



CDFA Tribal Finance Webinar Series

**THE BROADCAST WILL
BEGIN AT 2PM EASTERN**

Submit your questions in
advance using the chat box

View previous webinar
recordings online at cdfa.net

Federal Funding for Tribal Communities

Federal Funding for Tribal Communities



Brendan Barry, DFCP

Coordinator, Research & Technical Assistance,
Council of Development Finance Agencies
Columbus, OH





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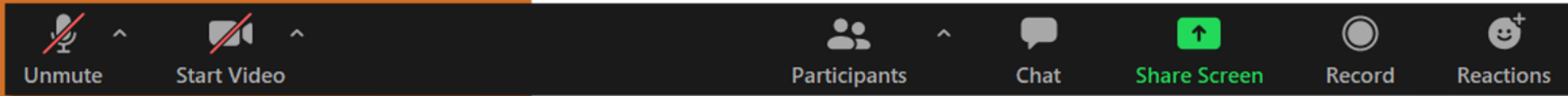
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Join the Conversation



Submit your questions by
using the chat function!

CDFA Community Facilities Technical Assistance Program for Tribal Communities



4 Core Components

Direct Technical Assistance

One-on-one in-person technical assistance to tribal communities from a dedicated team of development finance experts, supported by CohnReznick.

Tribal Communities Project Marketplace

A virtual networking platform with a dedicated space for tribal communities to connect with potential financing partners, discuss best practices, and collaborate to address economic problems.

Tribal Finance Resource Center

A searchable online tool with information about tribal finance programs, resources, and best practices from communities.

Tribal Financing Webinar Series

A four-part online offering that explores the tools and approaches available to uplift native communities.



Direct Technical Assistance Eligibility

Have a question about
eligibility?

Contact us at
bbarry@cdfa.net

Eligible Borrowers

- Public Bodies
- Community-based non-profit corporations
- Federally-recognized Tribes

Eligible Areas

Rural areas with no more than 20,000 residents (according to U.S. Census Data).

Funding Priorities

- Small communities with population of 5,500 or less.
- Low-income communities (median household below 80% of the state nonmetropolitan median household income).

What is a community facility?

- Healthcare facilities
- Public facilities
- Community support services
- Public safety services
- Educational services
- Utility services
- Local food systems

Federal Funding for Tribal Communities



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Federal Funding for Tribal Communities



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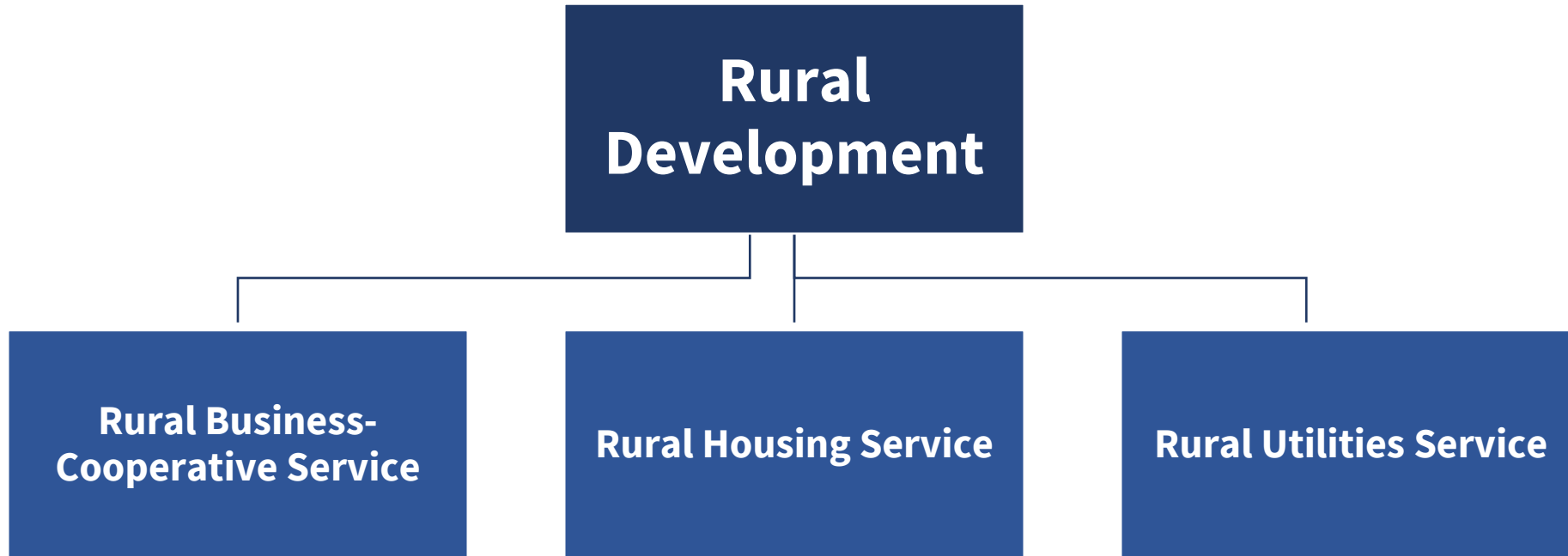


USDA Rural Development Introduction to Programs for Tribes

Overview

- Organizational Structure
- Types and Cycles of Funding
- Highlighted RD Programs

