

# 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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### ***Author***

Alisa Larson is an independent consultant living in Oregon whose tribal affiliation is the Assiniboine tribe of the Fort Belknap Indian Reservation in north central Montana. She assisted in the Confederated Tribes of Warm Springs IDA program development and was the catalyst in the successful inclusion of federally recognized tribes and bands as eligible fiduciary organizations within Oregon IDA legislation HB3391.

### ***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.

### ***Production***

First Nations Development Institute Native Assets Research Center provided funds for the initial printing of this resource for distribution at the Affiliated Tribes of Northwest Indians Winter Conference, February 12, 2002. First Nations Development Institute Native Assets Research Center has also provided funds to make this report available on the Internet. Any errors or omissions are the responsibility of the author.

### ***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 Some information may be out of date.

### ***Citation***

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## **Addendum**

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**Since the publication of this guide, several new IDA programs have been developed.**

**These include:**

- 1. 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**

- 2. Salt River Pima Maricopa Indian Community. Housing**
- 3. Lac du Flambeau Tribe**
- 4. Wind River Development Fund (CDFI)**

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## Introduction

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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.<sup>1</sup>

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## Individual Development Accounts (IDAs)

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### *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.

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<sup>1</sup> 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.

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## **IDAs in Indian Country**

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### *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.<sup>2</sup>

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



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## **Tribal IDA Program Administration**

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***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.

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## Resources for Tribal IDA Programs

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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](http://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.

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## Locations of Tribal IDA Programs

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### *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)

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# ***IDA Program Profiles***



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

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# ALASKA

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## ***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](mailto:nancy_burke@mhta.revenue.state.ak.us)

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

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

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.



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# CALIFORNIA

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## ***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](mailto:pam@cceda.com) Website: [www.cceda.com](http://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](http://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](http://www.idanetwork.org).

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# CALIFORNIA – TRIBAL IDA PROGRAMS

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## 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](mailto: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](mailto:sun@pacific.net)

## **Redwood Valley Little River Band of Pomo Indians Program Design**

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

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

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# HAWAII

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## **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](mailto: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: [idadamate@alulike.org](mailto:idadamate@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

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

<b>Training Partners</b>	See the list of collaborators
<b>Funding Sources</b>	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
<b>Financial Institution Partner</b>	Bank of Hawaii (funds + waive fees)
<b>Participants</b>	390 total over life of program.
<b>Special Provisions</b>	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.

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# IDAHO

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## ***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](mailto: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](mailto: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](http://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.

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# IDAHO – TRIBAL IDA PROGRAMS

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## 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](mailto: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](mailto:bgriffin@ida.net)

## Shoshone-Bannock Tribes Housing IDA Program Design

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

<b>Program Time</b>	6 months to two years
<b>Education Component</b>	Financial Literacy Homebuyer Education
<b>Time to Complete Education</b>	# of classes: 6-8 weeks
<b>Funding Sources</b>	NAHASDA and Tribal Council, First Nations Development Institute grant
<b>Financial Institution Partner</b>	Bank of Idaho - no matching funds, waives fees, passbook savings, free money orders, dual signature
<b>Training Partners</b>	Fort Hall Housing Authority
<b>Program Participants</b>	65 over life of program.
<b>Special Provisions</b>	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.

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# MINNESOTA

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## ***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](mailto: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.

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# MINNESOTA – TRIBAL IDA PROGRAMS

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## 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: [kimnagle@lltc.org](mailto:kimnagle@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

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

<b>Participants save</b>	\$1,440
<b>Match funds</b>	\$4320
<b>Match Cap</b>	\$1,080 per year
<b>Program Time</b>	4 years
<b>Education</b>	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.
<b>Funding Sources</b>	Statewide collaborative accesses federal, state, and multiple private sources.
<b>Financial Institution Partner</b>	First National of Cass Lake, Minnesota - no funds, waive fees, dual statements
<b>Training Partners</b>	Tribal Community College
<b>Program Participants</b>	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.

