

Native American Lending Study



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Community Development Financial Institutions Fund

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**Deloitte
& Touche**

MCIC

**The Johnson
Strategy
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Table of Contents

	Pages
Section I. Executive Summary.....	3
Section II. Study Objectives and Background.....	5
Section III. Survey Methodology.....	8
Section IV. Key Findings.....	17
Section V. Question-by-Question Analysis – Native American Organization Survey.....	19
Section VI. Question-by-Question Analysis – Financial Service Organization Survey.....	32
Section VII. State Specific Findings – AK, HI, and OK Responses.....	46
Section VIII. Correlation Between Surveys.....	54
Section IX. Correlation Between Survey Results and Workshop Results.....	61
Section X. Cross Tabulations.....	69
Section XI. Conclusion.....	77

Appendices

Appendix A	Open-Ended Question Responses
Appendix B	Completed Survey Instruments (Overall, Alaska, Hawaii, and Oklahoma)
Appendix C	Number of Responses to Each Question (Overall, Alaska, and Hawaii)
Appendix D	Survey Recipient List

Section I. Executive Summary

The Community Development Financial Institutions (CDFI) Fund has been authorized by Congress to conduct a study regarding lending and investment practices on Native American Reservations and other lands held in trust. The purpose of the study is to ascertain what, if any, barriers exist to lending, and to help the CDFI Fund to develop and recommend strategies to address those barriers.

In fulfillment of this authorization, a nationwide survey was developed and administered to Native American Tribal organizations and private financial service organizations familiar with lending in Indian country. The survey results were then compared to the results of 13 regional workshops that were held to explore the same topic.

Surveys were sent to all Federally-recognized Tribes, including those in Alaska and Hawaii as well as non-Federally recognized Tribes in Oklahoma. The financial service organizations (FSOs) that received the survey were found to be in close proximity to Native American Reservations or Indian lands. Of the 851 Tribal surveys mailed, 212 were completed for a 24.9% response rate. Of the 735 FSO surveys mailed, 243 were completed for a 33.1% response rate. The survey itself and the comparison of the survey and workshop results yielded a number of interesting findings. The more significant of these findings are highlighted below.

- 1. The most significant barriers to lending/obtaining financial services and products concern lack of collateral, Tribal members' lack of understanding of the financial world, inefficient state and Federal programs and regulations, and insufficient or nonexistent written Tribal commercial laws and regulations.**

These themes were consistent across both survey respondent groups as well as the regional workshops.

- 2. There is a significant need for education, training, and technical assistance to increase the financial literacy of Native American communities.**

According to Tribal respondents, sufficient education and training is not being provided. Tribal respondents rated the lack of such training as the second most significant barrier to accessing financial products and services. In addition, education and training were recurring themes in the strategies suggested by survey respondents to address barriers to obtaining financial products and services.

Data indicates that Tribal members who have access to counseling, training, and/or technical assistance resources are more likely to rate financial products and services as easier to access. This may mean that having more information available makes it easier for Tribal members to understand what products are available and how to access them, or it may point to an overall capacity building that results from the provision of training and related programs.

3. Conventional home mortgages are consistently identified as one of the most difficult products to finance on Native American Reservations or Indian lands.

Conventional home mortgages were rated as difficult or very difficult to finance by 65% of Tribal respondents and 35% of FSO respondents. Additionally, the percentage of the overall FSO loan portfolio represented by conventional home mortgages is disproportionately lower when looking specifically at products offered to residents of Native American Reservations or Indian lands (81.9% of the overall portfolio versus 54.3% of the portfolio of products offered to Native Americans.)

4. There is a significant difference in the perception of the two respondent groups with regard to ease or difficulty accessing financial products and services.

Tribal respondents rate access to financial products and services as more difficult than FSO respondents. While both respondent groups rated personal/consumer loans and financial services (checking and banking accounts) as relatively easy to access, there was disagreement over the difficulty of the majority of the other products. Some of the more notable examples include small business loans which were rated as difficult or extremely difficult to access by 63% of Tribal respondents, but only 18% of FSO respondents; and home equity loans which were rated as difficult or extremely difficult to access by 60% of Tribal respondents, but only 28% of FSO respondents.