3 Agencies – One RD



Leadership: www.rd.usda.gov/about-rd/leadership

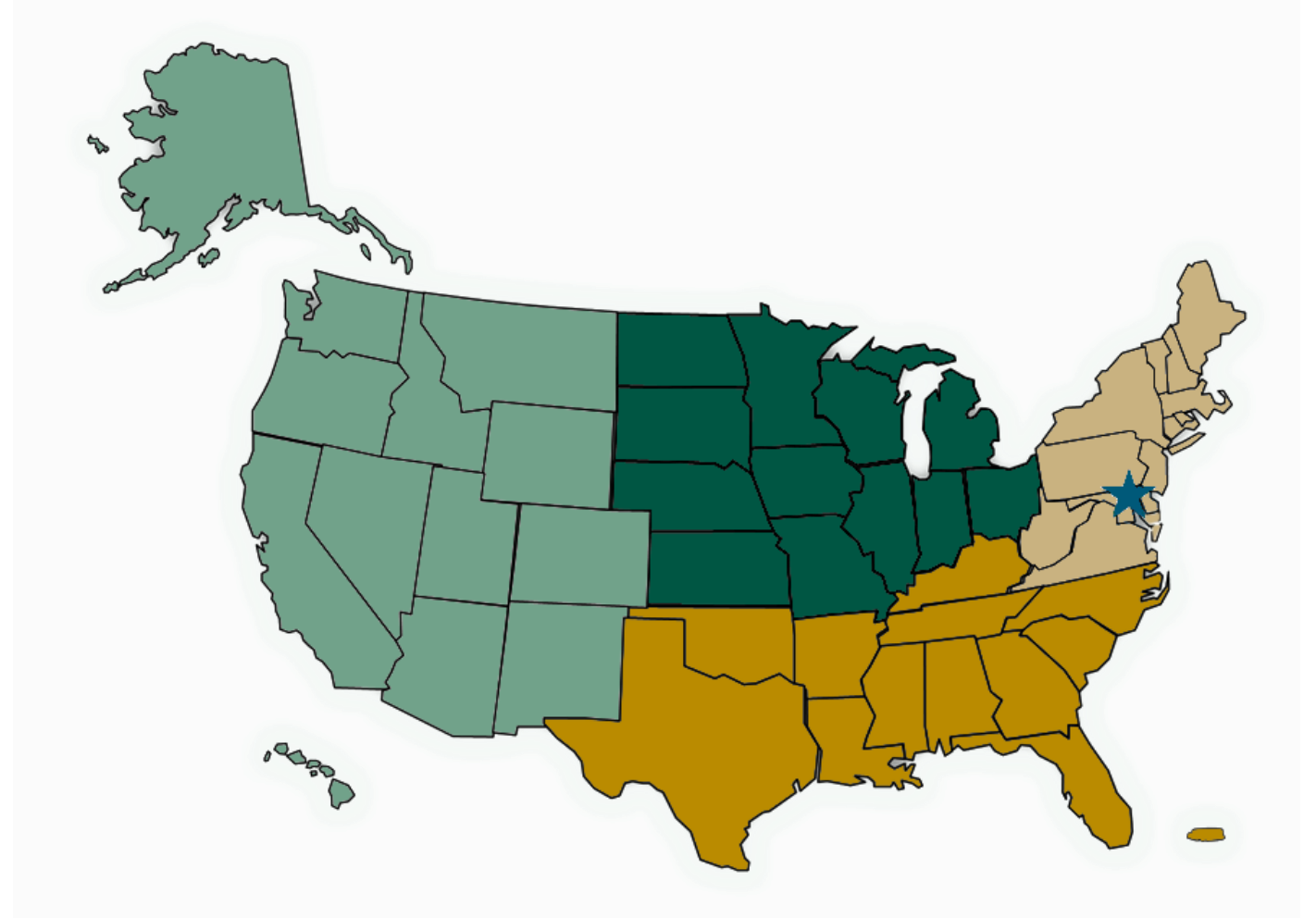
Rural Development Structure

4 Regions

47 State Offices

400 Area Offices

1 National Office in DC



Types of Funding and Funding Cycles

Types of Funding

- Primarily Loans - Direct & Loan Guarantees
- Grants are Great,... and **Limited!**
- Tribal set-asides
- Depends on the Program and Allocation

Funding Cycles

- Operate on Fiscal Year (October 1 – September 30)
- Funding depends on budget
- Programs & State Offices receive funding allocation differently
- Pooling of funds and reallocation



Highlighted RD Programs for Tribal Communities

Rural Housing Service Programs

- Providing Essential Community Facilities in Tribal Communities
- Homeownership & Home Repair / SFH Programs
 - 502, 504, HPG
- Rental Housing in Tribal Communities / MFH Programs

Rural Business Cooperative Service Programs

- Business Programs
- Cooperative Programs
- Energy Programs

Rural Utilities Service Programs

- Water and Environmental Programs
- Electric Programs
- Telecom Programs



Community Facilities Programs

- Program can be used to fund a wide range of essential community facilities.
- Eligible applicants include Federally Recognized Tribes
- Project must be in eligible area—most Tribal Trust lands are eligible
- Direct Loans, Loan Guarantees and small grants
- Low interest, long term financing through the Direct Loan Program
 - Current interest rate is 3.75% through March 31,2024
 - Term of up to 40 years or useful life.
- TCU Initiative Grants for 1994 Land Grant Institutions
- CF Technical Assistance and Training Grants
- For details talk to a local community programs loan specialist



<https://www.rd.usda.gov/programs-services/all-programs/community-facilities-programs>

Homeownership for Individuals and Families

502 Direct Home Loan

- RD makes direct loan to new homebuyers for a home.
- Applicants must meet income eligibility requirements - low and very low income.
- Home must meet property requirements; and
- Home must be in eligible rural area—Tribal Trust lands are eligible.
- Applications accepted year-round.
- Benefits of program: fixed low interest rate— currently 4.625% and can be as low as 1% with subsidy, extended payback term (33-38 yrs.), no down payment required, lend up to 100% of value of home.



<https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans>

Homeownership for Individuals and Families

502 Guaranteed Home Loan

- Applicant/borrower works directly with approved guaranteed lender to obtain loan.
- Typical loan is 30 yr. terms with fixed interest rates.
- Applicants must meet income eligibility requirements—below moderate income by area.
- Home must be in an eligible rural area.
- Applications accepted year-round.
- Benefits of program: no down payment required, lend up to 100% of value of home, no maximum purchase price for a home, loan guaranteed by USDA 90%—attractive to lenders.



Rehabilitation Funding For Existing Homes

504 Loan & Grant Programs

- Loan Program: This program assists very-low-income homeowners with a loan to repair, improve or modernize their home.
 - Max. Loan: \$40,000
 - Interest Rate Fixed: 1% - Repayment over 20 years
 - Loans less than \$7,500 secured by note only
- Grant Program: Grants to individuals (62+) very-low-income homeowners to remove health and safety hazards in their home.
 - Max. Grant: 10,000
 - May submit applications year-round



<https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>

Rehabilitation Funding For Existing Homes

533 Housing Preservation Grant Program

- Grants for the repair or rehabilitation of housing occupied by low and very low-income people.
- Project must be in eligible rural area.
- Applications are accepted on annual basis through a Notice of Funding Availability published in the Federal Register.

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/housing-preservation-grants>



Rental Housing for Individuals and Families

Multifamily Housing Loan Guarantee Program

- Qualified private-sector lenders provide financing to qualified borrowers. Eligible borrowers include Federally recognized Indian tribes.
- Min. Term: 25 yrs.; Max Term: 40 yrs.; Interest rate fixed for life of the loan guarantee.
- Housing must be in eligible area—Tribal trust lands are eligible.
- Rent must be affordable (low and moderate income).
- Benefits: USDA guarantees up to 90% of loan (97% for non-profits)—attractive to lenders, cap on rent.

Direct Loans to Repair Existing Properties (515)

Farm Labor Housing Direct Loans and Grants (514/516)



<https://www.rd.usda.gov/programs-services/multi-family-housing-programs>

Rural Business Development Grant Basics

- RBDG is a grant program that supports:
 - **Capitalization of a revolving loan fund**
 - Technical Assistance
 - Feasibility Studies
 - Purchase of Real Estate (i.e. Business incubator)
 - Purchase of Equipment
- All assistance to a business is **indirect**
- Assistance must be provided to a “Small and Emerging Business”
 - *“Any private business which will employ 50 or fewer new employees and has less than \$1 million in projected gross revenues”*

www.rd.usda.gov/programs-services/rural-business-development-grants

Business and Industry Guaranteed Loans

“B&I” Purpose: To improve, develop or finance business, industry & employment and improve the economic & environmental climate in rural communities.

