriction. (Plan to tier restrictions based on funding sources.)
Savings Goal	Up to \$5,000
Participants save	Up to \$1,250 (\$30-52 per month)

Match funds	Up to \$3,750
Program Time	12-24 months
Education	Financial Skills Training 6-8 weeks - Fannie Mae Foundation and First Nations Development Institute curriculum <i>Building Native Communities: Financial Skills for Families</i> . Goal specific trainings 8-11 weeks - ONABEN (Oregon Native American Business Education Network) Homebuyer Education.
Funding Sources	First Nations Development Institute grant, Tribal Credit Department, Economic Development Department
Financial Institution Partner	US Bank, Madras Oregon
Training Partners	Tribal Small Business Development Center Tribal Housing Authority, Community members speakers Education, Housing, Small Business, Workforce Development, etc. ONABEN, Oregon State University Extension.
Special Provisions	Any unauthorized withdrawals results in expulsion.
Program Participants	Currently 12 participants. Have funding for 28.

Program Challenges Encountered. Tribal governments were excluded from administering IDA programs and applying for state funds through the tax credit program unless they had an existing 501(c)(3) designated organization. HB3391 allows federally recognized tribes and bands within the state of Oregon to administer IDA programs independent of a 501(c)(3) designation effective January 1, 2002. Tribal representatives testified at a Senate Review Hearing Committee to support the tax credit increase and the inclusion of tribes as eligible fiduciary organizations. Tribes continue to seek access to state funds and are actively participating in the administrative rules development.

* Sources: HB3391 and Bruce Engle, Loan Officer, Tribal Credit Enterprise, Confederated Tribes of Warm Springs.

OREGON – TRIBAL IDA PROGRAMS

The Confederated Tribes of Umatilla Homeownership IDA Program

Tribal Department Administering Program
Umatilla Reservation Housing Authority

Tribal Council Support
Yes

Tribal Departments Supporting Program
Housing Authority

Tribal Program Began
2001

Confederated Tribes of Umatilla Tribal IDA Program Administration

Organization: Housing Authority

Tribal Program Management
Paul Rabb, Director
Umatilla Reservation Housing Authority
P.O. Box 1658
Pendleton, OR 97801
Phone: (541) 276-7544
Fax: (541) 276-7255
Email: paulrabb@ctuir.com

Tribal Program Coordinator
Barbara Holman
Umatilla Reservation Housing Authority
P.O. Box 1658
Pendleton, OR 97801
Phone: (541) 276-7544
Fax: (541) 276-7255
Email: barbaraholman@ctuir.com

Confederated Tribes of Umatilla Tribal IDA Program Design

Purpose	Homeownership
Match Rate	3:1
Eligible Participants	CTUIR tribal members 18 + yrs. (Cayuse, Umatilla and Walla Walla Tribes)
Income Restrictions	None at present. Dependent on funding
Savings Goal	\$6,000

Participants save	\$1,500 (\$60 per month up)
Match funds	\$4,500 (\$180 per month)
Program Time	24 months
Education	Financial Skills training and homebuyer education
Funding Sources	NAHASDA -homebuyer Counselor, IDA admin First Nations Development Institute, Housing Authority, Washington Mutual
Financial Institution Partner	Washington Mutual Waives fees, dual statements
Training Partners	Homebuyer counselor, Housing Authority
Program Participants	Currently have 9 participants. Have funding for 26.

* Sources: Barbara Holman, IDA Coordinator, URHA; and Paul Rabb, Director, URHA, Umatilla Tribes, Oregon.

SOUTH DAKOTA

IDA Legislation

No

Tribal Inclusion in Legislation

No

IDA Included in welfare reform, TANF

No

Tribal Programs in State

The Lakota Fund, serving the Pine Ridge Reservation.

* Sources: Karen Edwards, The Center for Social Development website, <http://gwbweb.wustl.edu>, and Leslie Mesteth, The Lakota Fund.

South Dakota IDA Program Administration

None at present. Coalition building and working towards legislation. For more information contact the IDA representative at The Lakota Fund.