The results of the survey were compared, to the extent practicable, to the results of the regional workshops. In addition, a number of cross-tabulations were performed, adding some additional insights into the data. Finally, because of unique issues facing Native Americans in Alaska, Hawaii, and Oklahoma, the responses from each of these groups were analyzed separately. The results of all of these analyses support the findings highlighted above.

Section II. Study Objectives and Background

The Community Development Financial Institutions Fund

The Community Development Financial Institutions (CDFI) Fund was authorized by the Riegle Community Development and Regulatory Improvement Act of 1994, and is a wholly owned government corporation within the United States Department of Treasury. The CDFI Fund was created to expand the availability of credit, investment capital, and financial services in distressed urban and rural communities.

The CDFI Fund has been authorized by Congress to implement a national study regarding lending and investment practices on Indian Reservations and other lands held in trust. The study seeks to assess all types of lending, including consumer, small and large business ventures, home mortgage and infrastructure development. The intent is not only to identify barriers to such lending, but also to quantify the impacts of such barriers. The results of the study will be included in a report to the President and the U.S. Congress with recommendations for strategies to eliminate any barriers that may be identified.

Regional Workshops

Beginning in March 1999, 13 regional workshops were conducted in an effort to identify barriers to lending and investment on Native American lands; to describe the impacts of any such barriers; and to develop strategies and action plans for eliminating the barriers. Participants in the workshops included Native American Tribal leaders, economic and financial planners, bankers, bank regulators, federal agencies (i.e., HUD, BIA, USDA, SBA), secondary market organizations, and state agencies.

In January 2000, representatives of Native American, Alaska Native, and Native Hawaiian communities, along with Federal and financial institution representatives, were invited to Washington, D.C. for a roundtable discussion on barriers to lending and strategies to overcome the barriers. After discussing issues raised in the regional workshops, participants concentrated their attention on the following topics:

- How to access capital, equity, and investments
- How to establish effective, mutually beneficial partnerships across stakeholder groups
- What kinds of messages should be delivered to the various audiences
- The implementation game plan of the Native American Lending Study
- Success stories that demonstrate how Native American communities have partnered with and/or leveraged public and private sources of capital

Objectives of the Native American Lending Study

Following the roundtable discussion, the CDFI Fund initiated the Native American Lending Study. The stated objectives of the lending study were as follows:

- To provide quantitative data to complement and enhance the “anecdotal” findings of the 13 regional workshops and the national roundtable that were conducted last year.
- To address gaps in available data concerning relationships between FSOs and Native American organizations.
- To identify the kinds of relationships that exist between FSOs and Tribal communities, as well as the mix of financial services available or provided by FSOs to Tribal communities.
- To provide a means to correlate and compare Tribal and FSO responses to similar questions.
- To assure that the surveys are representative of the diversity of both Native American communities and FSOs, including the types and locations of such entities.

The Lending Study Team

Deloitte & Touche LLP, the Metro Chicago Information Center (MCIC), and the Johnson Strategy Group have jointly conducted this lending study.

Deloitte & Touche LLP is one of the largest and most highly regarded certified public accounting and professional service organizations in the world. Deloitte & Touche is highly experienced in designing and conducting surveys. Deloitte & Touche professionals have extensive experience teaming with clients' personnel to formulate survey objectives, develop an appropriate survey approach, conduct/administer surveys, and report on results. In addition to relevant survey experience, Deloitte & Touche brings a wealth of knowledge concerning the banking and financial services industry; 25% of the firm's total revenue comes from serving the financial services industry.

MCIC is a not-for-profit research-consulting firm founded nearly a decade ago by area foundations and the United Way of Chicago. MCIC's mission is to provide top quality, state-of-the-art research resources, methods, and data to other not-for-profits, foundations, government agencies, educational institutions, and private sector organizations. MCIC has extensive experience supporting a number of CDFI Fund programs and working with a large number of financial service organizations.