- Rural = 50,000 or less
- Federally Recognize Tribes are eligible applicants
 - Tribally owned businesses are eligible
 - Businesses owned by tribal members are eligible
 - Nonprofits, cooperatives and public bodies are eligible
- Most loan guarantees are \$10 million or less
- 80% Maximum Guarantee (with certain exceptions)
- Guarantee Fees & Equity Requirements
- Included under OneRD Loan Guarantee Program



<https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees>

Financing Water & Waste Disposal Infrastructure

Water & Waste Disposal Loan & Grant

- Funding for clean and reliable drinking water systems, waste disposal and storm water drainage for household and businesses in eligible areas.
- Project must be in eligible area - most Tribal Trust lands are eligible.
- Low interest loans available
 - Term of the loan: Useful life of the facilities financed up to 40 years
- If funds are available, a grant may be combined with a loan to keep user costs reasonable.
- SEARCH and Pre-development & Planning (PPG) Grants



Financing Water & Waste Disposal Infrastructure

Water & Waste Disposal Grants to Alleviate Health Risks “Native American 306c Set Aside”

- Funding for construction of basic water and/or waste disposal systems.
- Eligible applicants include Federally recognized Indian tribes.
- Project must be in eligible area - most Tribal Trust lands are eligible.
- Applicants must meet per capita income and unemployment rate guidelines.



Financing Water & Waste Disposal Infrastructure

Emergency Community Water Assistance Grants

- Water transmission line grants up to \$150,000 to construct waterline extensions, repair breaks or leaks in existing water distribution lines, and address related maintenance necessary to replenish the water supply
- Water source grants up to \$1,000,000 for the construction of new wells, reservoirs, transmission lines, treatment plants, and/or other sources of water

Rural and Alaska Native Villages Grants

- Program helps remote Alaska Native villages provide safe, reliable drinking water and waste disposal systems for households and businesses

Electric Programs

Electric Loans

- Electric Loans
- Rural Energy Savings Program
- PACE
- NewEra

High Energy Cost Grant Program

Contact:

- Electric General Field Representatives
- National Office

Additional information:

www.rd.usda.gov/programs-services/all-programs/electric-programs



ADDITIONAL RESOURCES

USDA Rural Development Tribal Relations Webpage

<https://www.rd.usda.gov/tribal-relations>

USDA Rural Development Summary of Programs

https://www.rd.usda.gov/sites/default/files/RD_ProgramMatrix.pdf

Contact Info

USDA Rural Development State Offices

www.rd.usda.gov/contact-us/state-offices

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Together, America Prospers



Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Federal Funding for Tribal Communities



Ken Wiseman

Management and Program Analyst
U.S. Department of Agriculture



Rural Utilities Service – Telecommunications Programs

Telecommunications Programs - General Info

- Funding to construct, expand, and upgrade broadband infrastructure, and increase access to distance learning and telemedicine.
- In rural areas with a population of 20,000 or less.
- Loans, Grants, and Loan/Grant combos.
- For-profit and non-profit entities, federally recognized Tribes, municipalities, cooperatives, institutions of higher education.
- Exclusively focused on rural and Tribal broadband.

Telecommunications Programs

1. **Distance Learning & Telemedicine Grant Program**
 2. **Community Connect Grant Program**
 3. **ReConnect Program**
 4. Broadband Technical Assistance
 5. Telecommunications Infrastructure Loan Program
 6. Rural Broadband Program
- *Special Authority: Substantially Underserved Trust Areas (SUTA)**

SUTA – Substantially Underserved Trust Areas

- Programs covered: Electric Loans, Telecom and Broadband Loans, Community Connect Grants, WEP Loans and Grants and High Energy Cost Grants:
<https://www.rd.usda.gov/about-rd/initiatives/substantially-underserved-trust-area-suta>
- **At the discretion of Administrator, RUS can modify certain loan terms or application requirements:**
 - Interest rates as low as 2%, extended amortization period, and/or priority processing
 - Waiver of certain documentation requirements regarding non-duplication of service
 - Waiver of matching funds or credit support requirements for loans
 - Providing the highest priority for funding to eligible projects that will serve trust areas

Distance Learning & Telemedicine Grant Program

Distance Learning & Telemedicine Grant Program

- **Purpose:** Equipment to deliver telemedicine service and distance learning curriculums in rural communities with a population of 20,000 people or less.
- **Funding Type:** Grants with 15% Matching Fund Requirement.
- **Eligible entities:** Federally recognized Tribes, nonprofits, for-profit businesses, consortia, institutions of higher education
- **Broadband Facilities:** Up to 20% of a grant can be used for broadband facilities that support distance learning or telemedicine

Distance Learning & Telemedicine Grant Program

Distance Learning

- Distance Learning means a telecommunications link to an end-user through the use of eligible equipment for the following purposes:
 - Provide educational programs, instruction, or information originating in one area, whether rural or not, to students and teachers who are located in rural areas; or
 - Connect teachers and students, located in one rural area with teachers and students who are located in a different rural area.

Distance Learning & Telemedicine Grant Program

Telemedicine

- Telemedicine is a telecommunications connection to an end-user through the use of eligible equipment which electronically links medical professionals at separate sites in order to exchange health care information in audio, video, graphic, or other format for the purpose of providing improved health care services primarily to residents of rural areas.
 - Benefits rural residents both in reduced travel and improved access to service.

Distance Learning & Telemedicine Grant Program - Eligibility

Eligible Grant Purposes *(See DLT Application Guide for details)*

- Acquiring, by lease or purchase eligible equipment.
 - If leased, the cost of the lease during the 3-year life of the grant is eligible.
 - Broadband facilities must be applicant owned & are limited to 20% of grant
- Acquiring instructional programming that is a capital asset (including the purchase or lease of instructional programming already on the market)
- Providing technical assistance and instruction for using eligible equipment. (category limited to 10% of grant)

Distance Learning & Telemedicine Grant Program - Eligibility

Ineligible Grant Purposes *(See DLT Application Guide for details)*

- Medical or educational equipment not having telemedicine or distance learning as its official function
- Electronic Medical Record Systems
- Salaries, administrative, operating, or recurring expenses (including recurring broadband connection fees)
- Application preparation costs
- Purchase of land, buildings, building construction, site development, destruction or alteration of buildings
- Any purpose not specifically contained in 7 CFR 1734.21

Distance Learning & Telemedicine Grant Program

Sources of Assistance

- Website: <https://www.rd.usda.gov/programs-services/telecommunications-programs/distance-learning-telemedicine-grants>
- Application Guide: Updated for each round of funding and posted to the website
- Contact Us: <https://www.usda.gov/reconnect/contact-us>

Community Connect Grant Program

Community Connect Grant Program

- **Purpose:** Construction and expansion of broadband service in rural communities with a population of 20,000 people or less, where broadband service **does not** currently exist.
 - Must focus on a single community.
 - Must have a community center.
 - Can cover the cost of providing broadband service free of charge for 2 years.
 - Less than 10% of the grant amount or up to \$150,000 may be used for the towards a community center that provides online access to the public.
- **Funding Type:** Grants with 15% Matching Fund Requirement.
- **Eligible entities:** Federally recognized Tribes, nonprofits, businesses, coops, etc.

Community Connect Grant Program - Eligible Applicants

- An incorporated organization,
- An Indian Tribe or tribal organization, as defined in 25 U.S.C. 450b(e).
- A state
- A local unit of government, or
- A cooperative, private corporation or limited liability company organized on a for-profit or not-for-profit basis.

Individuals and Partnerships are not Eligible.

Applicants must have the legal capacity and authority to apply for funding and enter into a contract with RUS. Applicants must have the legal capacity to own and operate a broadband system.

