

**NATIVE AMERICAN LENDING STUDY/  
ACTION PLAN REGIONAL REPORT**

# Alaska Region Workshop

November 15-16, 1999  
Anchorage, Alaska

Sponsored by  
Community Development Financial Institutions Fund  
U.S. Department of Treasury  
And  
Alaska Village Initiatives





**THE COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND  
DEPARTMENT OF THE TREASURY**

**NATIVE AMERICAN LENDING STUDY/ACTION PLAN**

**OVERVIEW**

This report summarizes the proceedings of the regional workshop conducted by the CDFI Fund in association with regional sponsoring Native organizations. The report also provides highlights of the study, the related CDFI Fund mission, the regional workshop process, affected stakeholders and a profile of participants. The results of the workshop are organized according to the major building blocks of the workshop agenda (also included) and accurately represents the wide range of issues, strategies and proposed actions that were developed through break-out teams of involved participants and stakeholders.

**PURPOSE OF THE STUDY**

The Native American Lending Study/Action Plan was authorized in the CDFI Fund's enabling legislation and requires the Fund to investigate and make recommendations to Congress and the President to eliminate barriers to private sector lending and investment on Native American Reservations and other land held in trust by the United States.

**SCOPE OF REGIONAL REPORT**

This report includes the following major sections:

- Native American Lending Study – An overview of the purposes of the study, a certification of authenticity of the contents and recognition of the co-sponsoring and supporting agencies.
- CDFI Fund Mission and Study Mandate – Summary of the overall CDFI Fund mission and outline of the major requirements established by Congress in Public Law 103-325.
- Workshop Process and Stakeholders – A summary of the process and principles that drive the workshop approach, as well as a listing of the major stakeholders involved in and affected by the proceedings of this report.
- Definitions – Definitions of terms used in defining barriers, impacts, strategies and actions as well as the responsibility and time frame codes used for the action planning step in the workshop process.
- Workshop Participants – A summary of the breakdown of the major types of stakeholders involved in the workshop.



- Workshop Agenda – The agenda for the two day session, noting the emphasis on team break-out sessions and presentations for maximum interaction among stakeholders, sharing of ideas and concerns, and bottom up planning on solutions to overcome identified barriers.
- Issues, Ideas and Remarks – Selected quotes from the court reporter transcript that represent the voices and visions of participants during the presentation segments of the workshop.
- Barriers and Impacts by Teams – A listing of the complete range of barriers and their related impacts developed by teams during the initial break-out sessions.
- Top Five Priority Barriers by Teams – The rank order priority barriers established by each team after reviewing and rating the entire range of barriers and impacts identified in the previous section.
- Priority Barriers and Their Impacts – A summary of the related impacts for each of the rank order priority barriers identified by each of the teams.
- Team Strategies and Actions – The strategies and action plans developed by the teams for each of the top five priority barriers. The action plans include identification of responsible parties and implementation timeframes.
- Participants – A list of workshop participants and their organizations.

## **DISCLAIMER**

The contents of this report represents the recorded results of regional workshop proceedings. Materials in this report are derived from professional court reporter transcripts of proceedings, as well as presentation materials (flipcharts) prepared by workshop participants. As such, it is an authentic summary of participant issues and ideas and does not represent the policy or position of the U.S. Department of the Treasury.

## **CREDITS**

The CDFI Fund expresses its deepest appreciation to the Alaska Native Initiatives without whose extensive efforts this regional workshop would not have been possible.

## **WORKSHOP FACILITATOR**

Charles W. Johnson, The Johnson Strategy Group, Inc.



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# INTRODUCTION

## CDFI FUND MISSION

The Community Development Financial Institutions (CDFI) Fund mission is to promote access and local economic growth by directly investing in and supporting community development financial institutions (CDFIs) and expanding financial service organizations' lending, investment, and service within under-served markets.

## NATIVE AMERICAN LENDING STUDY MANDATE

Public Law 103-325-SEPT. 23, 1994 (108 STAT. 2187)

SEC.117.(c) Native American Lending Study –

(1) In General. – The Fund shall conduct a study on lending and investment practices on Indian Reservations and other land held in trust by the United States. Such study shall –

(A) identify barriers to private financing on such lands; and

(B) identify the impact of such barriers on access to capital and credit for Native American populations.

(2) Report. – Not later than 12 months after the date on which the Administrator is appointed, the Fund shall submit a report to the President and the Congress that-

(A) contains the findings of the study conducted under paragraph (1);

(B) recommends any necessary statutory and regulatory changes to existing Federal programs; and

(C) makes policy recommendations for community development financial institutions, insured depository institutions, secondary market institutions and other private sector capital institutions to better serve such populations.

## WORKSHOP PROCESS

To assist in completing the study, the Fund is developing strategies and action plans to address key financing barriers and their impacts. These are being developed through thirteen regional workshops and one round table workshop in Washington, D.C. The regional workshops have the following major features:



1. Invitation to key stakeholders, including Native American organizations and populations, private for-profit and not-for-profit financial institutions, Federal financial regulatory agencies, and State/local agencies involved in the financing and economic development arena.
2. Workshops considered all types of lending and investing.
3. Ninety percent of the workshop involved break-out sessions where participants defined barriers, their impacts, strategies and action plans. Participants were encouraged to define solutions and strategies, not just problems and barriers.
4. Complete recording of results using professional court reporters and flipchart summaries of break-out sessions deliberations.
5. Maximum face-to-face networking among participants, resulted in two-way education and built a foundation for future partnerships.
6. Results and relationship development are expected to have a “shelf-life” beyond the workshops and reports to Congress and the White House.

## **STAKEHOLDERS**

- U.S. President
- U.S. Congress
- Tribes, Native American and Alaska Native Organizations
- Alaska Native Entrepreneurs
- Not-for-Profit Organizations
- Federal Financial Regulatory Agencies
- Federal Agencies
- Financial Institutions
- Secondary Market Organizations
- State Agencies
- Alaska Regional Native Corporations

## **PARTICIPANT STATISTICS**

Of the 77 participants attending the workshop:

- 42 were Alaska Native
- 12 were from the private sector
- 23 were from the Federal, public, not-for-profit or educational sectors





## DEFINITIONS OF TERMS

The following definitions were used by workshop participants and apply to this report:

**Barrier** Any impediment to lending and investment practices on Alaska Native Villages and other land held in trust by the United States or Native corporation lands. Barriers occur in a variety of forms, including Tribal, private sector, not-for-profit, State, Federal and regulatory settings.

**Impact** The effects on Alaska Native populations on the inability to gain access to credit or capital for many types of financing or lending purpose. Each barrier can have more than one impact.

**Priority** The top five barriers in rank order with 1 being the highest priority.

**Strategy** A well thought out course of action to be taken to remove barriers and minimize their impacts. Strategies are generally longer term, involve a variety of resources and move toward measurable results. Each priority barrier can have more than one strategy.

**Action** The implementation of a strategy, having an outcome, a responsible party and a schedule for completion.

**Responsibility** The party or parties accountable for completing an action. For the purposes of this report, the following responsibility parties are used:

- AIDEA - Alaska Industrial Development and Export Authority
- ASNDR - Alaska State Department of Natural Resources
- ANSCA - Alaska Native Settlement Claims Act
- ATTC - Alaska Technology and Transfer Center
- AVI - Alaska Village Initiatives
- DCED – State of Alaska Department of Community and Economic Development
- Federal Agency (SBA, BIA, CDFI Fund, HUD, etc.)
- Federal Regulatory Agency (Federal Reserve System, Office of Thrift Supervision, FDIC, etc.)
- Financial Institution (commercial bank, credit unions, savings & loan, etc.)
- Other (specify)
- State of Alaska Department of Community and Economic Development
- State Entity (State government, State Financing Authority, etc.)
- U.S. Congress
- U.S. President

**Time Frame** Time frames are as follows:

- Short term or up to 1 year
- Medium term or from 1 to 5 years
- Long term or 6 plus years





**WORKSHOP AGENDA**  
**CDFI FUND NATIVE AMERICAN LENDING STUDY/ACTION PLAN**  
**ALASKA REGION WORKSHOP**  
**Anchorage, Alaska**  
**November 15-16, 1999**

This agenda is not designed as a conference or panel of speakers, but a workshop where participants, through facilitated work groups, will identify barriers to accessing capital and credit in Alaska Native Communities, describe the impacts of such barriers, and create strategies and action plans to overcome barriers.

Monday, November 15

- 7:45 A.M. Continental Breakfast
- 8:30 Opening Prayer, Greeting and Remarks
- 8:45 Welcome and CDFI Fund/Process Overview – Rodger Boyd, Program Manager, CDFI Fund
- 9:15 Workshop Ground Rules and Formats – Lead Facilitator
- 9:45 Team Break-out No. 1: Identification of Barriers, Impacts and Priorities
- Noon Lunch (Provided by the CDFI Fund)
- 1:00 P.M. Team Presentations of Barriers, Impacts and Priorities
- 2:15 Guidelines for Developing Strategies
- 2:30 Break
- 2:45 Team Break-out No. 2: Strategies Development
- 5:00 Adjourn

Tuesday, November 16

- 7:45 A.M. Continental Breakfast
- 8:30 Opening-Recap from Day One – Rodger Boyd, Program Manager, CDFI Fund
- 8:45 Continue Team Break-out No. 2: Strategies Development
- 9:45 Team Presentations of Strategies
- 11:00 Guidelines for Creating Action Plans – Lead Facilitator
- 11:10 Team Break-out No. 3: Action Plans
- Noon Lunch (Provided by the CDFI Fund)
- 1:00 P.M. Continue Team Break-out No. 3: Action Plans
- 3:00 Team Presentations of Action Plans
- 4:15 Open Forum (any remaining issues or opportunities)
- 5:00 Closing Remarks and Adjournment – Rodger Boyd, Program Manager, CDFI Fund





## OVERVIEW

In order to provide a sense of the perspective and passions of participants, selected quotes from participant presentations have been abstracted from the court reporter transcript. This is a representative mix of the voices and visions and helps tell the story about concerns raised during the course of the workshop.