The Johnson Strategy Group, Inc. was founded in 1979 and has multi-disciplinary teams specializing in: strategic planning in the public and private sectors, training and team building, management of organizational and institutional change, land and natural resource planning and management, and privatization systems and energy/infrastructure development. The firm has served as a planning, management, self-governance and natural resource advisor to over 100 Tribes and Tribal organizations in the mainland U.S.,

Alaska, Hawaii, and Canada. The Johnson Strategy Group was responsible for conducting the 13 regional workshops and roundtable session mentioned previously.

Section III. Study Methodology

Survey Design

The Native American Lending Study began with a kick-off meeting between the Deloitte & Touche Team and the CDFI/Treasury Project Team to review project goals, establish a project timeline, hone the research methodology, and develop content guidelines for the survey instruments.

Working closely with the Fund, the Deloitte & Touche Team developed draft survey instruments that addressed information needs identified during the kick-off meeting and that would yield quantitative data to complement the qualitative data gathered during the regional workshops.

After several rounds of revisions, the Team developed two draft survey instruments, one for Native American organizations, and one for financial services organizations (FSOs). Slightly different versions of each instrument were developed for respondents in Alaska Hawaii to reflect the appropriate terminology used in those areas. (See Appendix B for all survey instruments and Appendix C for question-by-question response numbers).

Survey Pre-test and Instrument Revision

As part of the survey design process, both the FSO and Native American surveys were pre-tested on a small group of respondents to ensure consistent question interpretation and appropriateness of length and to gauge response rate.

The pre-test survey instrument was sent to 50 Native American organizations and 50 FSOs drawn by the Treasury Project Team from the list of workshop participants. Both surveys achieved a 50% response rate during the pre-test.

The Deloitte & Touche Team also telephoned 10 respondents from each group to complete the pre-test. This helped to gauge the time required to administer of the questionnaire as well as the ability to use the instrument during telephone interviews.

Based on the results of the pre-test and feedback from stakeholders, the project teams revised the questionnaires and developed the final survey instruments.

By design, a number of the same questions were included in both survey instruments. This allows a direct comparison between the two groups of respondents with respect to several issues.

Survey Samples

Each of the sampling plans for two surveys were based, to a significant extent, on databases and information compiled by the CDFI Fund. For the Native American organization survey, the Project Team used the CDFI workshop invitees list as well as the

TDR Business Edition database of Tribal organizations to construct the survey sample. The surveys were targeted to Economic Development Directors, Housing Directors, Tribal Chiefs, and other Tribal administrators.

The Deloitte & Touche Team directed the FSO survey to those organizations located in close proximity to Native American lands or communities. The Team utilized the list of FSOs that were invited to the Regional Native American workshops as well as the Sheshunoff Directory of Financial Institutions to construct the survey sample of FSO organizations. The FSO surveys were sent to Community Reinvestment Act officers and community relations representatives.

Selection of FSOs for Survey Sample

FSOs in the final survey database have three origins:

- Two FSOs completed surveys after being contacted by CDFI representatives at financial workshops.
- 211 FSOs are from the preliminary contact database compiled by the CDFI Fund for the regional workshops. 89 of these FSOs responded to the survey.
- 422 FSOs were extracted from the Sheshunoff Branch Source Directory, of which 152 responded to the survey.

The Sheshunoff contacts were extracted from the Branch Source Directory based on their proximity to Indian lands and Reservations. The Deloitte & Touche team used municipal names/locations in the addresses of all federally recognized Indian lands (except for Oklahoma and Alaska, for which all Reservations and Indian lands were included) to create a query of all FSO branch locations in those municipalities. The survey was then sent to the addresses of all of the FSO branches in the query.

Criteria Used to Create the Final Database

After the initial mailing, the databases were cleaned to eliminate returned surveys, bad addresses, and acquired or merged banks. The final sample consisted of 735 FSO surveys mailed and 851 Tribal surveys mailed.