Community Connect Grant Program - Eligible Project

To be eligible for a Community Connect grant, the Project must:

- Serve a Proposed Funded Service Area (PFSA) in which Broadband Service does not exist;
- Offer service at the Broadband Grant Speed to all residents and business customers within the PFSA;
- Offer free service at the Broadband Grant Speed to all Essential Community Facilities (ECFs) located within the PFSA for at least 2 years starting from the time service becomes available to each ECF; and
- Provide a Community Center with at least two Computer Access Points and wireless access at the Broadband Grant Speed, free of all charges to users for at least 2 years and is open and accessible to area residents before, during and after normal working hours and on Saturday and/or Sunday.

Community Connect Grant Program - Eligible PFSA

Proposed Funded Service Area (PFSA) means the contiguous geographic area within an eligible Rural Area in which the applicant proposes to provide service at the Broadband Grant Speed

Rural Area means any area, as confirmed by the latest decennial census of the Bureau of the Census, which is not located within:

- A city, town, or incorporated area that has a population greater than 20,000 inhabitants; or
- An urbanized area contiguous and adjacent to a city or town that has a population of greater than 50,000 inhabitants. For purposes of the definition of rural area, an urbanized area means a densely populated territory as defined by the US Census Bureau.

Community Connect Grant Program - Eligible PFSA (Cont.)

Broadband Service cannot exist in any portion of an eligible PFSA.

Applicants should use all available resources to determine if Broadband Service exists, including: FCC data (<https://broadbandmap.fcc.gov> or <https://www.fcc.gov/reports-research/maps>),

Information on areas served by existing RUS borrowers and grantees

<https://rd.usda.gov/programs-services/all-programs/telecommunications-programs/telecom-maps>

View service provider websites and contact local service providers

*** A Public Notice Filing will be published on all applications for service provider comment. All information will be independently verified by RUS***

Community Connect Grant Program

Sources of Assistance

- Website: <https://www.rd.usda.gov/programs-services/telecommunications-programs/community-connect-grants>
- App Guide: Updated for each round of funding and posted to the website
- We are accepting applications until February 20th for this program.

ReConnect Program

ReConnect Program

- **Purpose:** Construction and expansion of broadband service in rural communities with a population of 20,000 people or less, where sufficient broadband access is not available to at least 90% of the households.
- **Funding Type:** Direct loans, grants, and loan/grant combinations. Grants have a 25% matching requirement*.
- **Eligible entities:** Federally recognized Tribes, nonprofits, businesses, coops, etc.

ReConnect Program

Sources of Assistance

- Website: <https://www.usda.gov/reconnect>
- Application Guide: Updated for each round of funding and posted to the website
- Contact Us: <https://www.usda.gov/reconnect/contact-us>
- Webinars and workshops: <https://www.usda.gov/reconnect/events>

Broadband Technical Assistance (BTA)

Broadband Technical Assistance - Introduction



Broadband Technical Assistance (BTA) provides financial assistance to eligible entities to receive or deliver broadband technical assistance and training and to support the expansion or development of broadband cooperatives.

Broadband Technical Assistance - Funding Vehicle

- **Cooperative Agreement** is the instrument used to fund the support of RD's goals of increasing rural economic growth. In a cooperative agreement, federal employees participate more closely in project activities, often working side-by-side with the cooperator.
- The federal awarding agency (USDA Rural Development), a recipient (a pass-through entity), and a subrecipient.
- A cooperative agreement differs from a grant in that it allows the awarding agency to be substantially involved in carrying out activities.

Broadband Technical Assistance - Funding Vehicle (cont.)

- The proposed project must include a component that allows for active participation and substantial involvement by RD in the applicant's project proposal.
- Examples of measurable substantial involvement include, but are not limited to the following:
 - Joint convenings of community members, partners, and stakeholders
 - Joint delivery of training for RD programs
 - The development of training sessions and outreach materials
 - Joint efforts to form new broadband cooperatives and support existing cooperatives efforts to expand broadband service into rural areas.

Broadband Technical Assistance

Sources of Information

- Website: <https://www.rd.usda.gov/programs-services/telecommunications-programs/broadband-technical-assistance-program>
- Application Guide posted to the website
- Contact Us: <https://www.usda.gov/reconnect/contact-us>
- Webinars and workshops will be posted to the website

Key Considerations for Tribal Applicants

ReConnect Program Tribal Considerations

- **Vital to coordinate with Tribes early in the application process in order to ensure ample time to obtain the appropriate tribal certification.**
- If service is being proposed on or crossing tribal land, a certification from the proper tribal official stating that they are in support of the project and will allow construction to take place on tribal land **is required**. The certification must:
 - Include a description of the land proposed for use as part of the proposed project;
 - Identify whether the land is owned, held in Trust, land held in fee simple by the Tribe, or land under a long-term lease by the Tribe;
 - If owned, identify the landowner; and
 - Provide a commitment in writing from the landowner authorizing the applicant's use of that land for the proposed project
- Any application that does not provide a certification to provide service on the tribal lands identified in the PFSA will not be considered for funding.

ReConnect Program Tribal Considerations (Cont.)

- **Tribal Government Resolution of Consent/Certification**
 - Pursuant to 7 CFR 1740.60(d)(19), a certification from the appropriate tribal official is required if service is being proposed over or on tribal lands. The appropriate certification is a Tribal Government Resolution of Consent. The appropriate tribal official is the Tribal Council of the Tribal Government with jurisdiction over the tribal lands at issue.
 - Any applicant that fails to provide a certification to provide service on the tribal lands identified in the PFSA will not be considered for funding.

ReConnect Program Tribal Considerations (Cont.)

- Considerations specific to supporting Tribes in the funding announcement for a program
 - Scoring that included points earned if the awardee is a Tribe, Alaska Native Corporation, Alaska Native Tribal Government or was serving lands controlled by these groups.
 - Types of grants that specifically supported Tribal governments and Alaska Native Corporations.
- **NOTE: Rules can change with each round of funding and applicants should closely study the funding announcement for each round of funding provided by each program.**

Key Program Considerations

Application Pro-Tips

1. Build a strong working relationship with your General Field Representative
2. Don't be shy! If you have a question or concern, reach out and schedule a meeting with RUS staff and leadership ASAP
3. Attend the USDA Telecom Program webinars and workshops
4. Look for opportunities to leverage other federal funding and identify early what can, and what can't, be used as non-federal match