## ISSUES, IDEAS AND REMARKS

*“We have some enormous opportunities waiting for us and all you need to do is look at the Alaska Business Monthly to see the impact Native communities are having in this State”*

—Tom Harris, Alaska Village Initiatives

*“Without necessary infrastructure to build an economy, why would a banking industry want to lend money? It wants money returned. But for money to return, it has to have a sustained economy. . . But to have a sustained economy, you need necessary infrastructure.”*

—Brian Henry, Alaska Village Initiatives

*“The western society has their own value system. . . .the Yupik have their cultural value system . . .in the Yupik value system, cooperation is important. Each family member is important—to do their share so that the family will survive. In the more modern for-profit corporate structure, there’s a fight for power.”*

—Brian Henry, Alaska Village Initiatives

*“ANSCA was our answer to make us ‘Real Americans.’ . . .after 104 years they needed land to put the pipeline through and so Udal shut the land up until they settled with us, the aboriginal people. But after 30 years, let’s look and see where we’re at and where we were at 30 years ago. I don’t think there’s an argument here that there’s been multiple failures on the State level, on the Federal level, in our village level. I call it casualties of the cultural clash.”*

—Fred Bahr, Noorvik IRA

*“. . . the cornerstone of economic development in America . . . is housing. From housing you get water, sewer, you get roads, you get electricity, you also get the family living in the house, supporting the house, all of the turnover of the money can come through that. . . .but when you come without an economic base, I have nothing to offer for what I need. . . .I don’t have a job. I don’t have money. I’m living in substandard [situation]. I’m living without water and sewer. I’m on welfare. . . . the lack of an economic base in the villages is a real issue because all we have is government.”*

—Fred Bahr, Noorvik IRA

*“. . . traditional loans don’t work in rural Alaska because we don’t qualify. We don’t have a steady income. We have seasonal income or else we’re on welfare. And they give you enough to support yourself, but they don’t give you enough to expand yourself. And the money doesn’t stay in the village because we don’t own our own jobs; or have our own businesses there to do work for other people in the villages; or there are regulations that regulate us out of the jobs.”*

—Fred Bahr, Noorvik IRA



*“If you build a house in Anchorage . . . it’ll have a value of \$150,000. It costs “\$100,000 to build a house but because of the market there, the [land] value is \$50,000 which cuts down on your down payment. Right? You get the full value of the house. In rural Alaska, there is no market really. There is no history of value. So what we have on the collateral, we end up making up that with having a lot more collateral [than we would have in Anchorage], or higher payments with more interest that we can’t afford. What does that tell you? You can’t get a house.”*

*—Fred Bahr, Noorvik IRA*

*“Under the Federal funding programs you’ve got to spend it all that year, there’s never any long-term planning. And the impact is there’s no economic growth.”*

*—Myrna Gardner, Klawock Heenya Corporation*

*“Loan structures are based upon monthly amortized payments but in a rural village, your financing structure needs to be matched with your . . . local economy. People work in the summertime, in the season, and that’s when they can make larger payments. In the wintertime, you almost need like a balloon [payment] structure, so under the current existing structures, we end up with a high loan default [rates] and few job opportunities.*

*—Myrna Gardner, Klawock Heenya Corporation*

*“One of the big things that we run into, more specifically with the State, is that the State is requiring us to give up our sovereign immunity anytime that we want to get anything from them.”*

*—Kelly Lammon, Central Council Tlingit and Haida Tribes*

*“. . . we want to increase awareness with the partners that we have: the Federal government, lenders, private players, by bringing them out to the communities. . . This then, we would hope, would lead to specific projects that were designed specifically for that community and not taking some engineering plans that were designed in Florida or somewhere else and bringing them up and make-shifting them to work in a particular community because we find through history that has not worked well for the villages.*

*—Jeri Walters, National Bank of Alaska*

*“. . . in rural Alaska so many of our teachers are transient . . . many of them, not all of them, but many of them have little or no interest in their community or in the lives of . . . the children they teach outside of this classroom. And you know, that’s got to have an impact on the hearts of our kids, that’s got to affect learning”*

*—Patricia Faye-Brazel, Maniilaq Association*

*“. . .the State of Alaska is and the PCE they are always threatening to cut our power subsidy [through] the . . . power cost equalization program. That would jack up our power rates astronomically without that program. We really need that [program].”*

*—Greg Kingsley, Pilot Point Traditional Council*



## OVERVIEW

Immediately after introductory remarks and presentation of workshop guidelines, participants were organized into teams, with each team representing a proportionate mix of stakeholder types who attended the workshop. Teams identified as many barriers and their related impacts as they could so as to provide an understanding of the issues that drive needed changes

## BARRIERS AND IMPACTS BY TEAMS

### 1 TEAM

<b>BARRIERS</b>	<b>IMPACTS</b>
1. Legal problems with collateral <ul style="list-style-type: none"> <li>• Trust issues</li> <li>• Land title issues</li> </ul>	<ul style="list-style-type: none"> <li>• Lenders are unwilling to lend</li> <li>• Causes delays in lending decisions while obstacles are overcome</li> <li>• Substandard housing</li> </ul>
2. Waiver of sovereign immunity for State and private financing (financing is not available without the waiver)	<ul style="list-style-type: none"> <li>• Puts limits on resources</li> <li>• Personal liability increases if the immunity is waived</li> <li>• Compromises Tribal authority and creates political, social divisions within the community.</li> <li>• Puts community assets at risk</li> <li>• Creates legal issues</li> </ul>
3. Matching fund requirements	<ul style="list-style-type: none"> <li>• Inability to get grants</li> </ul>
4. Lack of consumer education on housing, small business and lending	<ul style="list-style-type: none"> <li>• Increases loan defaults</li> <li>• Maintenance problems               <ul style="list-style-type: none"> <li>- Lack of</li> <li>- Deferred</li> </ul> </li> <li>• Leads to frustration which leads to giving up</li> <li>• Loss of collateral</li> </ul>
5. Tribes vs. ANSCA	<ul style="list-style-type: none"> <li>• Reduces the ability to garner funds</li> <li>• Polarizes the community</li> <li>• Tribes have no assets under ANSCA structure</li> <li>• Impacts children born after 1971 (no interest in Native or regional village corporation); it is a form of termination</li> </ul>

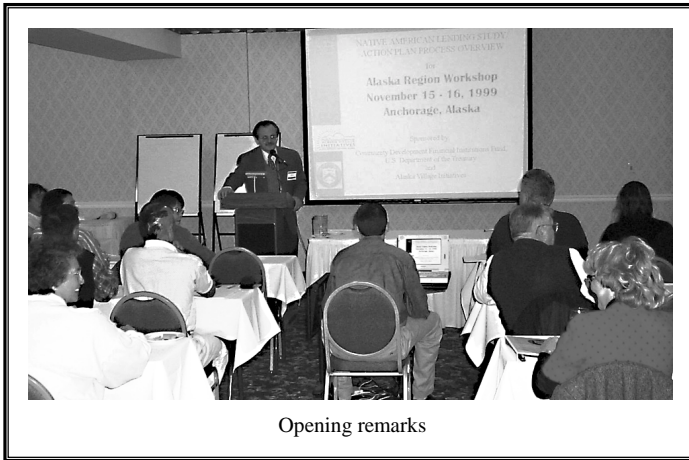


<b>BARRIERS</b>	<b>IMPACTS</b>	
6. Inability of some lending organizations to acknowledge the Tribal Court system or recognize Tribal organizations as legal governments	<ul style="list-style-type: none"> <li>• No loans are made</li> <li>• Causes demoralization within the community</li> <li>• Creates a rift in rural and urban Alaska</li> <li>• Blocks development efforts</li> </ul>	<p><i>“We have some enormous opportunities waiting for us and all you need to do is look at the Alaska Business Monthly to see the impact Native communities are having in this State.”</i>  <i>–Tom Harris, Alaska Village Initiatives</i></p>
7. Lack of local sustainable economy and/or location	<ul style="list-style-type: none"> <li>• Lack of entrepreneurial opportunities</li> <li>• Death of the villages</li> <li>• The way to a “welfare mentality” can minimize business experience</li> </ul>	
8. Commercial lenders’ communication of loan requirements	<ul style="list-style-type: none"> <li>• Available money doesn’t make it through the “pipelines” to where it’s needed</li> <li>• Discourages applicants before they start</li> <li>• Lenders are not able to comply with CRA (Community Reinvestment Act)</li> <li>•</li> </ul>	
9. The nature of placing a monetary value on the land	<ul style="list-style-type: none"> <li>• Collateralizing</li> <li>• Over-collateralization limits future borrowing opportunities</li> <li>• Creates cultural conflicts that impede economic and infrastructure development</li> </ul>	
10. Lack of cultural sensitivity by lenders and technical assistance providers	<ul style="list-style-type: none"> <li>• Creates miscommunication and disenfranchisement (resources not available)</li> <li>• Frustration leads to lack of trying to even apply for loans or get assistance</li> <li>• Increases costs to Tribal governments</li> </ul>	
11. Rural Alaskans are afraid to use land as collateral due to the risk of losing the land	<ul style="list-style-type: none"> <li>• Low risk tolerance</li> <li>• They don’t seek financing</li> </ul>	
12. Lack of nontraditional financing, i.e., micro lending	<ul style="list-style-type: none"> <li>• Lack of business development</li> <li>• Reduces the opportunity to create a credit history</li> <li>• Can minimize business experience</li> <li>• Contributes to the lack of a local sustainable economy</li> </ul>	



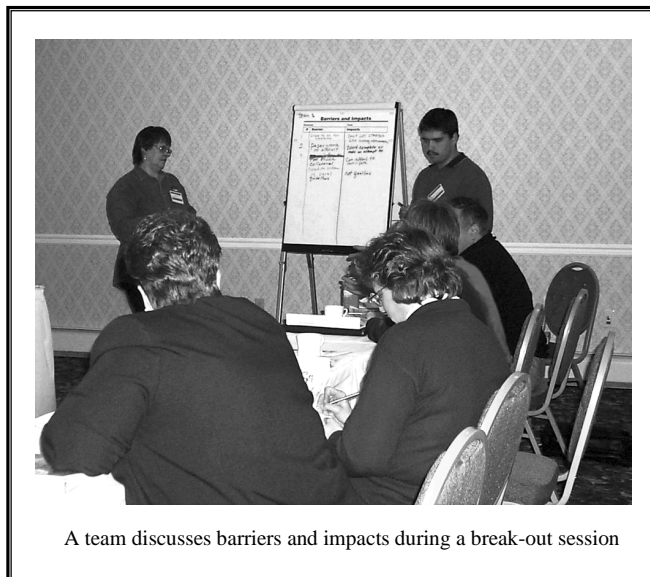


<b>BARRIERS</b>	<b>IMPACTS</b>
13. State of Alaska government	<ul style="list-style-type: none"> <li>• Creates a rural vs. urban conflict</li> <li>• Legislative intolerance</li> </ul>
14. Lack of credit history	<ul style="list-style-type: none"> <li>• No loans</li> </ul>
15. Geographic location within State/regional/Continental U.S.	<ul style="list-style-type: none"> <li>• Increases the cost of everything</li> <li>• Increases the cost of lending</li> </ul>
16. Decreased resource availability/management	<ul style="list-style-type: none"> <li>• The death of villages</li> <li>• The loss of job opportunities and skilled workers for existing jobs</li> <li>• Loss of business opportunities in community</li> </ul>



Opening remarks

Team Break-out Session



A team discusses barriers and impacts during a break-out session





# 2 TEAM

<b>BARRIERS</b>	<b>IMPACTS</b>
1. Land issues (nonprofit or Tribal organization owns small amount of land whereas for-profit corporation holds a large amount of land)	<ul style="list-style-type: none"> <li>• No site control, no collateral, no loans, no growth</li> <li>• Creates social conflict</li> <li>• The ones in need are not members of the village corporation; there is no land ownership if born after 1971</li> <li>• Causes dissention between residents</li> </ul>
2. Collateral issues	
3. Control of land predominantly resides with village corporations	
4. Tribal vs. corporate structure	<ul style="list-style-type: none"> <li>• Ineffective decision-making process, limiting resources</li> <li>• Non-residential shareholder/representative ties the community's hands.</li> </ul>
5. ANSCA 14c	<ul style="list-style-type: none"> <li>• Tribes are not the land owners and are not allowed to make claims</li> <li>• The ones in need are not members of the village corporation; there is no land ownership if born after 1971</li> </ul>
6. No deeds from BLM (Bureau of Land Management) for Native Allotment	<ul style="list-style-type: none"> <li>• No site control, no collateral, no loans, no growth</li> <li>• Creates social conflict</li> <li>• The ones in need are not members of a village corporation; there is no land ownership if born after 1971</li> <li>• Causes dissention between residents</li> </ul>
7. No protection or enforcement for Native Allotment land (from BIA)	
8. Lack of responsibility from Federal agencies: BLM, BIA	<ul style="list-style-type: none"> <li>• Unable to convey title</li> <li>• No economic development</li> </ul>
9. Bureaucratic application processes, i.e., business loan startups	<ul style="list-style-type: none"> <li>• Discourages applicants</li> </ul>