IDA Programs in South Dakota

Current Programs. Yes. The Lakota Fund, serving the Pine Ridge Reservation.

Statewide Program. No.

* Sources: Karen Edwards, The Center for Social Development and Leslie Mesteth, The Lakota Fund.

South Dakota IDA Program Guidelines

None at present.

IDA Funding Resources in South Dakota

Please refer to the section *Resources for IDA Programs* on pages 7-9 in this handbook.

South Dakota Financial Institution Partners

The following bank is currently funding or holding IDAs for South Dakota:

Security First Bank, Rushville, Nebraska

* Financial institution partner information provided by Leslie Mesteth, The Lakota Fund.

SOUTH DAKOTA – TRIBAL IDA PROGRAMS

The Lakota Fund

Homeownership, Business Development,
and Education IDA Program

Tribal Department Administering Program

No

Non-Profit Organization Administering Program

Yes

Tribal Council Support

Yes. Tribally chartered nonprofit organization.

Tribal Departments Supporting

None at present

Tribal Program Began

April 2001

The Lakota Fund IDA Program Administration

Nonprofit Organization: The Lakota Fund

IDA Director

Leslie Mesteth

The Lakota Trade Center, Suite 201

P.O. Box 340

Kyle, SD 57752

Phone: (605) 455-2500

Fax: (605) 455-2585

Email: l_mesteth@rapidnet.com

The Lakota Fund IDA Program Design

Purpose

Housing, Education, Business development

Match Rate

2:1

Eligible Participants

Targeting tribal members on reservation (Oglala
Lakota)

Income Restrictions	200% FPL (federal poverty level)
Savings Goal	\$5,400
Participants save	\$1,800 (\$25 minimum - \$75 maximum per month). Monthly deposits required
Match funds	\$3,600
Program Time	24 months
Education	Financial Skills Training 6-8 weeks: Fannie Mae Foundation and First Nations Development Institute curriculum <i>Building Native Communities: Financial Skills for Families</i> , in addition to <i>Credit Where Credit is Due</i> , a 12-lesson course that improves credit score upon completion.
Education continued	All participants receive three goal-specific trainings: Education, Business Development, and Homeownership. Monthly trainings are held throughout program length.
Funding Sources	Private Foundation Grant and AFIA federal grant Assets for Independence Act
Financial Institution Partner	Security First Bank, Rushville, Nebraska
Training Partners	Consumer Credit Counseling Services, a nonprofit organization, offers <i>Credit Where Credit is Due</i> , a training course on personal financial issues. Tribal elders guest teach traditional assets, clan systems, savings, and generosity. Other community members serve as guest speakers.
Special Provisions	One-on-one credit counseling, monthly training and support workshops for two years. Can postpone a deposit in emergency situation. All goal-specific training takes place together. All receive homeownership, education and business training. Due to AFIA guidelines, cannot restrict funds for tribal member use, but can target tribal member participants on reservation.
Program Participants	Currently have 17 participants. Have funding for 25.

Outcomes (as of Oct. 2002). Seventeen enrolled participants.

Program Challenges Encountered. AFIA grant strict guidelines and reporting requirements. SPSS accounting system challenges. The need for one-on-one counseling for participants was stressed. There is no IDA legislation in South Dakota at present; however, The Lakota Fund seeks to effect change.

* Source: Leslie Mesteth, The Lakota Fund.

WASHINGTON

IDA Legislation

Introduced in 2002

Tribal Inclusion in Legislation

Not specifically

IDA included in TANF or welfare reform

Yes

Tribal IDA Programs in Washington

None at present

* Sources: Janet Abbett, Washington IDA Program Manager, and Karen Edwards, Center for Social Development website, <http://gwbweb.wustl.edu>.

Washington IDA Program Administration

Statewide IDA Program Manager

Janet Abbett

Office of Trade and Economic Development

P.O. Box 42525

Olympia, WA 98504

Phone: (360) 725-4134

Email: janeta@cted.wa.gov

IDA Programs in Washington

Current Programs. Washington has nine IDA contractors, including one collaborative, for a total of 19 sites. IDA contractors serve Chelan, Clallam, Cowlitz, Douglas, Ferry, Jefferson, King, Kitsap, Lincoln, Pend Oreille, Spokane, Stevens, Thurston, Wahkiakum and Whitman counties. There are 180 active accounts. Three accounts have closed with a match and 5 accounts have closed without completion and match.