Contact Rural Utilities Service

47 State Offices

400+ Area Offices

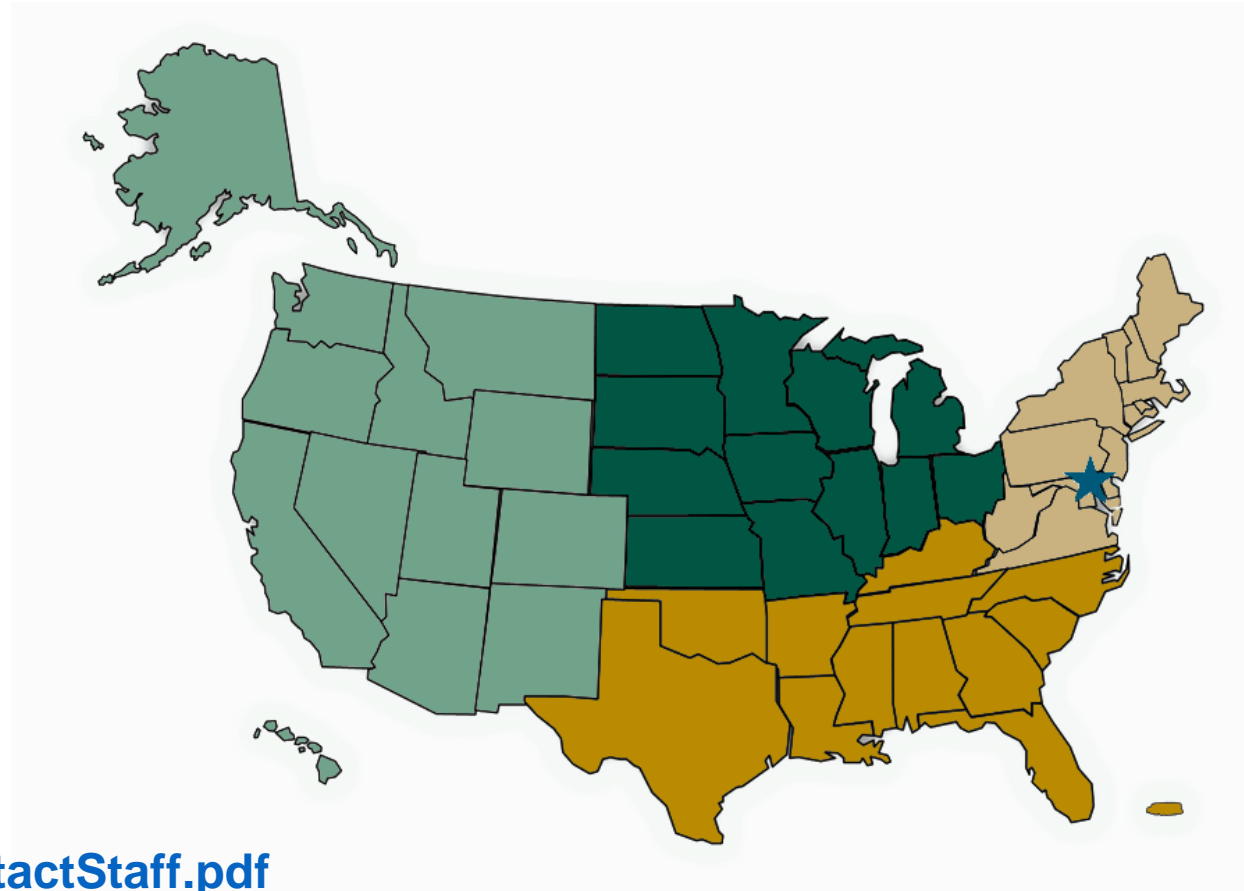
1 National Office in DC

Contact your General Field
Representative (GFR)

<https://www.rd.usda.gov/contact-us/telecom-gfr>

National Office Telecom Staff

https://www.rd.usda.gov/sites/default/files/UTP_ContactStaff.pdf



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Rural Development | Telecommunications Program
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Federal Funding for Tribal Communities



Onna LeBeau

Director, Office of Indian Economic Development
U.S. Department of the Interior

Office of Indian Economic Development

Division of Economic Development Grant Programs

Supporting the Economic Future of Indian Country



Office of Indian Economic Development (OIED)

- Housed within DOI's Assistant Secretary - Indian Affairs
- **Vision:** For American Indian/Alaska Native communities to achieve self-determination through economic endeavors.
- **Mission:** The Office of Indian Economic Development supports American Indian/Alaska Native communities by providing access, awareness, and utilization of financial resources and technical assistance options for economic development.



Office of Indian Economic Development

Comprised of three divisions:
the Division of Economic Development (DED)
the Tribal Electrification Program, and
The Division of Capital Investment (DCI).



Onna LeBeau (Omaha Tribe of Nebraska)
Director
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For more information about our programs, please visit our OIED website:

[Office of Indian Economic Development | Indian Affairs \(bia.gov\)](https://www.bia.gov/oied)

Division of Economic Development-Grants

Economic Development Specialist Team

- Conducts grant program outreach
- Assists non-awarded Tribes
- Collaborates with Federal agencies and Tribal organizations
- Prepares ad-hoc studies and reports on policy and programs



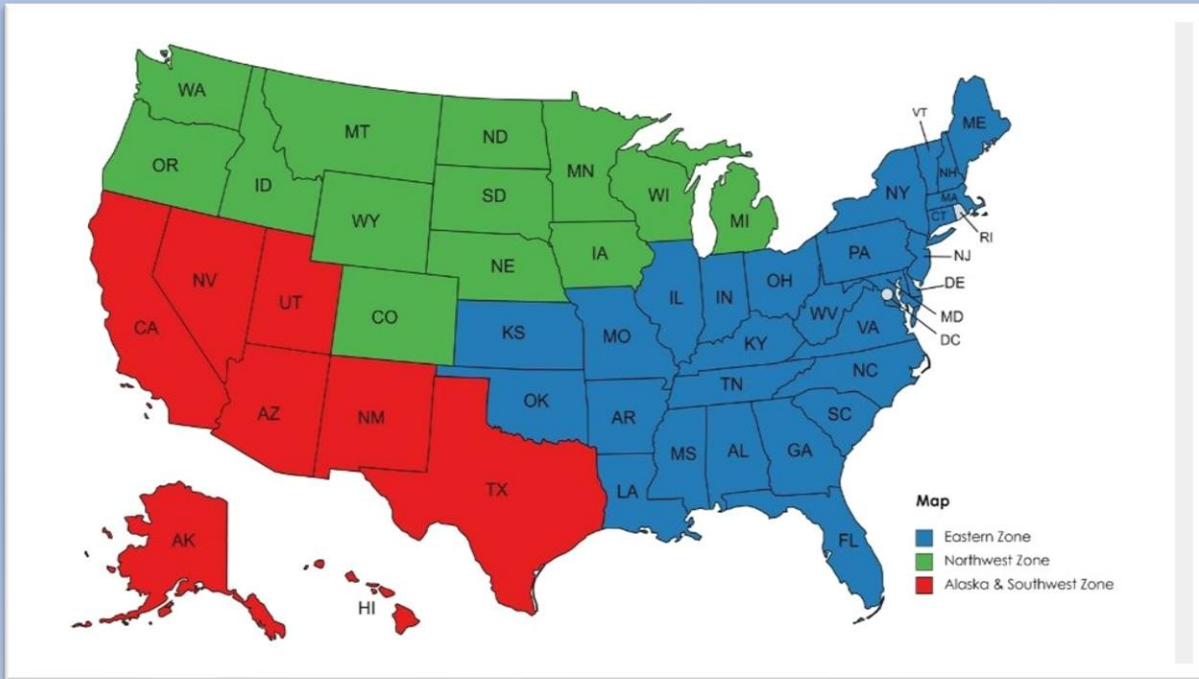
K. Denise Litz, M.A. (Tuscarora Nation)
Chief - Division of Economic Development
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Grants Management Team

- Facilitates and manages all OIED grant programs
- Point of contact for grantees and interested groups on OIED grant management

DED Economic Development Specialist Team

Regional Zones



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The NATIVE Act: Native American Tourism and Improving Visitor Experience Act (Public Law 114-221)

PURPOSES

- Establish a more inclusive U.S. tourism strategy that will expand economic opportunity to Native communities, create jobs, and elevate living standards.
- Leverage tourism to achieve sustainable growth and economic development in Native communities, increase tourism capacity, and spur important infrastructure development.
- Strengthen and improve self-determination and self-governance capabilities in the Native American community to promote greater self-sufficiency.
- Increase coordination and collaboration between federal tourism assets to support Native American tourism and the development of technologically innovative projects that will incorporate recreational travel and tourism information and data from federal agencies.
- Grow heritage and cultural tourism opportunities throughout the U.S. by showcasing the diversity and continuing vitality of U.S. indigenous cultures.