<b>BARRIERS</b>	<b>IMPACTS</b>
10. Distance of villages from population centers	<ul style="list-style-type: none"> <li>• High cost of construction materials and material transportation, especially with a limited construction season.</li> </ul>
11. Lack of infrastructure: sewer, water, transportation, communication	<ul style="list-style-type: none"> <li>• Poor sanitation, poor health, poor education attainment</li> <li>• The youth are leaving because of lack of development</li> <li>• Banks are not willing to lend money when there is no sustained economy</li> </ul>
12. High cost of infrastructure and water/sewer maintenance	<ul style="list-style-type: none"> <li>• Development dollars are going to basic infrastructure needs, instead of things for sustainable growth.</li> </ul>
13. Federal low income standards are not sufficient for rural Alaska	<ul style="list-style-type: none"> <li>• No economic development or growth</li> </ul>
14. Lack of fire and flood insurance	<ul style="list-style-type: none"> <li>• Limits the ability to get a loan</li> </ul>
15. The income of rural Alaskan families is too high for job training programs (by using lower-48 income standards and not taking into account high Alaska village cost of living)	<ul style="list-style-type: none"> <li>• There is no job training or future for village youth so the youth are not returning to villages to work and live</li> <li>• Dying villages</li> </ul>
16. Alaska weather	<ul style="list-style-type: none"> <li>• Limited construction and increased costs</li> </ul>
17. Engineering plans imported from outside of Alaska	<ul style="list-style-type: none"> <li>• Money is wasted on inefficient buildings and systems</li> </ul>
18. The English language and misinterpretation of words	<ul style="list-style-type: none"> <li>• The cultural differences between Alaska villages and the English speaking population (governmental agencies) cause misunderstandings</li> </ul>
19. Lack of alternative lenders	<ul style="list-style-type: none"> <li>• Few loans are made</li> </ul>

***“Under the Federal funding programs you’ve got to spend it all that year, there’s never any long-term planning. And the impact is there’s no economic growth.”***  
***–Myrna Gardner, Klawock Heenya Corporation***



<b>BARRIERS</b>	<b>IMPACTS</b>
20. Absence of coordination between Federal agencies, State agencies, private and nonprofit agencies.	<ul style="list-style-type: none"> <li>• There is no single source of information</li> </ul>
21. State of Alaska politics	<ul style="list-style-type: none"> <li>• Limits economic growth</li> </ul>
22. Federal agencies' lack of knowledge and understanding of Alaska	<ul style="list-style-type: none"> <li>• Programs are wasteful and not effective</li> </ul>
23. The lack of Native professionals in villages	<ul style="list-style-type: none"> <li>• Lack of trust between non-Natives and Natives</li> <li>• Cultural conflict with non-Natives</li> <li>• Creates social dissention</li> </ul>
24. Different social and cultural value system	<ul style="list-style-type: none"> <li>• Creates competition instead of cooperation</li> <li>• Promotes social strife and distrust</li> </ul>
25. Drug/alcohol abuse	<ul style="list-style-type: none"> <li>• Limits economic growth</li> <li>• Creates social dissention</li> </ul>
26. Housing issues: <ul style="list-style-type: none"> <li>• NAHASDA</li> <li>• Insurance issues</li> <li>• Lack of credit history</li> <li>• Lack of local inspectors/engineers</li> <li>• Short construction season</li> </ul>	<ul style="list-style-type: none"> <li>• NAHASDA regulations inhibit sub-recipients from receiving funds; fewer families are applying for loans</li> <li>• Rural Alaskans are unable to obtain fire and flood insurance, and therefore are not able to close loans</li> <li>• Raises housing costs</li> <li>• All materials must be ready at the start of the season; any missed materials can increase building time; if time exceeds the season, the cost increases</li> </ul>
27. Lack of organization of writing and thoughts	<ul style="list-style-type: none"> <li>• Ineffective business plans</li> <li>• New businesses are not started.</li> <li>• There is no growth, fewer jobs and youth leave the villages for better opportunities</li> </ul>







<b>BARRIERS</b>	<b>IMPACTS</b>
1. Rural Alaskans do not know where to go for assistance	<ul style="list-style-type: none"> <li>• They don't get started on the loan process</li> <li>• They get the wrong information from the wrong people</li> </ul>
2. The paperwork for a loan is too difficult and overwhelming	<ul style="list-style-type: none"> <li>• Rural Alaskans don't complete loan applications or even make an attempt to</li> </ul>
3. Collateral requirements are based on urban U.S. guidelines, not rural Alaska guidelines	<ul style="list-style-type: none"> <li>• They can't afford to participate</li> <li>• They are not qualified</li> </ul>
4. Communication barriers between government agents and rural people	<ul style="list-style-type: none"> <li>• They don't understand each other</li> <li>• People applying may not get what they really want and need</li> </ul>
5. Natives don't understand the qualifications	<ul style="list-style-type: none"> <li>• They don't apply</li> <li>• Limits full use of the program</li> </ul>
6. Lenders and borrowers don't understand how to tie a cash economy into the process	<ul style="list-style-type: none"> <li>• Natives can't meet the guidelines, resulting in bad debt</li> </ul>
7. Seasonal income vs. full time employment to meet payments	<ul style="list-style-type: none"> <li>• Rural Alaskans can't make payments based on seasonal income</li> </ul>
8. The Tribes are anti-State government and the State is anti-Tribal government	<ul style="list-style-type: none"> <li>• Creates roadblocks for both State and Tribal development interests</li> <li>• Negative impacts</li> </ul>
9. Remoteness of villages	<ul style="list-style-type: none"> <li>• Hard to get services out and banks to maintain rural branches</li> </ul>
10. Housing and economic support; income guidelines	<ul style="list-style-type: none"> <li>• Migration from rural to urban</li> <li>• Don't qualify for a house</li> </ul>
11. Natives develop a bad credit history because their lack of understanding of credit	<ul style="list-style-type: none"> <li>• No financing</li> </ul>

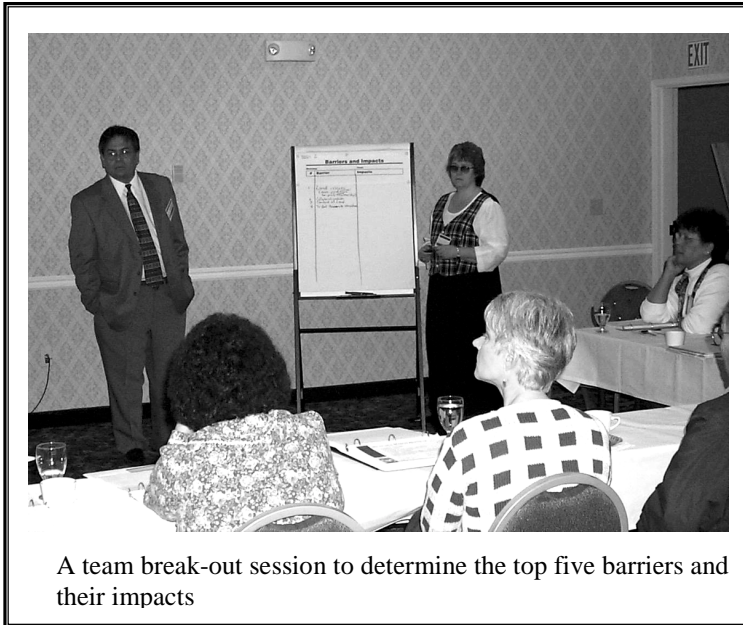


<b>BARRIERS</b>	<b>IMPACTS</b>	<i>“... in rural Alaska so many of our teachers are transient. . . And many of them, not all of them, but many of them have little or no interest in their community or in the lives of . . . the children they teach outside of this classroom. And you know, that’s got to have an impact on the hearts of our kids. And that’s got to affect learning.” –Patricia Faye-Brazel, Maniilaq Association</i>
12. Lack of qualified or certified workers	<ul style="list-style-type: none"> <li>Local people are not hired and so income doesn’t stay in the community</li> </ul>	
13. Cultural differences between western economic values and rural Native economic values	<ul style="list-style-type: none"> <li>Hard to reach an understanding and have a working relationship</li> </ul>	
14. Limited capacity and access to information	<ul style="list-style-type: none"> <li>Can’t use available resources and banks</li> </ul>	
15. Lack of government financial support	<ul style="list-style-type: none"> <li>No business opportunities</li> </ul>	
16. Lack of access to the Internet because of the cost of long distance	<ul style="list-style-type: none"> <li>Can’t utilize available resources and banks</li> </ul>	
17. Not knowing about CDFI	<ul style="list-style-type: none"> <li>Did not use because did not know of its existence</li> </ul>	
18. High interest rates and small markets	<ul style="list-style-type: none"> <li>Business cost is too high</li> </ul>	
19. Lack of economic base	<ul style="list-style-type: none"> <li>Traditional loans don’t work in rural Alaska.</li> <li>Money doesn’t stay in the rural villages, it goes to outsiders</li> </ul>	
20. Lack of financial education and village educators	<ul style="list-style-type: none"> <li>No businesses are started</li> <li>No business is done</li> <li>Overwhelmed by paperwork for a loan</li> </ul>	
21. Lack of educational seminars and technical support	<ul style="list-style-type: none"> <li>There is a breakdown in service</li> </ul>	
22. Dual governments: municipal corporation and Tribal Council	<ul style="list-style-type: none"> <li>Have to know their laws that govern; uses up village capacity</li> </ul>	
23. Production capacity	<ul style="list-style-type: none"> <li>No product</li> </ul>	





<b>BARRIERS</b>	<b>IMPACTS</b>
24. Lack of Department of Commerce development	<ul style="list-style-type: none"> <li>No Internet, no data</li> </ul>
25. Lack of community organization and cooperation between local entities to work together (ANSCA); not unified	<ul style="list-style-type: none"> <li>The community does not benefit</li> <li>Discrepancies between village corporation, city, village and Tribe</li> </ul>