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# MINNESOTA – TRIBAL IDA PROGRAMS

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## 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](http://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](mailto:mjohnson@wetcc.org)

## White Earth Tribes IDA Program Design

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

<b>Participants save</b>	\$1,440
<b>Match funds</b>	\$4,320
<b>Match Cap</b>	\$1,080 per year
<b>Program Time</b>	4 years
<b>Education</b>	“ <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.
<b>Funding Sources</b>	Funded through the statewide program which accesses federal, state, and multiple private sources
<b>Financial Institution Partner</b>	First National Bank of Mahnomen - no funds, waive fees, dual statements.
<b>Training Partners</b>	White Earth Tribal and Community College, Leech Lake Community College, contract state network
<b>Participants in Program</b>	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.



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# MONTANA

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## ***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](mailto: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 31<sup>st</sup> Street,  
Billings, MT 59103  
Phone: (406)  
Fax: (406) 248-2943  
Website: [www.hrdc7.org](http://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.

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# MONTANA – TRIBAL IDA PROGRAMS

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## 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](mailto: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**

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

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

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# NEVADA

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## ***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](mailto:msmith@nevadaworks.com)

Website: [www.nevadaworks.com](http://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](http://www.idanetwork.org).

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# OKLAHOMA

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***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.

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# OKLAHOMA – TRIBAL IDA PROGRAMS

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## 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](mailto:pfisher@cherokee.org)

## **Cherokee Tribal IDA Program Design**

**Purpose**

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



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

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# OKLAHOMA – TRIBAL IDA PROGRAMS

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## 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](mailto:bolivas@oiooio.com)

### **Oklahomans for Indian Opportunity Program Design**

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

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# OREGON

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## ***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](mailto: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  
Email: [mandrews@enterprisefoundation.org](mailto: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](mailto: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](http://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](http://www.idanetwork.org).

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# OREGON – TRIBAL IDA PROGRAMS

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## 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](mailto: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](mailto:jquinn@wstribes.org)

## **Confederated Tribes of Warm Springs Tribal IDA Program Design**

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

<b>Match funds</b>	Up to \$3,750
<b>Program Time</b>	12-24 months
<b>Education</b>	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.
<b>Funding Sources</b>	First Nations Development Institute grant, Tribal Credit Department, Economic Development Department
<b>Financial Institution Partner</b>	US Bank, Madras Oregon
<b>Training Partners</b>	Tribal Small Business Development Center Tribal Housing Authority, Community members speakers Education, Housing, Small Business, Workforce Development, etc. ONABEN, Oregon State University Extension.
<b>Special Provisions</b>	Any unauthorized withdrawals results in expulsion.
<b>Program Participants</b>	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.



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# OREGON – TRIBAL IDA PROGRAMS

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## 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](mailto: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](mailto:barbaraholman@ctuir.com)

### **Confederated Tribes of Umatilla Tribal IDA Program Design**

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

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

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

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# SOUTH DAKOTA

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## ***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.

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# **SOUTH DAKOTA – TRIBAL IDA PROGRAMS**

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## **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](mailto:l_mesteth@rapidnet.com)

## **The Lakota Fund IDA Program Design**

<b>Purpose</b>	Housing, Education, Business development
<b>Match Rate</b>	2:1
<b>Eligible Participants</b>	Targeting tribal members on reservation (Oglala Lakota)

<b>Income Restrictions</b>	200% FPL (federal poverty level)
<b>Savings Goal</b>	\$5,400
<b>Participants save</b>	\$1,800 (\$25 minimum - \$75 maximum per month). Monthly deposits required
<b>Match funds</b>	\$3,600
<b>Program Time</b>	24 months
<b>Education</b>	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.
<b>Education continued</b>	All participants receive three goal-specific trainings: Education, Business Development, and Homeownership. Monthly trainings are held throughout program length.
<b>Funding Sources</b>	Private Foundation Grant and AFIA federal grant Assets for Independence Act
<b>Financial Institution Partner</b>	Security First Bank, Rushville, Nebraska
<b>Training Partners</b>	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.
<b>Special Provisions</b>	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.
<b>Program Participants</b>	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.

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# WASHINGTON

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## ***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](mailto: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](http://www.idanetwork.org).



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## LINKS TO RESOURCES

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***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](http://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](http://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](http://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](http://www.fanniemaefoundation.org).

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# ACKNOWLEDGMENTS

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## ***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