NATIVE ACT IMPLEMENTATION



Since 2019, the Office of Indian Economic Development has implemented the following tribal tourism projects:

- 1) **Cooperative agreement/Memorandum of Understanding-AIANTA**
- 2) **Tribal Tourism grants**-focused on feasibility studies and business plan development and other tourism related projects.
- 3) **Technical Assistance** supporting grant pre-application training, webinars for business development, application review system, and support for Office of Native Hawaiian cultural preservation grants
- 4) **Indigenous Collaboration of the Americas**-An ongoing network of international tourism indigenous leaders developing online marketplace for indigenous tourism suppliers and buyers supporting Indigenous tourism.
- 5) **Office of Native Hawaiian Relations** - cultural preservation grants located in Hawaii.

<https://www.bia.gov/information-detail/current-indigenous-tourism-projects>

Opening Spring 2024: Tribal Tourism Grant Program

- The TTGP funds support Federally-Recognized Tribes and Tribal Organizations in hiring consultants to conduct tourism feasibility studies or develop tourism business plans.
- 2024 updates: Restructured NOFO to support a multi-year term (2 years) with two tiers: Feasibility studies/business plan development and Tourism “start up” funds
- NOFO and grant application to be available late spring 2024 on [grants.gov](https://www.grants.gov)



Woksape Cultural Tourism and Food Sovereignty Technical Assistance

DED's Woksape grant funded group trainings and one-on-one assistance to Tribal communities on entrepreneurship, Tribal agriculture and food, cooperative marketing, cultural tourism, and value-added opportunities.



Native Act Success Stories

- FAST Blackfeet formed a cooperative for a group of women who grow and process a line of indigenous teas that is sold regionally, including at nearby National Parks.
- FAST Blackfeet, Nakoda Aahniih EDC, Sitting Bull College Visitor Center, Standing Rock CDC, and Turtle Mountain Entrepreneurial Center received funding from other sources to move forward with food sovereignty ventures developed during the Woksape, Inc. program.
- FAST Blackfeet and Standing Rock CDC are developing certified commercial kitchens.

Visit the [2022 NATIVE Act Congressional Report](#) for more details or our OIED success story page [Success Story featuring Strongbow Strategies](#)

***Closed* Grant Opportunities**

Indian Business Incubator Program (IBIP)

Grant Supports business incubators that serve entrepreneurs (start-up and early-stage businesses) who will provide products or services to tribal reservation communities.

National Tribal Broadband Grant (NTBG)

Tribes can conduct feasibility studies to explore the possibility of developing or extending broadband services in their communities.



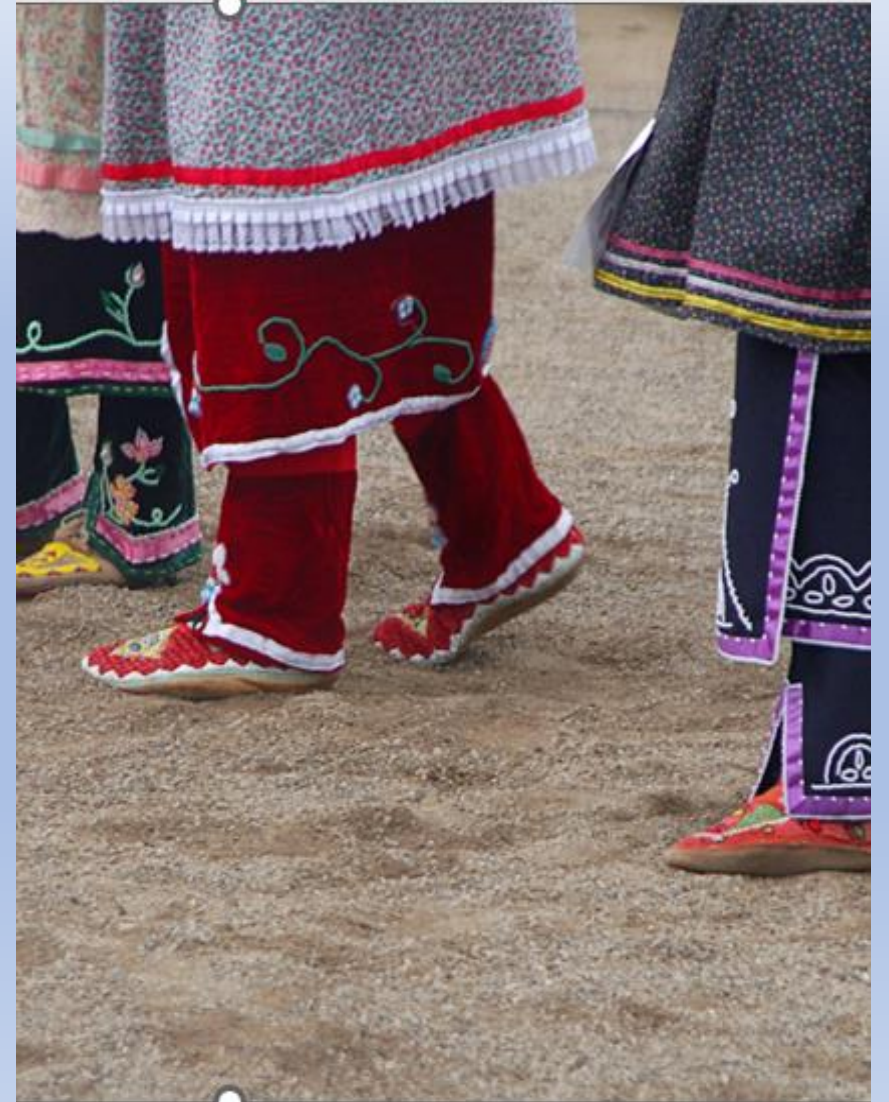
Closed Grant Opportunities (Cont.)

Native American Business Development Institute (NABDI)

Funds Federally-Recognized Tribes to hire consultants and conduct economic development feasibility studies or develop business plans.