A team break-out session to determine the top five barriers and their impacts



A team presentation of their top five barriers and impacts





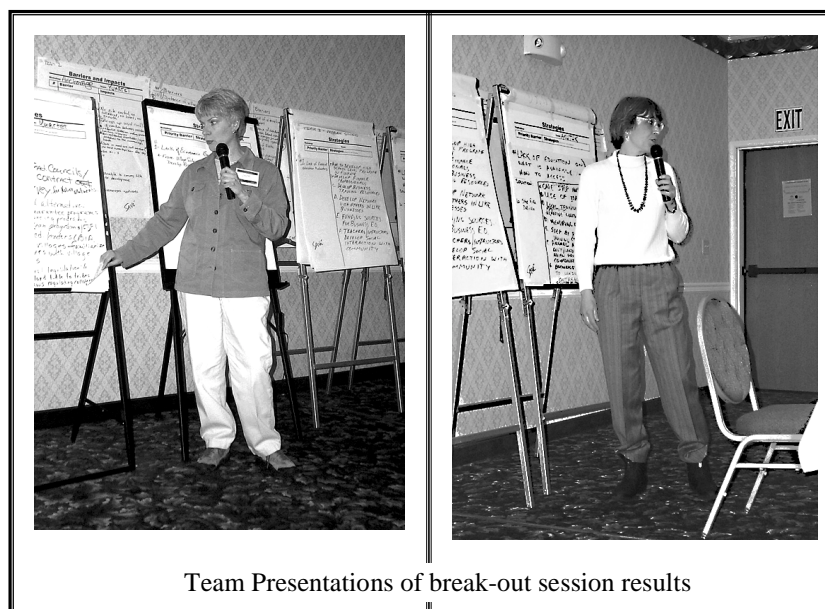
# 4 TEAM

<b>BARRIERS</b>	<b>IMPACTS</b>
1. The Native owns too much land; has to use his own funds; lenders require cash for \$; they are treated differently than other borrowers	<ul style="list-style-type: none"> <li>Requires them to secure loans by corporation</li> <li>Ties up their cash</li> </ul>
2. Land is undervalued by BIA appraisers; private U.S. BIA appraisals are not equal	<ul style="list-style-type: none"> <li>Outside developers have the better ability to develop.</li> </ul>
3. Home loans: lack of local capacity (construction – Licensed trade professional); lack of traditional income	<ul style="list-style-type: none"> <li>No homes or few homes are built</li> </ul>
4. SBA minority 8A status is not recognized (for bidding processes) by private entities at local level	<ul style="list-style-type: none"> <li>Loss of business</li> </ul>
5. Lack of Section 8 vouchers in rural areas	<ul style="list-style-type: none"> <li>Overcrowded, high cost rentals</li> </ul>
6. Issue of title and collateral	<ul style="list-style-type: none"> <li>No loans are made</li> <li>There is a fear of losing land if it's leased over a long term</li> <li>Fear of putting up their only asset for economic development, security or collateral</li> </ul>
7. Unemployment is too high: 50 to 98%	<ul style="list-style-type: none"> <li>No loans</li> </ul>
8. The lack of maintenance upkeep to retain value, education, cash flow	<ul style="list-style-type: none"> <li>Premature loss of value</li> </ul>
9. Business control guiding	<ul style="list-style-type: none"> <li>Lack of control</li> <li>No local hire</li> <li>No income for the village</li> </ul>
10. Nepotism	<ul style="list-style-type: none"> <li>Lack of employment opportunities</li> </ul>

*“One of the big things that we run into, more specifically with the State, is that the State is requiring us to give up our sovereign immunity any time that we want to get anything from them.”*  
*–Kelly Lammon, Central Council Tlingit and Haida Tribes*



<b>BARRIERS</b>	<b>IMPACTS</b>
11. Tourism	<ul style="list-style-type: none"> <li>No income for village members</li> <li>Fear of loss of resources; too many visitors</li> </ul>
12. Lack of payment for services and products	<ul style="list-style-type: none"> <li>Loss of adequate cash flow</li> </ul>
13. Lack of motivation because there is no economic development	<ul style="list-style-type: none"> <li>Depletion of village economic resources (fishing and timber)</li> <li>Causes suicide and depression</li> <li>Children are sent to be educated but do not return home to no housing and no job opportunities</li> </ul>
14. Heavy reliance on Federal government funding sources	<ul style="list-style-type: none"> <li>No economic growth</li> <li>Federal funding programs do not consider long-term planning</li> </ul>
15. Reliance on one source of income, e.g., fishing, and the price always goes down	<ul style="list-style-type: none"> <li>Fewer job opportunities</li> <li>Increased loan defaults</li> </ul>
16. Loan terms/conditions not realistic for village	<ul style="list-style-type: none"> <li>No opportunity for growth</li> </ul>
17. Lack of knowledge regarding what is available and how to access it; what, who, where?	<ul style="list-style-type: none"> <li>Lost opportunities</li> </ul>





<b>BARRIERS</b>	<b>IMPACTS</b>
1. The Tribe's definition of sovereignty	<ul style="list-style-type: none"> <li>Lenders don't know how to address sovereignty</li> </ul>
2. Waiver of sovereign immunity	<ul style="list-style-type: none"> <li>Lender more likely to approve loan if waived (government to government issues – an image that Tribes don't have to pay loan)</li> </ul>
3. Banker wants too much collateral	<ul style="list-style-type: none"> <li>Borrowers are not comfortable with concept of using their only asset as collateral</li> </ul>
4. Lack of economic base	<ul style="list-style-type: none"> <li>Limits investments, opportunities for growth, and the ability to repay loans</li> </ul>
5. Access to credit is limited; villages are out of the banks' service area	<ul style="list-style-type: none"> <li>SBA experience with direct loans:               <ul style="list-style-type: none"> <li>- Depreciation of collateral</li> <li>- Funding stopped 6 years ago (Need to develop relationships with private banks)</li> </ul> </li> </ul>
6. Lack of access to information on where to get loans and education about loans	<ul style="list-style-type: none"> <li>Lenders and borrowers are not comfortable with each other</li> <li>They don't know what each other wants or expects</li> </ul>
7. Natives are afraid to get loans because of the lack of financing education	<ul style="list-style-type: none"> <li>Loans are not pursued</li> </ul>
8. Lack of housing base and income to support it	<ul style="list-style-type: none"> <li>The lack of an economic base due to the high cost of construction in rural areas</li> </ul>
9. The lender doesn't know the market (the best example is fiberglass and steel)	<ul style="list-style-type: none"> <li>Lender doesn't understand the market</li> </ul>
10. High cost of communications	<ul style="list-style-type: none"> <li>No Internet hookup due to the high cost of long distance</li> </ul>



<b>BARRIERS</b>	<b>IMPACTS</b>
11. Lack of education opportunities	<ul style="list-style-type: none"> <li>• Reduces options for residents and students</li> <li>• Limits economic growth</li> </ul>
12. Lack of land title and survey issues	<ul style="list-style-type: none"> <li>• Lenders can't lend without the land title.</li> </ul>
13. Village corporations own the land but are not able to grant a waiver to the title company	<ul style="list-style-type: none"> <li>• Negative effect on lenders</li> <li>• Banks cannot make a loan without title to the land</li> </ul>
14. Lack of outside investment due to lack of infrastructure in the community	<ul style="list-style-type: none"> <li>• Limits economic development</li> </ul>
15. Lack of natural resources in western Alaska	<ul style="list-style-type: none"> <li>• Limits economic development</li> <li>• Limits job opportunities</li> </ul>
16. The high cost of living in rural areas	<ul style="list-style-type: none"> <li>• Lenders are unwilling to make loans</li> <li>• It reduces income for debt payment</li> <li>• Creates bad credit</li> </ul>
17. The remoteness of natural resources reduces the ability to profit from them	<ul style="list-style-type: none"> <li>• Limits economic development</li> </ul>
18. Villages are not educating lenders as to their economic and cultural condition	<ul style="list-style-type: none"> <li>• Hampers lending</li> </ul>



Team presentations



## OVERVIEW

After identifying as many barriers as possible, teams were asked to establish a rank order of the top five barriers using a weighted rating system where each participant, basically, voted on the relative importance of the barriers. This section summarizes the rank order priorities of the barriers by team with number one being the most important and number five being the fifth in importance.

## TOP FIVE PRIORITY BARRIERS BY TEAMS

	<b>1</b> TEAM	<b>2</b> TEAM	<b>3</b> TEAM	<b>4</b> TEAM	<b>5</b> TEAM
<b>ONE</b>	<b>Lack of Consumer Education and Lender Outreach</b>  Housing, business and lending	<b>Land Issues</b>  Ownership disputes	<b>Lack of Financial Education and Educators</b>	<b>Limited Knowledge Regarding What Assistance is Available and How to Access It</b>	<b>Lack of Economic Base</b>  High cost of transportation, communications
<b>TWO</b>	<b>Lack of Sustainable Local Economy</b>  Decreased resource availability	<b>Lack of Infrastructure</b>  Sewer, water, transportation and communication	<b>Lack of an Economic Base</b>  The cornerstone of economic development is housing	<b>Lack of Motivation Due to Limited Economic Development and High Unemployment</b>	<b>Lack of Access to Information on Where to Get Loans</b>
<b>THREE</b>	<b>Waiver of Sovereign Immunity for State and Private Financing</b>  Required for financing	<b>Housing Issues</b>  NAHASDA regulations inhibit funding	<b>Natives Don't Know Where to go for Assistance</b>	<b>Land Issues</b>  Title/collateral issues; fear of losing land, their only asset	<b>Lack of Land Title and Survey</b>
<b>FOUR</b>	<b>State of Alaska Government</b>	<b>Absence of Coordination Between <u>All</u> Agencies</b>  Lack of communication/cooperation	<b>Collateral Requirements Based on Urban Policies, Not Rural Collateral Issues</b>	<b>Heavy Reliance on Government Funding Sources</b>  Long term planning is not considered	<b>Lack of Educational Opportunities</b>
<b>FIVE</b>	<b>Lack of Non-Traditional Financing</b>  Such as micro-lending	<b>Different Social &amp; Cultural Values</b>  Western value system vs. Native American value system	<b>Lack of Community Organization and Cooperation Between Local Entities</b>	<b>Single Source Income for Village</b>  Such as fishing and timber	<b>The High Cost of Living</b>  Reduces the ability to repay loans







## OVERVIEW

For each of the top five priority barriers listed in the previous section, a summary of their impacts is listed. These impacts assist in understanding the effects of the barriers that need to be overcome in identifying solutions and strategies for change.

### PRIORITY BARRIERS AND THEIR IMPACTS

# 1 TEAM

	BARRIERS	IMPACTS
1	Lack of Consumer Education and Lender Outreach	<ul style="list-style-type: none"> <li>• Increase in loan defaults including maintenance (property, structure, equipment, etc.) that leads to greater frustration and giving up</li> <li>• Loss of collateral</li> <li>• Available money don't make it through the pipelines to where it's needed</li> <li>• Lenders do not get CRA credit</li> </ul>
2	Lack of Sustainable Local Economy	<ul style="list-style-type: none"> <li>• Lack of entrepreneurial opportunities</li> <li>• Death of villages</li> <li>• The way to a "welfare mentality"</li> <li>• Loss of jobs</li> <li>• Loss of skilled workers</li> <li>• Low risk tolerance</li> <li>• Natives don't seek financing</li> </ul>
3	Waiver of Sovereign Immunity for State or Private Financing	<ul style="list-style-type: none"> <li>• Financing is not available without the waiver</li> <li>• Personal liability increases if the immunity is waived</li> <li>• Compromises Tribal authority and creates social and political division within the community</li> <li>• Puts the community assets at risk</li> <li>• Creates legal issues regarding collateral (problems with trust and land title)</li> </ul>
4	State of Alaska Government	<ul style="list-style-type: none"> <li>• Creates rural vs. urban conflicts</li> <li>• Legislative intolerance, i.e., funding sources to rural communities</li> <li>• The State rarely acknowledges Tribal Court systems</li> </ul>