Statewide Program. Washington Program Name - *WorkFirst Individual Development Accounts Program*. The state uses a competitive process to select community based organizations to contract with to administer IDA programs. (They are currently at maximum capacity for number of CBOs.)

* Sources: Janet Abbett, IDA Program Director, Washington, and Karen Edwards, The Center for Social Development.

Washington IDA Program Guidelines

Program design restriction. Match rate for use of state funds is 2:1, separate accounts are held. Eligible uses include homeownership, education, and business capitalization. The maximum amount a participant can receive is \$4,000 in match funds (i.e., \$2,000 participant savings + \$4,000 match = \$6,000 total). Financial skills training is required, participants have up to three years to complete the program. Income restrictions - TANF restrictions.

* Source: Janet Abbett, IDA Program Director, Washington.

IDA Funding Resources in Washington

Please refer to the section *Resources for IDA Programs* pages 7-9 in this handbook.

Note: Contact the statewide program manager for more information.

Washington Financial Institution Partners

The following financial institutions are currently funding or holding IDA accounts in Washington:

- US Bank, Port Angeles, Seattle, and Spokane, Washington
- Washington Mutual, Colville, Port Angeles and Seattle, Washington
- Washington Trust, Spokane, Washington
- Wells Fargo, Spokane, Washington
- Banner Bank, Wenatchee, Washington
- Cashmere Valley Bank, Wenatchee, Washington
- Cowlitz Bank, Longview, Washington
- Farmer's and Merchants, Spokane, Washington
- First Federal Savings and Loan, Port Angeles, Washington
- Key Bank, Wenatchee, Washington
- Kitsap Community Federal Credit Union, Bremerton, Washington
- Northwest International Bank, Seattle, Washington
- Sterling Savings, Spokane, Washington
- Twin County Credit Union, Olympia, Washington

* Financial institution partner information provided by Janet Abbett, Statewide IDA Program Manager, Olympia, Washington and CFED IDA Network, www.idanetwork.org.

LINKS TO RESOURCES

Tribal IDA Program Representatives. A great source of Tribal IDA Program information and networking. A Tribal IDA listserv is not yet available, contact information for current Tribal IDA representatives in this handbook.

Corporation for Enterprise Development. Fosters sustainable economic well-being by promoting economic opportunity and asset-building strategies. CFED is a 20-year old private, nonprofit economic development organization located in Washington, D.C., Durham, North Carolina, and San Francisco, California. www.cfed.org.

Corporation for Enterprise Development IDA Network. Provides the most current information on IDAs, up-to-date public policy news, resources, links, program and advocate directories, IDA program tools, etc. www.idanetwork.org.

Center for Social Development. Part of the George Warren Brown School of Social Work at Washington University in St. Louis, Missouri. CSD undertakes research, brings together expert scholars, holds workshops and conferences, publishes reports and scholarly papers, and develops policy at local, state, and national levels. <http://gwbweb.wustl.edu>.

First Nations Development Institute and the Native Assets Research Center. A nonprofit organization committed to helping Native Americans develop the capacity to control, manage, and expand tribal assets. First Nations Development Institute has funded many tribal IDA programs and is located in Fredericksburg, Virginia. www.firstnations.org.

Fannie Mae Foundation. Creates affordable homeownership and housing opportunities through unique partnerships. They are located in Washington D.C. Partnered with First Nations Development Institute in developing culturally appropriate financial literacy training for Native American families - *Building Native Communities: Financial Skills for Families*. www.fanniemaefoundation.org.

ACKNOWLEDGMENTS

Publications

Sherraden, Michael; Grinstein-Weiss, Michael; Schreiner, Mark Clancy, Margaret: *Family Assets for Independence in Minnesota Research Report*, September 2001; The Center for Social Development.