More information about all our grant programs, including list of grantees and a short project description, can be found on our OIED website:

[Division of Economic Development | Indian Affairs \(bia.gov\)](https://www.bia.gov)



NABDI Feasibility Study Examples

Seneca Tribe – White Corn Distribution

Catawba Indian Nation - Industrial Park Development

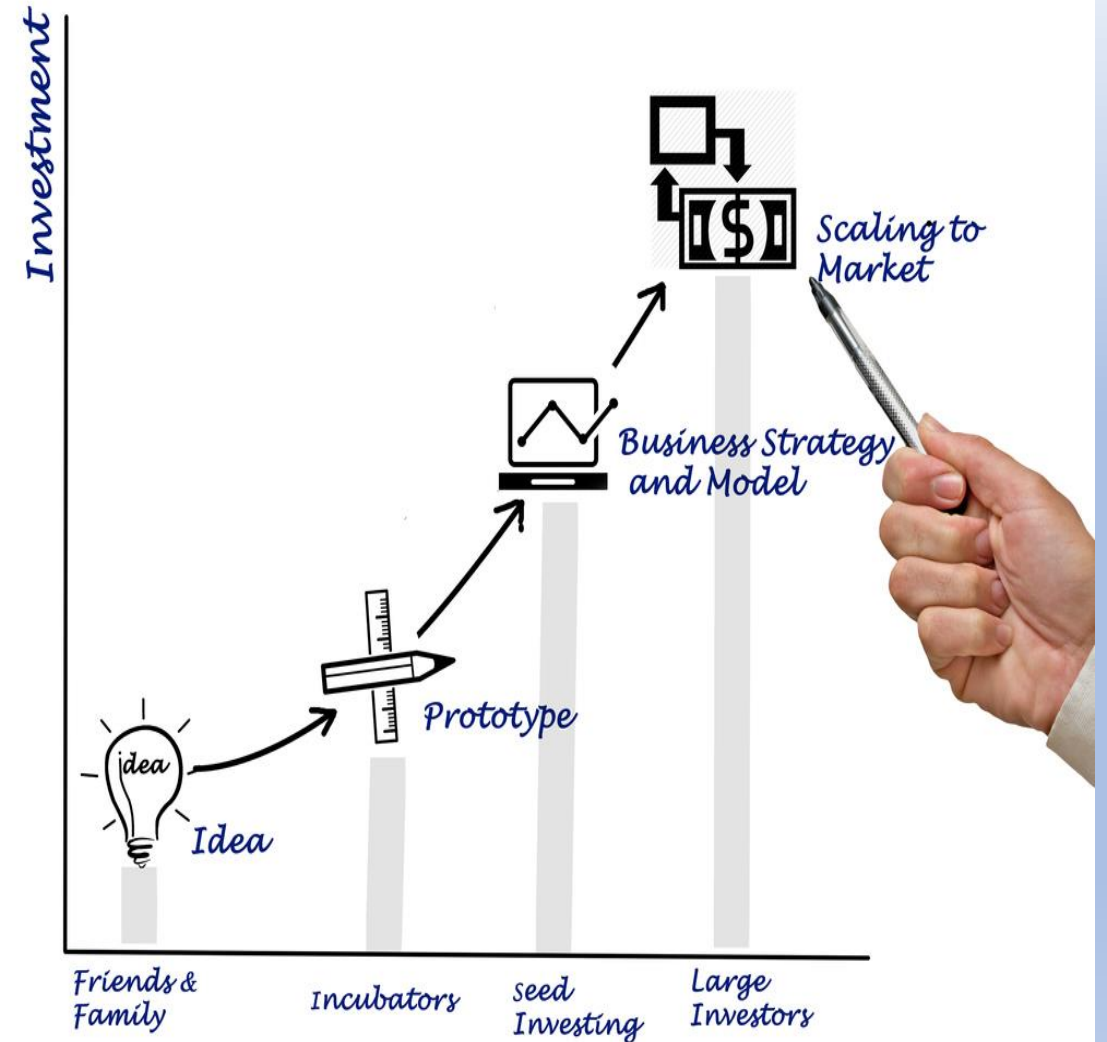
Hualapai Tribe - Mini-Mart Truck Stop at Grand Canyon

St. Regis Mohawk Tribe - Property Development, repurpose of a Dam Facility

Angoon Community Association - Wood Products Development/Business

Kalispel Tribe of Indians - Pet Boarding and Daycare Business

Nez Perce Tribe - Manufacturing Facility Development



NABDI Grant Success Story

Hydaburg Cooperative Association (the tribe) was awarded **\$30,000** to conduct a feasibility study for a café/laundromat.

The completed study was then used, in part, to secure a **\$600,000** Housing and Urban Development Indian Community Development Block Grant (HUD-ICDBG) to construct the café/laundromat.



How to Apply for OIED Grants

All OIED grant applications are accepted via www.grants.gov.

Register with Grants.gov to receive automatic notifications when OIED grants open for applications:
grants.gov/web/grants/register.html

For information on how to apply for grants in Grants.gov, visit:
<https://www.grants.gov/help/html/help/Applicants/HowToApplyForGrants.htm>.



Department of the Interior – Indian Affairs
Office of Indian Economic Development
Tribal Electrification Program (TEP)
Inflation Reduction Act Program Plan



Tribal Electrification Program Overview



\$150 million total - \$145.5 million for programs and \$4.5 million for administration

- The program will coordinate financial and technical assistance to Tribes to increase the number of Tribal homes with zero emission electricity.
- Recognizing the need for electrification across Indian Country is significant, and each Tribe has its own energy and electrification related needs and implementation capacity, this program will meet the unique needs of individual Tribal communities.
- Funding will be awarded through a proposal process to be deployed via PL-638.
- Criteria to make awards will vary based on the categories of capability to implement and parameters will be determined based on need and project readiness. Time for feasibility studies prior to project start will be accepted.

Anticipated Award Size and Funding Amount

- Anticipated Number of Awards 5-50
- Anticipated Award Size \$250,000 - \$20M
- Total Anticipated Fed Share \$145.5M
- Anticipated Applicant Share \$0
- The pre-application deadline is 9/18/2023
- The final deadline, for those invited to submit a full application/proposal is 12/22/2023.
- The program has recently hired a new Program Manager position.



Nyá:wę! Thank you!

Please visit our website to learn more about OIED's resources:

Division of Economic Development: www.bia.gov/ded

OIED home page: www.bia.gov/as-ia/ied





Federal Funding for Tribal Communities



Zakaria Shaikh

Consultant
U.S. Department of the Treasury

State Small Business Credit Initiative (SSBCI)

SSBCI Tribal Government Overview

February 13, 2024



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Agenda

- About SSBCI
- SSBCI Capital Programs
- Tribal Government Applications
- Consortia
- Preliminary Observations



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Overview

- ▶ Subtitle C of Title III of the [American Rescue Plan Act of 2021](#) (ARPA) reauthorizes and amends the [Small Business Jobs Act \(SBJA\) of 2010](#), which established the State Small Business Credit Initiative (SSBCI) Program.
- ▶ ARPA provides a combined \$10 billion in funding to SSBCI to assist states, the District of Columbia, territories, and Tribal governments (Eligible Jurisdictions) in addressing the economic fallout of the pandemic and lay the foundation for a strong and equitable recovery by providing direct support to jurisdictions for programs that increase access to capital for small businesses.
- ▶ The \$10 billion in SSBCI funding includes the following additional allocations to Eligible Jurisdictions:
 - \$500 million to Tribal Governments to support small businesses
 - \$1.5 billion to support business enterprises owned and controlled by socially and economically disadvantaged individuals (SEDI)
 - \$1 billion for an incentive allocation to jurisdictions that demonstrate robust support for business enterprises owned and controlled by SEDI
 - \$500 million to support very small businesses
 - \$500 million to carry out technical assistance



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What is SSBCI?