5	Lack of Non-Traditional Financing	<ul style="list-style-type: none"><li>• Lack of business development</li><li>• Reduces the opportunity to create a credit history</li><li>• Contributes to the lack of a local sustainable economy</li><li>• Can minimize business experience</li></ul>
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BARRIERS		IMPACTS
1	Land Issues	<ul style="list-style-type: none"> <li>• There is no site control</li> <li>• No collateral is available</li> <li>• No loans are made</li> <li>• Cause owner disputes</li> </ul>
2	Lack of Infrastructure	<ul style="list-style-type: none"> <li>• Poor sanitation</li> <li>• Poor health</li> <li>• Poor education attainment</li> <li>• Youth are leaving because of no economic development and no job opportunities</li> <li>• Infrastructure uses most of the available resources</li> </ul>
3	Housing Issues	<ul style="list-style-type: none"> <li>• NAHASDA regulations inhibit funding</li> <li>• Fewer families apply for housing loans</li> <li>• Short construction season increases costs</li> <li>• Lack of adequate housing</li> </ul>
4	Absence of Coordination Between <u>All</u> Agencies	<ul style="list-style-type: none"> <li>• There is no single source of information or resources</li> <li>• Discourages loan applications</li> <li>• There is no business growth</li> </ul>
5	Different Social and Cultural Values	<ul style="list-style-type: none"> <li>• Competition instead of cooperation</li> <li>• Lack of trust</li> <li>• Broadens cultural differences</li> <li>• Causes social strife</li> <li>• Development stalls</li> </ul>





	BARRIERS	IMPACTS
1	Lack of Financial Education and Educators	<ul style="list-style-type: none"> <li>Rural Alaskans lack an understanding of the process</li> <li>They don't start businesses or do any business</li> </ul>
2	Lack of an Economic Base	<ul style="list-style-type: none"> <li>Traditional loans don't work in rural Alaska.</li> <li>Money does not stay in the village</li> </ul>
3	Natives Don't Know Where to go for Assistance	<ul style="list-style-type: none"> <li>Don't get started applying for loans</li> <li>Do not qualify</li> <li>Get the wrong information</li> <li>They are uncomfortable talking to Caucasians and uncomfortable in English</li> </ul>
4	Collateral Requirements Based on Urban Policies, Not Rural Issues	<ul style="list-style-type: none"> <li>Can't afford to participate</li> <li>Do not qualify</li> <li>Natives end up owing too much collateral</li> </ul>
5	Lack of Community Organization and Cooperation Between Local Entities	<ul style="list-style-type: none"> <li>Not unified for community benefit</li> <li>Discrepancies between the village corporation, city, village, Tribes and families</li> </ul>



# 4 TEAM

	BARRIERS	IMPACTS
1	Limited Knowledge Regarding What Assistance is Available and How to Access It	<ul style="list-style-type: none"> <li>• Lost opportunities</li> <li>• Wrong information</li> <li>• No loans are made</li> </ul>
2	Lack of Motivation Due to Economic Development and High Unemployment	<ul style="list-style-type: none"> <li>• Depletes current economic resources, like fishing</li> <li>• Suicide and depression</li> <li>• Children are sent to be educated do not return home; there's no housing and no jobs</li> </ul>
3	Land Issues: - Title/Collateral - Undervalued by bank due to the large number of acres owned	<ul style="list-style-type: none"> <li>• No loans</li> <li>• Fear of losing land through long term leases</li> <li>• Fear of losing their only asset</li> </ul>
4	Heavy Reliance on Government Funding Sources	<ul style="list-style-type: none"> <li>• No economic growth</li> <li>• Funding does not consider long-term planning</li> </ul>
5	Single Source Income for Village (such as fishing)	<ul style="list-style-type: none"> <li>• When that source goes down in price, there are higher loan defaults and fewer jobs</li> </ul>





	BARRIERS	IMPACTS
1	Lack of an Economic Base	<ul style="list-style-type: none"> <li>• Limits investment</li> <li>• Limits ability to repay loans</li> <li>• Limits opportunities for growth</li> </ul>
2	Lack of Access to Information on Where to Get Loans	<ul style="list-style-type: none"> <li>• Lost opportunities</li> <li>• Lenders and borrowers do not know what each other wants or expects</li> </ul>
3	Lack of Land Title and Survey	<ul style="list-style-type: none"> <li>• Limits use of land as a resource or leverage</li> <li>• Banks are not willing to lend</li> </ul>
4	Lack of Educational Opportunities	<ul style="list-style-type: none"> <li>• Reduces options for residents and students</li> <li>• Limits economic development</li> </ul>
5	The High Cost of Living	<ul style="list-style-type: none"> <li>• Reduces income available for debt payment</li> <li>• Limits the ability to qualify for loans</li> <li>• Causes bad credit</li> <li>• Lenders are unwilling to make loans</li> </ul>



## OVERVIEW

After prioritizing barriers and identifying the top five priority barrier impacts, the teams conducted two follow-up break-out sessions. The first session focused on identifying a range of strategies for each of the top five priority barriers. Each team then presented their strategies to the entire group and plenary session. The teams then returned to their break-outs and identified action plans, including responsibilities and time frames, for selected strategies. Please note that there may not be an action plan for every strategy since teams decided which are the most critical strategies that require action. Please refer to Definitions of Terms in the introduction for an explanation of responsibilities and time frames.

# TEAM 1

## STRATEGIES AND ACTIONS

### BARRIER #1: LACK OF CONSUMER EDUCATION AND LENDER OUTREACH

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Empower the local communities	1. Gather a list of existing educational and financial resources for homeownership and business formation counseling	Other (AVI) Nonprofits (Housing Authority, etc.) For Profits Regional Corps. Federal Agency	Short Term
	2. Distribute resource information	Financial Inst. State Entity	Short Term
B. Tie in housing counseling for homeownership, i.e., how to deal with the purchase of a home or deal with existing credit problems	Establish partnerships between regional, Federal and local organizations	Federal Agency State Entity Other (Village, Regional)	Short Term
C. Ongoing outreach to rural and urban Alaska	1. Gather a list of existing educational and financial resources for home ownership and business formation counseling  2. Distribute resource information	Other (AVI) Nonprofits (Housing Authority, etc.) For Profits Regional Corps. Federal Agency Financial Inst. State Entity	Short Term
D. Seek alternative funding			Short Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
E. Educate a local “teacher”	<ol style="list-style-type: none"> <li>1. Establish partnerships between regional, Federal and local organizations</li> <li>2. Get someone in each community who understands the issues and work with lenders on the Tribes’ behalf</li> </ol>	Federal Agency State Entity Other (Village, Regional)	Short Term
F. Develop a Village Comprehensive Plan	<ol style="list-style-type: none"> <li>1. Develop a comprehensive work plan for each village (includes business plan and housing plan)</li> <li>2. Seek additional appropriations for technical assistance for planning activities</li> </ol>	Federal Agency Other (Villages) State Entity U.S. Congress	Medium Term





**BARRIER #2: LACK OF SUSTAINABLE LOCAL ECONOMY**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Develop a diversified economy	1. Assess the impact of the loss of natural resources	Federal Agency State Entity Other (Villages, ANSCA)	Medium Term
B. Assess the impact of the loss of natural resources	2. Identify and assess available resources (natural, financial, human, cultural, etc.)	Federal Agency Other (Tribal government) Local Government	Medium Term
C. Identify and assess available resources (natural, financial, human, cultural, etc.)	3. Compile and disseminate a directory of financing, funding and technical assistance for villages	Financial Inst. Federal Agency Other (AVI) State Entity	Short Term
D. Develop a comprehensive local economic plan to include vision, strategies and feasibility	4. Seek funding for the above actions	Federal Agency State Entity U.S. Congress	Medium Term
D. Develop a comprehensive local economic plan to include vision, strategies and feasibility	1. Develop a comprehensive local economic plan to include vision, strategies and feasibility	Federal Agency Other (Villages) State Entity	Medium Term
	2. Seek funding to accomplish this		



**BARRIER #3: WAIVER OF SOVEREIGN IMMUNITY FOR STATE AND PRIVATE FINANCING**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Increase the accountability of the Tribal communities	<ol style="list-style-type: none"> <li>1. Establish policies and procedures for Tribal Council financial control</li> <li>2. We audit ourselves and are less of a risk</li> </ol>	Other (Villages, AITC) Federal Agency Financial Inst.	Short Term
B. Develop alternative financing options to using land as collateral	Conduct a credit and financing needs assessment at the village level	Financial Inst. Other (Villages) Fed. Reg. Agency	Medium Term
C. Educate the “players” i.e., the State, private companies and Tribal Councils, about sovereign immunity and what it means to the Tribes	<ol style="list-style-type: none"> <li>1. Define the problem</li> <li>2. Hold summit meetings, workshops and training sessions</li> </ol>	Financial Inst. State Entity Other (Villages) Fed. Reg. Agency	Short Term  Medium Term
D. Strengthen and improve the Tribal court system because it is rarely acknowledged by the State	<ol style="list-style-type: none"> <li>1. Conduct an assessment of the Tribal Court systems</li> <li>2. Seek Congressional assistance to fund court plans and implementation</li> </ol>	Other (Villages and Tribal Courts)  U.S. Congress Other (Villages, Tribal Courts)	Short Term  Medium Term



## BARRIER #4: STATE OF ALASKA GOVERNMENT

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Empower and educate rural Alaskans on the State political process to change how the State thinks	1. Develop a comprehensive voter registration drive for rural Alaska 2. Create education video-tapes on issues in rural Alaska	Other (Villages, Tribes, AFN) Regional Corps.	Short Term  Short Term and Ongoing
B. Educate the legislators and people in Anchorage on rural issues			
C. Exercise the economic power that rural Alaskans bring to Anchorage	Move all Native conferences out of Anchorage	Other (AFN, Villages)	Short Term

## BARRIER #5: LACK OF NON-TRADITIONAL FINANCING

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Catalog non-traditional lending and capital sources, i.e., micro lending, foundations, risk capital	Compile and disseminate a directory of non-traditional lending and capital sources	Financial Inst. State Entity Federal Agency Other (foundations)	Short Term
B. Define a market for loans and benefits in rural Alaska	1. Develop a rural market analysis 2. Let the alternate sources know there is a market in rural Alaska	Other (Villages) Federal Agency Fed. Reg. Agency Financial Inst.	Medium Term
C. Create a local <u>intermediary</u> network and partnership with lenders	1. Form a CDFI, credit union or other intermediary entities that villages can access 2. Empower the local communities	Other (Villages) Federal Agency Financial Inst.	Medium Term





**BARRIER #1: LAND ISSUES**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
<p>A. Expand the ability of the IRAs and the traditional councils to contract with BLM to survey the land for Native allotments</p>	<ol style="list-style-type: none"> <li>1. Obtain funding from Federal agencies</li> <li>2. Develop the capacity of communities to gain jobs</li> <li>3. Change regulations on conducting surveys to include survey land markings from the initial identification points</li> </ol>	<p>Federal Agency (BLM, BIA) IRA Trad'l Councils U.S. Congress U.S. President</p> <p>IRA Trad'l Councils Local Government</p> <p>Trad'l Councils IRA Federal Agency U.S. Congress Nonprofits</p>	<p>Medium Term</p> <p>Short to Medium Term</p> <p>Medium Term</p>
<p>B. Seek Federal legislation to facilitate the transfer of land title to Tribes</p>	<p>Change the existing regulations and laws to allow for the transfer of land to the Tribes</p>		
<p>C. Collateral alternatives</p> <ul style="list-style-type: none"> <li>• Loan guarantee programs</li> <li>• Gap financing programs</li> <li>• Micro-loan programs/CDFI</li> <li>• Convert corporate taxes into grant programs, i.e., if corporation owes State taxes, creates grant/loan program in lieu of taxes</li> </ul>	<ol style="list-style-type: none"> <li>1. Develop more loan guarantee programs</li> <li>2. Enlarge and expand gap financing opportunities</li> <li>3. Develop usable CDFI and micro loan programs</li> </ol>	<p>Federal Agency Financial Inst. Regional Corporations Village Corporations State Agencies Nonprofits</p>	<p>Medium Term</p>