Edwards, Karen, The Center for Social Development: *States and IDAs - Building Support for the Capacity of State Initiatives*.

Corporation for Enterprise Development: *Assets - A Quarterly Update for Innovators W97*.

Additional Sources

Rebecca Seib, First Nations Development Institute, Fredericksburg, Virginia.

Karen Edwards, Center for Social Development, Washington University, St. Louis, Missouri.

Sara Hicks, Student, Center for Social Development, St. Louis, Missouri.

Juliet King, First Nations Development Institute, Fredericksburg, Virginia.

Sarah Dewees, First Nations Development Institute, Fredericksburg, Virginia.

Tribal IDA Program Representatives

Brian Griffin, IDA Coordinator and Homebuyer Counselor, Shoshone-Bannock Tribe, Fort Hall, ID

Jolene Atencio, Planner, Confederated Tribes of Warm Springs, Oregon

Mike Clements, Director, Economic Development Dept., Confederated Tribes of Warm Springs, Oregon

Bruce Engle, Loan Officer, Credit Department, Confederated Tribes of Warm Springs, Oregon

Barbara Holman, IDA Coordinator, Confederated Tribes of Umatilla, Pendleton, Oregon

Paul Rabb, Director, URHA, Confederated Tribes of Umatilla, Pendleton, Oregon

Zhoa Qui, Economic Development Coordinator, Redwood Valley Little River Band of Pomo Indians, Redwood Valley, California

Hai-Lee Sun, IDA Coordinator, Redwood Valley Little River Band of Pomo Indians, Redwood Valley, California

Gary Neumann, Project Services Manager, Welfare to Work Program, Confederated Tribes of Salish and Kootenai, Polson, Montana

Jack Quinn, IDA Program Coordinator, Confederated Tribes of Warm Springs, Oregon.

Pamela Fisher, IDA Program Coordinator, Cherokee Nation, Tahlequa, Oklahoma.

Betty Olivas, IDA Program Coordinator, Oklahomans for Indian Opportunity, Norman, Oklahoma.

Priscella Fairbanks, Dir., Children and Family Learning Dept., Leech Lake Reservation, Cass Lake, Minnesota

Mark Johnson, IDA Program Coordinator, White Earth Tribal and Community College, Mahnomen, Minnesota

Kim Nagle, IDA Program Coordinator, Leech Lake Tribal Community College, Cass Lake, Minnesota

Nancy Holt, Grant writer, Office of Hawaiian Affairs, Honolulu, Hawaii

Kalei Napuelua, IDA Program Coordinator, ALU LIKE, Inc., Honolulu, Hawaii

Gina Martinez, Previous IDA Program Coordinator, Cherokee Nation, Tahlequa, Oklahoma.

Jamie Omori, Director, ALU LIKE, Inc., Honolulu, Hawaii

Leslie Mesteth, Director, The Lakota Fund, Kyle, South Dakota.

State and Other IDA Program Representatives

Janet Abbett, Statewide IDA Program Manager, Office of Trade and Economic Development, Olympia, Washington

David Foster, Policy Strategist, Directors Office, Oregon Housing and Community Services, Salem, Oregon

Pamela Salsedo, Director, ASSETS CAN (California Action Network) Oakland, California.

Linda Snedigar, State TANF Manager, Dept. of Public Health and Human Services, Helena, Montana

Denise Jordan, IDA Program Director, Human Resources Development Council 7, Billings, Montana.

Delaine Pestoni, Nevada Works, Reno, Nevada

Deborah Murphy, IDA Program Manager, Rural Alaska Community Action Program.

Denise De Vaan, Minnesota Statewide Coordinator, Minneapolis, Minnesota

Jenanne Rock, Administrator, Hawaii Alliance for Community Based Economic Development (HACBED), Honolulu, Hawaii

Max Rice, Native American programs, HUD, Seattle, Washington.

Craig Nolte, Sovereign Lending Task Force, Federal Reserve Bank, Seattle, Washington.

Websites

CFED, Corporation for Enterprise Development and The CFED IDA Network

CSD, Center for Social Development

Nevada Works