▶ SSBCI provides Eligible Jurisdictions funding for:

- ✓ Small business financing programs, which include capital access programs, loan participations, loan guarantees, collateral support, and venture capital programs.
- ✓ These types of programs also include those that support SEDI-owned and controlled businesses and very small businesses; and
- ✓ Technical assistance in the form of legal, accounting, and financial advisory services to small businesses applying for support under SSBCI capital programs and other government programs.

▶ Eligible Jurisdictions direct the capital programs within broad Federal parameters

- ✓ For Other Credit Support Programs (OCSPs):
 - Small businesses receiving support must have fewer than 750 employees
 - Each loan/investment cannot exceed \$20M and the OCSP must target transactions with an average size of \$5M or less
- ✓ For Capital Access Programs (CAPs):
 - Small businesses receiving support must have fewer than 500 employees
 - Each loan cannot exceed \$5M
- ✓ Lenders/investors must have a meaningful amount of their own capital at risk
- ✓ Approved programs of the eligible jurisdiction must demonstrate a reasonable expectation of 10:1 leverage overall



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Why SSBCI?

- ▶ **Small businesses face barriers to securing financing in the private market which include:**
 - Lack of collateral
 - Short credit or operating history
 - Loan requests that are for amounts that are too small for many private lenders
 - COVID-19 impacts on revenues and supply chain disruptions
 - Located in an underserved community
 - Seeking scarce early-stage equity capital
- ▶ **SSBCI financing programs provide jurisdictions with a flexible and targeted way to spur private sector lending and investing in small businesses.**
- ▶ **SSBCI financing programs provide targeted support to small businesses through leveraging jurisdiction-specific knowledge of local business needs, leveraging responsible local financing partners, and complementing existing SBA, USDA, EDA, state, and local programs as long as the SSBCI capital is for a different purpose.**
 - For example, SSBCI allows jurisdictions to provide credit enhancements on loans to nonprofit organizations that are not available under SBA loan guarantee programs.



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Tribal Government Applications

	Count	Dollars (millions)
Tribal Government – Individual Applications	101 (24% of NOIs)	\$361 (51% of NOIs)
Tribal Government - Consortia Applications	7, representing 183 Tribal Governments (44% of NOIs)	\$227 (32% of NOIs)
Total Tribal Government Applications	108, representing 284 Tribal Governments (68% of NOIs)	\$589 (83% of NOIs)

Tribal Government Applications - Programming

Program Type	Count	Dollars (millions)
CAP	4	\$14
OCSP - Collateral Support Program	24	\$58
OCSP - Loan Guarantee Program	17	\$101
OCSP - Loan Participation Program	69	\$207
OCSP - Equity Capital Program (Direct)	22	\$123
OCSP - Equity Capital Program (Funds)	10	\$74
OCSP – Other	8	\$10
Totals	154	\$589

Tribal Government Applications - Consortia

Burns Paiute Tribe

- *Affiliated Tribes of Northwest Indians Economic Development Corporation*
- \$21 million allocation
- 24 Tribal Governments
- Arizona; California; Idaho; Oregon; Washington

Program Type	Dollars (millions)
OCSP - Loan Guarantee Program	\$2
OCSP - Loan Participation Program	\$19
Totals	\$21

Tribal Government Applications - Consortia

Little Shell Tribe of Chippewa Indians of Montana

- *Native American Development Corporation (Native CDFI)*
- \$6 million allocation
- 6 Tribal Governments
- Alabama; Alaska; Arizona; Arkansas; California; Colorado; Connecticut; DC; Delaware; Florida; Georgia; Hawaii; Idaho; Illinois; Indiana; Iowa; Kansas; Kentucky; Louisiana; Maine; Maryland; Massachusetts; Michigan; Minnesota; Mississippi; Missouri; Montana; Nebraska; Nevada; New Hampshire; New Jersey; New Mexico; New York; North Carolina; North Dakota; Ohio; Oklahoma; Oregon; Pennsylvania; Rhode Island; South Carolina; South Dakota; Tennessee; Texas; Utah; Vermont; Virginia; Washington; West Virginia; Wisconsin; Wyoming

Program Type	Dollars (millions)
OCSP - Collateral Support Program	\$1
OCSP - Loan Participation Program	\$5
Totals	\$6

Preliminary Observations

- As of December 7, 2023, 33 applications totaling over \$159 million and representing 63 Tribal governments have been approved by Treasury.
- At least a 1/3 of the Tribal government applicants are partnering with Native CDFIs to implement a range of lending programs
- Some Tribal governments envision SSBCI implementation leading to the creation of new CDFIs

Case Study 1: Affiliated Tribes of Northwest Indians Economic Development Corporation

Joint application with 25 Tribes; \$22.9 million SSBCI allocation

- Loan Participation for Tribal Entrepreneurs program, with an allocation of up to \$7.6 million, will provide companion loans to Native American-owned and -led small businesses. These loans aim to attract private lending dollars, providing capital to grow the businesses as well as building the capacity of partner lenders to lend in Tribal Lands.
- The Loan Participation Program for Tribal Bridge Financing Projects, with an allocation of up to \$12 million, is designed to provide pre-development capital for Tribal enterprises in the form of companion loans. The program will align with the ATNI-EDC's long-term economic development goals by giving special consideration to projects in the clean energy sector or to projects that help navigate climate change challenges.
- The Loan Guarantee Program, with an allocation of \$2.2 million, has a specific focus: to increase lending in Tribal Lands. The program guarantees new credit extended by regulated lenders with the goal of encouraging traditional financial institutions to underwrite more loans with Tribal enterprises and entrepreneurs in Tribal communities.

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Case Study 2: The Ninilchik Village Tribe



\$689,038 SSBCI allocation

- Tribal enterprise Tuyan LLC is a joint venture between the Ninilchik Village and the Cook Inlet Tribal Council, Inc. (CITC).
- Tuyan is a contracting company that provides geophysical engineering services.
- As a Tribal enterprise, revenue earned by Tuyan is used to support Ninilchik's workforce development, youth education, addiction and recovery support, and family services.
- The Tribe's allocation will be committed to Tuyan and will leverage private funds acquired through the Tribe and CITC's other commercial activity. The investment will be provided as an equity instrument.

Thank you

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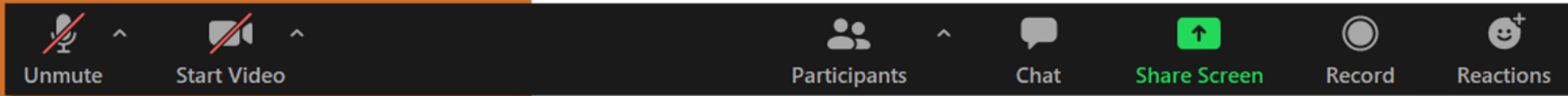
Ron Kelly, Outreach Lead, SSBCI
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Audience Questions



Submit your questions by
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Intro Bond Finance WebCourse

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Advanced Bond Finance WebCourse

Wednesday & Thursday, March 6-7, 2024 / 12:00 PM – 5:00 PM Eastern

Contact Us



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