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
D. Bring private and Federal lenders (BIA, etc.) to villages and familiarize policy-makers with village conditions	Bring Federal lenders (BIA, etc.) to villages and familiarize policymakers with village conditions		
E. Change laws regulating collateral for bank loans	Change regulations for collateral for bank loans		
F. Alternative collateral, i.e., assignment of Village Corporation 7I and 7J distributions	Alternative collateral, i.e., assignment of Village Corporation 7I and 7J distributions (requires 100% village consent)		
G. Obtain access to <u>lands</u>	Obtain access to lands		



## BARRIER #2: LACK OF INFRASTRUCTURE

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Improve sewer/water system	<ol style="list-style-type: none"> <li>1. Seek R&amp;D funding for alternative sewer and water systems for the unique climate needs, topography and geography of rural Alaska</li> <li>2. Work with EPA and other regulatory agencies on alternative systems</li> <li>3. Seek funding from Federal government based on <u>need</u> rather than population</li> <li>4. Consolidate Federal funding announcements and criteria</li> </ol>	<p>State Entity Federal Agency Universities Nonprofits</p> <p>IHA Nonprofits State Entity Federal Agency Financial Inst. ATTC (SBDC)</p> <p>State Entity Federal Agency Financial Inst. ASTF Nonprofits U.S. Congress</p>	<p>Medium Term</p> <p>Medium to Long Term</p> <p>Medium to Long Term</p>
B. Develop capacity to maintain infrastructure and create an economy that is sustainable	<ol style="list-style-type: none"> <li>1. Train village people to maintain existing infrastructure</li> <li>2. Access resources and develop Comprehensive Master Plan for villages</li> <li>3. Seek funding</li> <li>4. Investigate outside grant programs to develop infrastructure and keep cost of living in line</li> </ol>	<p>Trad'l Councils IRA Financial Inst. State Entity Federal Agency Other (schools)</p> <p>Trad'l Councils IRA Federal Agency Financial Inst. State Entity</p> <p>Federal Agency Financial Inst. State Entity</p>	<p>Medium to Long Term</p> <p>Medium to Long Term</p> <p>Medium to Long Term</p>



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
	5. Require legislature to hold contractors to guarantees on their work and require Alaska hire	Federal Agency Financial Inst. State Entity	
C. Improve telecommunications	<ol style="list-style-type: none"> <li>1. Partner with other organizations to provide Internet/long distance learning, business opportunities</li> <li>2. Educate village residents in Internet use and maintenance (use kids to teach)</li> <li>3. Expand number of local Internet service providers</li> <li>4. Approach FCC to encourage line connections from village to village at low cost– (Local Internet Service Provider)</li> </ol>		
D. Improve transportation	<ol style="list-style-type: none"> <li>1. Study expansion of rail service to rural hubs</li> <li>2. Find more economical ways of travel and transport</li> <li>3. Study alternative ways of travel and transport (possibly hovercraft)</li> </ol>		
E. Improve power	<ol style="list-style-type: none"> <li>1. Investigate alternative power sources (wind, cold fusion)</li> <li>2. Support power cost; equalization to maintain costs that can be borne</li> </ol>		





### BARRIER #3: HOUSING

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Create additional gap financing programs	Create additional gap financing programs		
B. Develop assisted living/elderly housing, including extended care	Develop assisted living/elderly housing, including extended care within the villages		
C. Develop transitional housing	Develop transitional housing to bridge the gap for those who come out of a program and are not ready for mainstream housing		
D. Address NAHASDA limitations, especially Davis-Bacon wages	<ol style="list-style-type: none"> <li>1. Review existing regulations</li> <li>2. Explore the ability to modify Davis-Bacon standards and any other requirements that limit resolving housing issues</li> <li>3. Encourage NAHASDA to be a little friendlier toward accomplishing these goals</li> </ol>	Trad'l Councils IRA Federal Agency U.S. Congress Nonprofits	Medium to Long Term
E. Provide pre- and post-homeownership education	Provide pre- and post-homeownership education, such as what to do if the furnace doesn't work		
F. Address moderate income groups	Address the needs of moderate income groups; they don't qualify for low income programs, some gap financing, some grants, yet cannot afford a home due to the high cost of housing in rural areas		



**BARRIER #4: ABSENCE OF COORDINATION BETWEEN ALL AGENCIES**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Conduct a village needs assessment to drive how things should be coordinated	Create and build on an economic rural roundtable where people could share their experiences		
B. Improve communication between lenders and villages	<ol style="list-style-type: none"> <li>1. Housing programs must become sensitive to local communities’ natural resources and the impact on them. “Is that what the community wants? How will they be affected?”</li> <li>2. Create a “listening” conference (has been successful in the past)</li> </ol>		
C. Government to government relationship; elevate the playing field to a common ground to ensure that all voices are heard, from the Tribal level on up	<ol style="list-style-type: none"> <li>1. Elevate government to government relationships to the same playing field by increasing direct communications between the State, Tribes and Feds</li> <li>2. Aim for mutual understanding and mutual respect for the issues and concerns of all involved</li> </ol>	State Entity Federal Agency Financial Inst. IRA Trad’l Council U.S. Congress	Short, Medium and Long Term



**BARRIER #5: DIFFERENT SOCIAL/CULTURAL VALUES**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Develop two-way educational programs	<ol style="list-style-type: none"> <li>1. Develop two-way educational programs to ensure all players understand the cultural differences and nuances</li> <li>2. Focus on identifying differences and barriers</li> <li>3. Listen (“I hear, I understand”)</li> <li>4. Respect each others differences</li> <li>5. Know what the ramifications are by consulting the other players</li> </ol>	Trad’l Council IRA State Entity Federal Agency Financial Inst. Nonprofits U.S. Congress U.S. President	Short, Medium and Long Term





**TEAM 3**  
**STRATEGIES**  
**AND ACTIONS**

**BARRIER #1: LACK OF FINANCIAL EDUCATION AND EDUCATORS**

<b>STRATEGY</b>	<b>ACTION</b>	<b>RESPONSIBILITY</b>	<b>TIME FRAME</b>
A. Develop high school programs in finance matters, how to run a business and what it takes  B. Develop finance professionals	1. Create a team or task force of community professionals, members plus school teachers and parents  2. Establish something like a Junior Achievement program in villages	Community School Committee (Advisory Board) School Board or Native Corp. Leader	Short Term
C. Develop business training resources	1. Seek funding for regional Business Resource Center  2. Establish business resource computer with Internet access in each village; a computer in every IRA in the region  3. Seek legislative change to open Internet access that schools have (universal service provider funding)	Regional Nonprofits or Forprofit Cos.  State Entity Tribal Entity  Regional Orgs. DCED	Short Term  Medium Term  Medium Term
D. Develop network with others in like businesses	Develop network with others in like businesses		
E. Seek funding sources for business education	Identify funding sources for business education		
F. Teachers/instructors develop social interaction with the community	1. Teachers/instructors develop social interaction with community to understand community needs	School District Community	



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
	2. Community develop closer interaction by understanding the teachers	School District Community	
G. Provide online technology development and adequate Internet access	Provide online technology development and adequate Internet access		
H. Provide educational tools and local business resources	Provide educational tools and local business resources		
I. Educate banks and other lenders about the local communities and their culture	Educate banks and other lenders about the local communities and their culture		



## BARRIER #2: LACK OF ECONOMIC BASE

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Consumer spending assessment	1. Execute individual and business consumer expenditure analysis to determine what types of business are needed and would be profitable	Regional or Local Nonprofit Local and Federal Governments	Medium Term
	2. Do a Skills Survey in the villages	Local Department of Labor	Short Term
	3. Assess local resources and advantages while keeping in mind community values and culture		
B. Keep local control and sovereignty within the community	Keep local control and sovereignty within the community when a decision is made about development of resources		
C. Find joint venture partners/investors	Look at WAFE (a western Alaska area organization) as a good networking opportunity because it has been profitable and is a good role model		
D. Implement online technology to bring more business to the community	Implement online technology		
E. Investigate emerging industries (not location dependent)	1. Seize local business opportunities	IRA Local Individuals	Medium Term
F. Seek potential investments	2. Investigate or educate on 501(C3) to raise funds	Local Nonprofits	Medium Term
	3. Reinstate 2% Royalty tax on oil to go to rural Alaska	Legislators Corporations Rural Leaders	Medium Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
G. Add value to products already available and create a market	Add value to products already available and create a market		
H. Investigate which Tribes have the opportunity to become a 501(C3)	Investigate which Tribes have the opportunity to become a 501(C3)		
I. Investigate and forecast service industry opportunities	<ol style="list-style-type: none"> <li>1. Execute individual and business consumer expenditure analysis to determine what types of businesses are needed and would be profitable</li> <li>2. Do a skills survey in the villages</li> <li>3. Assess local resources and advantages while keeping in mind community values and culture</li> </ol>	<p>Regional or Local Nonprofit Local and Federal Governments</p> <p>Local Department of Labor</p>	Medium Term
J. Assess local and area Human resources			Short Term
K. Develop local expertise to take advantage of construction opportunities in HUD housing development			





**BARRIER #3: DON'T KNOW WHERE TO GO FOR ASSISTANCE**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Develop local business resource centers	Appoint a liaison with community members to assist in information gathering	SBA IRA Nonprofit	Short Term
B. Develop local mentors and networking			
C. Develop planning assistance and guidance to resources so people know where to go to ask for help.	1. Appoint a liaison with community members to assist in information gathering	SBA IRA Nonprofit	Short Term
	2. Expand SBDC's (Small Business Development Center) Rural Outreach Program	State Entity Univ. of Alaska Tribal SBA	Medium Term
D. Improve coordination of resources (Resource Development Council) to help people get the assistance they need	1. Appoint a liaison with community members to assist in information gathering	SBA IRA Nonprofit	Short Term
E. Investigate University of Alaska assistance availability	2. Expand online services and have <u>good</u> Internet connections		
F. Network with CDFI	3. Expand or make better use of regional nonprofit organizations		



**BARRIER #4: COLLATERAL REQUIREMENTS BASED ON URBAN POLICIES, NOT RURAL ISSUES**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
<p>A. Propose more flexible collateral policies; consider the cost of living in rural Alaska and recognize the cost differences for Arctic design (Rural Alaska is approximately 100% over the cost of living in Anchorage)</p>	<p>1. Create cross-cultural task force of village members, leaders and businesses</p>	<p>Village Leaders Lenders Businesses</p>	<p>Short Term</p>
	<p>2. Develop peer lending programs</p>	<p>Educational Inst. Tribal and State Economic Organizations</p>	<p>Medium Term</p>
	<p>3. Identify nonprofit corporations with lending qualifications to become an SBA intermediary</p>	<p>SBA Tribal Entity Nonprofit</p>	<p>Medium Term</p>
	<p>4. Work to pass legislation that can allow leveraging on nontraditional collateral (i.e., fishing permits, subsistence, value added products)</p>	<p>AITC Regional Nonprofits NARF</p>	<p>Medium to Long Term</p>
<p>B. Education for lenders/borrowers</p>	<p>1. Create cross-cultural task force of village members, lenders and businesses</p>	<p>Village Leaders Lenders Businesses</p>	<p>Short Term</p>
	<p>2. Develop peer lending programs</p>	<p>Educational Inst. Tribal and State Economic Organizations</p>	<p>Medium Term</p>
<p>C. Develop regulatory structures and ordinances</p>	<p>Work to pass legislation that can allow leveraging on nontraditional collateral (i.e., fishing permits, subsistence, value added products)</p>	<p>AITC Regional Nonprofits NARF</p>	<p>Medium to Long Term</p>
<p>D. Develop loan guaranty programs through Tribal, State or local entities</p>	<p>Develop loan guaranty programs through Tribal, State or local entities</p>		



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
E. Develop Native owned financial institutions	Develop Native owned financial institutions that have a better understanding of rural community issues		
F. Market pre-qualification and technical assistance forms and compliance criteria to different entities	Identify a nonprofit corporation with lending qualifications to become an SBA intermediary	SBA Tribal or Nonprofit	Medium Term
G. Financing intermediaries (advance funding, savings program)			
I. Change laws to allow tax breaks for loans to low income area businesses like they have for housing	Change laws to allow tax breaks for loans to low income area businesses like they have for housing	CDFI Fund	



**BARRIER #5: LACK OF COMMUNITY ORGANIZATION AND COOPERATION BETWEEN LOCAL ENTITIES**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Find common bonds and work together toward a common goal	1. Create regional, local community and inter-agency meetings that meet regularly to address social and economic development needs	Tribes Regionals Schools Corporations	Short Term
	2. Create local elder/youth conventions to take ownership of their community	Tribes Nonprofits Businesses	Medium Term
	3. Use WAFE (a western Alaska area organization) as a model		
B. Investigate programs to improve organizational structure	Create both regional and local community and interagency meetings that meet regularly to address social and economic development needs	Tribes Regionals Schools Corporations	Short Term
C. Conduct community strategy meetings			
D. Leadership development, mentorship and role models (profile our village leaders)	1. Promote leadership training in schools	School Board Village	Medium to Long Term
	2. Create internship type programs	Government Private Native Corp.	Medium Term
	3. Take advantage of local mentors and local business people		
E. Promote community involvement	1. Create both regional and local community and interagency meetings that meet regularly to address social and economic development needs	Tribes Regionals Schools Corporations	Short Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
	2. Be inclusive – don't leave anyone out		
F. Examine village corporation issues, i.e., ANSCA land that some village corporations are reluctant to release to Tribes so that Tribes can put in infrastructure and get economic development going	Examine village corporation issues to promote economic development	Tribal Entities Intertribal Org.	
G. Implement a Sweat Tax (people working for the community) in communities that don't have a tax base	Implement a Sweat Tax so that people working for the community in a Sweat Tax capacity can nominate that work in dollar terms		





**BARRIER #1: LIMITED KNOWLEDGE REGARDING WHAT ASSISTANCE IS AVAILABLE AND HOW TO ACCESS IT**

**TEAM 4  
STRATEGIES  
AND ACTIONS**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Support a one stop hub	1. Look at AVI as the source of funding to establish the hub	AVI	Short Term
	2. Work with NCAI to develop the hub	NCAI	Short Term
	3. Develop a database and website	AVI	Short Term
	4. Maintain and update the database and website	AVI	Long Term
	5. Communicate and publicize the availability of information: disseminate information through the use of Internet or community development offices	AVI AFN Federal Agency State Entity Financial Inst.	Long Term
B. Promote local training by lenders at the village level	1. Secure funding for training	Financial Inst. Federal Agency State Entity	Medium Term
C. Develop a mentor program at the village level	2. Promote Native liaison person		Short Term
	3. Lenders to go to village for direct training and to become involved		Long Term
D. Look at step by step standardized application training	4. Create education partnerships so young people will earn college credits toward a degree; promotes self-esteem and pride		Long Term
E. Educate families about credit and financial management			



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
F. Conduct annual meetings of government agencies, lenders and Tribes to review and assess available programs, their processes and coordination	Conduct annual meetings of government agencies, lenders and Tribes to review and assess available programs, their processes and coordination	State Entity Federal Agency Tribal Entity Financial Inst.	
G. Encourage CRA credits to lenders for village outreach	Encourage CRA credits to lenders for village outreach		





**BARRIER #2: LACK OF MOTIVATION DUE TO LIMITED ECONOMIC DEVELOPMENT AND HIGH UNEMPLOYMENT**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Use the Community Reinvestment Act to encourage lenders to reach villages	Use the Community Reinvestment Act to encourage lenders to reach villages	CRA	
B. Lobby for a Federal dedicated fund policy for Native Indian organizations for economic development to create jobs	1. Lobby Congress for funds to do economic development “set-asides” for rural and urban Alaska	All Involved Parties	Medium Term
	2. Lobby for Federal dedicated funds to be established by Congress	U.S. Congress	Medium Term
C. Tax credits to encourage joint ventures between villages, corporations, Tribes, regional, etc.	1. Encourage Congress to increase tax credits for joint ventures	U.S. Congress Fed. Reg. Agency Financial Inst. U.S. President	Medium Term
	2. Reinstate N.O.L.s	U.S. Congress	Short Term
D. Subsidy/grant programs for startups; re-implement working programs	Subsidy/grant programs for startups; re-implement working programs		
E. Partnership with unions for training and jobs			



### BARRIER #3: LAND ISSUES

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Examine the use of long term leases to protect the ownership issues	<ol style="list-style-type: none"> <li>1. Look at the existing lease for Indian Country that Fannie Mae has</li> <li>2. Also HUD is trying to develop a one-stop mortgage initiative - a lease for Indian country that is acceptable to all the lenders. (CDFI is on a parallel track)</li> </ol>	Fannie Mae HUD	
B. Survey property for the lenders	Survey property for the lenders; lenders like to see nice little squares		
C. Seek non-restricted status for financing	Seek non-restricted use of Native allotments that are on sale	U.S. Congress	Short to Medium Term
D. Set a time limit for restricted land processing (Federal legislation be put into place to limit the BIA)	BIA to shorten the length of time for processing requests for land status to 120 days so that when they sell the land, the proceeds would go immediately to the seller	U.S. Congress BIA	
E. Establish a local title insurance company	Establish a local title insurance company	Financial Inst. Tribal Entity	
F. Institute better guidelines for village regarding appraisals and loan processing	<ol style="list-style-type: none"> <li>1. Institute better guidelines for village appraisals and review Federal guidelines for appraisals</li> <li>2. The one stop mortgage process being developed by HUD is taking a look at both of these</li> </ol>		



**BARRIER #4: HEAVY RELIANCE ON GOVERNMENT FUNDING SOURCES**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Extend Federal grant timeframes from one to three or five year blocks for better local planning	<ol style="list-style-type: none"> <li>1. Extend Federal grant timeframes from one to three or five year blocks for better local planning</li> <li>2. Each village needs to develop a planning process</li> </ol>	U.S. Congress State Entity	
B. Create local lending by either village or regional corporation	<ol style="list-style-type: none"> <li>1. Create local lending by either village or regional corporation</li> <li>2. Consider a joint venture through a credit union or through lender development</li> </ol>	Village Regional Corp.	
C. Streamline Federal and State regulations for lending and economic development programs so that less time is wasted	Streamline Federal and State regulations for lending and economic development programs so that less time is wasted	Federal Agency State Entity	
D. Seek CDFI status	Urge people to seek CDFI status		
E. Seek private sources of funding through grants or from major corporations	Seek private sources of funding through grants or from major corporations	Tribal Entity	



## BARRIER #5: SINGLE SOURCE INCOME

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Provide training for other means of employment, i.e., union trade training	Provide training for other means of employment		
B. Develop natural resources usage, i.e., bread & breakfasts, lodges, local guides and mining	Develop natural resources usage at the village level, i.e., bread & breakfasts, lodges, local guides and mining	Tribal Entity	
C. Lobby for tax incentives to encourage businesses to do business with local communities	Lobby for tax incentives to encourage businesses to do business with local communities (joint venturing)		
D. Promote rural tourism development	Promote rural tourism development	Tribal Entity	
E. Assessments by region for economic development	Assessments to be done by villages and regions to see what resources they have to eliminate dependence on short, annual fishing seasons	Tribal Entity Regions	



**BARRIER #1: LACK OF ECONOMIC BASE**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Invest in the economic base	<ol style="list-style-type: none"> <li>1. Look for regional partners (Native organizations)</li> <li>2. Seek regional corporation help</li> <li>3. Partner with organizations like AOI</li> <li>4. Partner with government agencies (i.e., SBA/SBDC – BICs)</li> </ol>	Federal Agency State Entity Intertribal Org.	
B. Look into studies	<ol style="list-style-type: none"> <li>1. OEDP study</li> <li>2. Restore funds for feasibility studies</li> <li>3. Economic studies</li> </ol>		
C. Expand CDQ investment laws (i.e., investment in fisheries) to allow for development	State and Feds review and revise CDQ laws to allow for broader scope in investment so villages would have more freedom to invest in other things, such as colleges	State DCED U.S. Dept. of Commerce Dept. of Education	Medium Term
D. Promote tourism	<ol style="list-style-type: none"> <li>1. Identify the local resources to attract and support tourism</li> <li>2. Identify the market to target (like bird watching)</li> </ol>	Village ARTWA ARDOR AVA SCORE Regional Corp.	Short Term
E. Promote the education of people	Develop a proposal to establish a Tribal College in Alaska	Dept of Education American Indian Higher Educ. BIA Educ. Fund ANF Univ. of Alaska	Medium Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
F. Better cooperation between urban and rural communities	Consider urban and rural exchange students		
G. Find broader investment opportunities for local corporations	Establish a village corporation fund for village corporations to pool their money for large investments (i.e., hotel)	Village Corp. AVI Regional Corp.	Short Term
H. Encourage State and Federal guarantees			
I. Encourage tax incentives for banks/private sectors	Establish a workable tax credit to induce rural Alaska investment by the private sector (like 8A)	Federal Agency State Entity	Medium to Long Term
J. Flexible payments for loans	Lenders and village jointly develop flexible loan terms to be suited to rural seasonal incomes	Village Banks ATTFC All State and Federal Lenders	Short to Medium Term
K. Create proactive programs for rural Alaska			
L. SB 150 takes away the 1% sub. on home loans			
M. Support communication grants and development			
N. Establish programs/laws that would induce private sector business to partner with Native corporations	<ol style="list-style-type: none"> <li>1. Establish a workable tax credit to induce rural Alaska investment by the private sector (like 8A)</li> <li>2. Contact other village and regional corporations to learn more about 8A and</li> </ol>	Federal Agency Senate Offices Regional Corps. State Entity	Medium to Long Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
	other Federally promoted programs to help Native corporations get into private sector business		

**BARRIER #2: LACK OF INFORMATION/EDUCATION ON WHERE TO GET LOANS**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Villages have to support the private sector and government efforts in the area of education	<ol style="list-style-type: none"> <li>1. Work with SBDC/SBA and other government agencies</li> <li>2. Work with private sector financial institutions and banks; leverage influence</li> </ol>	Financial Inst. Federal Agency Tribal Entity	
B. Use local experts, i.e., accountants	<ol style="list-style-type: none"> <li>1. Improve education regarding financing, investments and joint venture options available to villages</li> <li>2. At the same time, educate the private and government sectors on village needs</li> </ol>	Village Nonprofits Village Corps. School District Private Financial Institutions Federal Agency SBDC	Short Term
C. Regional corporations help educate shareholders			
D. Ask for meetings with bankers in Anchorage	Set up meetings to talk with bankers in Anchorage		



**BARRIER #3: LACK OF LAND TITLE AND SURVEY, BIA AND ACCESS ISSUES**

<b>STRATEGY</b>	<b>ACTION</b>	<b>RESPONSIBILITY</b>	<b>TIME FRAME</b>
A. BIA has to work with lenders	Mandate either the BIA or establish another agency (or privatize) to process land issues in a timely manner (60 days ideal)	BIA	Medium to Long Term
B. BIA - reduce delays – survey issues			
C. Village corporations must be cooperative to issue land title			
D. No BIA approval on leases	Mandate either the BIA or establish another agency (or privatize) to process land issues in a timely manner (60 days ideal)	BIA	Medium to Long Term
E. Leases must facilitate lending			
F. Lease payment			
G. Regulations must be rewritten	Mandate either the BIA or establish another agency (or privatize) to process land issues in a timely manner (60 days ideal)	BIA	Medium to Long Term
H. Indian Possession land issue must be revisited; assert Indian ownership			





## BARRIER #4: LACK OF EDUCATIONAL OPPORTUNITIES

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Promote “Career Days” to help youth focus on jobs, look for education partners		School System Tribal Entity	
B. Stress importance of education			
C. Keep State funding for schools and other programs		State Entity Tribal Entity	
D. Encourage Federal agencies to speak and outreach to the Village communities		Federal Agency	
E. Need new school buildings (BIA model)	Separate the lower grades and the high school into different buildings to promote a better education	State of Alaska Department of Education	Medium Term
F. Consider a regional high school for the future	Establish a regional high school and vocational centers	State of Alaska U. S. Dept. of Education	Medium Term
G. Promote business education in lower and upper grades		Alaska Council of Economic Education	
H. Develop computer training in schools	Develop communication systems to provide affordable access to Internet and other education opportunities (wireless access)	Federal Agency (FCC) State of Alaska GCI	Short Term



STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
I. Look for online classes through the University of Alaska Native and Rural Development	<ol style="list-style-type: none"> <li>1. Develop communication systems to provide affordable access to Internet and other education opportunities (wireless access)</li> <li>2. Build on the University of Alaska remote delivery (Dept. of Alaska Native and Rural Development) program to bring higher, affordable education to rural Alaska</li> </ol>	<p>Federal Agency (FCC) State of Alaska GCI</p> <p>Univ. of Alaska State of Alaska Department of Education Village</p>	Short to Medium Term
J. Affordable wireless communication	Develop communication systems to provide affordable access to Internet and other education opportunities (wireless access)	Federal Agency (FCC) State of Alaska GCI	Short Term



**BARRIER #5: THE HIGH COST OF LIVING (REDUCES ABILITY TO REPAY LOAN)**

STRATEGY	ACTION	RESPONSIBILITY	TIME FRAME
A. Develop co-op electric and heat	Reduce overall cost of power thereby reducing the cost of living in rural Alaska (includes communication)	State of Alaska Dept. of Energy ANA Grants Private Sector Investments Village Corp. Investment	Short to Medium Term
B. Develop co-op communications			
C. Consider the possibility of wind energy generation. Other villages have been successful			
D. Keep State support			
E. Look for Federal support			
F. Mail/cargo subs. from Feds			
G. Follow the Denali Commission			





# WORKSHOP PARTICIPANTS



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Faye-Brazel, Patricia	Maniilaq Association	P.O. Box 256	Kotzebue, AK 99752 (907) 442-3311
Fedotov, Lujean	State of Alaska, Department of Investments	3601 C Street, Suite 724	Anchorage, AK 99503 (907) 269-8150
Fenerty, Dennis	Groh Eggers, LLC	3201 C Street, Suite 400	Anchorage, AK 99503 (907) 562-6474
Frank, Donna	KIC Tribal Office	429 Deermount Avenue	Ketchikan, AK 99901 (907) 2255158
Franklin, Nels	Manokotak Natives. Ltd.	PO Box 149	Manokotak, AK 99628 (907) 289-2067
Friederichs, Marie Community Affairs Specialist	Dept. of Treasury, Office of Thrift Supervision	101 Stewart Street, Suite 1210	Seattle, WA 98101 (206) 553-5469
Gabriel, Roger	AVCP Housing Authority	P.O. Box 767	Bethel, AK 99559 (800) 478-3157
Gardner, Myrna D. Chief Executive Officer	Klawock Heenya Corporation	PO Box 129	Klawock, AK 99925 (907) 755-2265
Hancock, Howard	Pacific Northwest Title Insurance	3201 C Street, Suite 110	Anchorage, AK 99503 (907) 561-5122
Harris, Tom President/CEO	Alaska Village Initiatives, Inc.	1577 C Street, Suite 304	Anchorage, AK 99501 (907) 274-5400
Henry, Brian	Akiachak Limited	PO Box 51010	Akiachak, AK 99551 (907) 825-4626
Hoffman, Dave President/CEO	Alaska Growth Capital/BIDCO Inc.	201 Arctic Slope Avenue Suite 100	Anchorage, AK 99518 (907) 349-4904



<i>Name Title</i>	<i>Company</i>	<i>Address</i>	<i>City, State Zipcode Phone</i>
Hull, Edward	Department of Veterans Affairs	2925 DeBarr Road	Anchorage, AK 99508 (907) 827-1000
Hunter, Dolores	Marshall Traditional Council	Box 110	Marshall, AK 99585 (907) 679-6215
Hurley, Fred T.	Ekwok Village Council	PO Box 70	Ekwok, AK 99580 (907) 464-3336
Itumulria, Carl K.	Manokotak Power Company	PO Box 149	Manokotak, AK 99628 (907) 289-1062
James, Janice	Consumer Credit Counseling Service of Alaska	208 East Fourth Avenue	Anchorage, AK 99501 (907) 279-6501
James, Tammie	Alaska Housing Finance Corporation	P.O. Box 101020	Anchorage, AK 99510 (907) 338-6100
Katchatag, Paul	Native Village of Unalakleet	PO Box 270	Unalakleet, AK 99684 (907) 624-3622
Kingsley, Greg	Pilot Point Traditional	PO Box 449	Pilot Point, AK 99649 (907) 797-2208
Lammon, Kelly	Central Council Tlingit & Haida Indian Tribes	320 W. Willoughby Avenue, Suite 300	Juneau, AK 99801 (907) 586-1432
Larochelle, Camillia	Kotlik Traditional Council	P.O. Box 20207	Kotlik, AK 99620 (907) 899-4326
Lomack, Jackson	IRA Council	P.O. Box 20	Akiachak, AK 99551 (907) 825-4626
Lopez, Richard	Small Business Administration	222 West 8th Avenue, #67	Anchorage, AK 99513 (907) 271-0422
Lupie, Adolph	Qunarmuit Corporation	P.O. Box 8106	Tuntutuliak, AK 99680
Maganack, Riley	Port Graham Traditional Council	P.O. Box 5526	Port Graham, AK 99603 (907) 284-2227





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Mannix, Gretchen	Alaska Village Initiatives, Inc.	1577 C Street, Suite 304	Anchorage, AK 99501 (907) 274-5400
Mendenhall, Perry	Sitnasnak Native Corporation	Box 905	Nome, AK 99762 (907) 443-2632
Miller, Andrew Board Member	Alaska Village Initiatives, Inc.	1577 C Street, Suite 304	Anchorage, AK 99501 (907) 274-5400
Morris, Grace	Native Village of Koyuk	P.O. Box 30	Koyuk, AK 99753 (907) 963-3651
Moses, Charles J.	Nunakuiak Yupik Corporation	P.O. Box 37068	Toksook Bay, AK 99637 (907) 427-7114
Mundy, Wayne	Bering Straits Regional Housing Authority	P.O. Box 995	Nome, AK 99762 (907) 842-5956
Nelson, Lou	Alaska Village Initiatives, Inc.	1577 C Street, Suite 304	Anchorage, AK 99501 (907) 274-5400
O'Connor, Darla Loan Officer	First National Bank	101 West 36th, Suite 216 P.O. Box 100720	Anchorage, AK 99510 (907) 777-5653
Olson, Cynthia D.	Ekwok Village Council	Box 70	Ekwok, AK 99580 (907) 464-3336
Olson, Miriam President	Aleknagik Traditional Council	PO Box 115	Aleknagik AK 99555 (907) 842-5623
Patton, Arlene L.	Alaska HUD Office	949 E. 36th Avenue, Suite 401	Anchorage, AK 99508 (907) 271-4633
Pavil, Mary	Orutsarmuit Traditional Native Council	PO Box 927	Bethel, AK 99559 (907) 543-2608
Quinn, Sativa Director, Grants Administration	ARDC/Alaska Villages Initiatives, Inc.	1577 C Street, Suite 304	Anchorage, AK 99501 (907) 263-7841



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Richert, Berney Economic Development Rep.	EDA	550 W. 7th Avenue, Suite 1780	Anchorage, AK 99501 (907) 271-2272
Robart, Lydia	Port Graham Corporation	PO Box 5569	Port Graham, AK 99603 (907) 284-2222
Rychnovsky, Agnes Grant Writer	Newhalen Tribal Council	Box 207	Newhalen, AK 99606 (907) 571-1410
Saccheus, Clarence R.	Native Village of Elim	P.O. Box 70	Elim, AK 99739 (907) 890-3737
Sagoonick, Beverly	Native Village of Koyuk	PO Box 30	Koyuk, AK 99753 (907) 963-3651
See, Richard E.	Bureau of Indian Affairs	P.O. Box 25520	Juneau, AK 99802 (907) 586-7177
Shorty-Fitka, Anna Council Member	Marshall Traditional Council	Box 110	Marshall, AK 99585 (907) 679-6302
Sleater, Ed	Small Business Administration	222 West 8th, #67	Anchorage, AK 99513 (907) 271-0422
Smagge, Rita	Kenaitze Indian Tribe, IRA	P.O. Box 988	Kenai, AK 99611 (907) 283-3633
Smith Jr., Weldon C. American Indian Coordinator	Rural Community Assistance Corporation	3120 Freeboard Drive, Ste. 201	West Sacramento, CA 95691 (916) 447-2854
SpottedBird, Lawrence	Saan-Seet, Inc.	P.O. Box 690	Craig, AK 99921 (907) 826-3251
Stadem, Norman	Kawerak, Inc.	P.O. Box 948	Nome, AK 99762 (907) 443-5231
Stappens, Hilde	National Bank of Alaska	P.O. Box 100600	Anchorage, AK 99510 (907) 267-5700
Storo, Diane	Small Business Administration	222 West 8th Avenue, #67	Anchorage, AK 99513 (907) 271-4022



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Tepp, Rose	Kenaitze Indian Tribe, IRA	P.O. Box 988	Kenai, AK 99611 (907) 283-3633
Torgramsen, Myrna Board Member	Alaska Village Initiatives, Inc.	P.O. Box 348	Wrangell, AK 99929 (907) 274-5400
Torrison, Scott	CIRI	2525 C Street, #500	Anchorage, AK 99503
Veltkamp, Ron	Small Business Administration	222 West 8th, #67	Anchorage, AK 99513 (907) 271-4838
Walters, Jeri	National Bank of Alaska	P.O. Box 100600	Anchorage, AK 99510 (907) 267-5700
West, Gial	First National Bank	P.O. Box 100720	Anchorage, AK 99510 (907) 276-6300
Williams, Alan	National Cooperative Bank	3000 A Street, #406	Anchorage, AK 99503 (907) 561-0777
Wise, Duane	Alaska Housing Finance Corporation	P.O. Box 101020	Anchorage, AK 99507 (907) 338-6100