The final FSO database was established after deleting a number of duplicate or otherwise inappropriate organizations, including the following:

- Branches with unrecognized addresses
- All but one branch of an institution's branch network in a municipality
- ATM-only locations
- Institutions for which the survey was not applicable, such as credit unions with limited memberships, and
- All branches of corporate banks that sent a single institution-wide survey response from a central corporate location.

The final Tribal database was established after deleting all non-federally recognized Tribes in the 48 states, with the exception of Oklahoma. In addition, at the request of the CDFI Fund, priority was placed on securing responses from Tribal economic development offices. As a result, in the event multiple versions of the survey were returned by one Tribe, the economic development office's response was the official response utilized for that Tribe.

Survey Implementation

For both surveys, the project Team implemented an initial mail-out to all addresses in the sample databases (See Appendix D for a list of all survey recipients). Respondents were given the option of returning the completed survey by mail or by fax. The initial mail-out yielded a 5% response rate for both surveys.

Because Native American surveys have historically yielded low response rates, the Project Team utilized the Social Research Laboratory phone center at Northern Arizona University, which specializes in surveys directed to Native American populations. The phone center sent out reminder faxes to a sample of non-respondents. After two weeks, the lab conducted telephone reminder calls to all non-respondents in an effort to increase the return rate. After three weeks of phone calls, the survey response rate was 30% for FSOs and 18% for Tribal organizations. The Project Team then analyzed the geographic distribution of survey responses and directed the phone bank to target geographic areas of low response. Additionally, members of the Deloitte Team consulted with regional stakeholders to further promote the survey in areas of low responses.

The final survey response rates are as follows:

FSO	Surveys sent – 735	Surveys completed – 243	Response rate – 33.06%
Tribal	Surveys sent – 851	Surveys completed – 212	Response rate – 24.91%

Survey of Respondents and Non-Respondents

Below is a table with a breakdown of the numbers of Tribal and FSO respondents and non-respondents by state. The following two pages depict specifically where the responses did and did not come from.

Tribal Respondents				FSO Respondents			
State	Respondents	Non-Respondents	Total	State	Respondents	Non-Respondents	Total
AK	77	186	263	AK	11	13	24
AL	-	1	1	AL	1	5	6
AR	-	1	1	AR	-	2	2
AZ	13	67	80	AZ	26	38	64
CA	22	87	109	CA	31	60	91
CT	1	1	2	CT	2	-	2
CO	-	2	2	CO	1	-	1
FL	-	3	3	FL	8	73	81
HI	6	16	22	HI	6	7	13
IA	-	1	1	IA	2	1	3
ID	3	3	6	ID	5	5	10
KS	-	4	4	KS	1	2	3
LA	1	3	4	LA	4	6	10
MA	3	-	3	MA	1	1	2
ME	1	5	6	ME	5	6	11
MI	4	11	15	MI	14	21	35
MN	8	15	23	MN	13	13	26
MO	2	-	2	MO	-	2	2
MS	-	2	2	MS	3	4	7
MT	3	12	15	MT	9	12	21
NC	3	2	5	NC	-	3	3
ND	1	6	7	ND	5	14	19
NE	1	4	5	NE	3	1	4
NM	13	75	88	NM	9	22	31
NV	7	17	24	NV	18	46	64
NY	2	10	12	NY	4	7	11
OK	16	26	42	OH	-	1	1
OR	3	11	14	OK	26	35	61
RI	1	2	3	OR	3	16	19
SC	-	1	1	RI	2	-	2
SD	6	14	20	SD	9	20	29
TN	-	1	1	TN	-	2	2
TX	1	2	3	TX	1	11	12
UT	1	10	11	UT	1	1	2
VA	-	1	1	WA	14	26	40
WA	9	23	32	WI	5	14	19
WI	3	10	13	WV	-	1	1
WY	1	4	5	WY	-	1	1
Total	212	639	851	Total	243	492	735

INSERT MAPS - 2 pages

Map #2

The table below outlines a breakdown of response and non-response rates by region. The figures in bold are the high and low response rates for each group.

Region	States		Tribal Response	Tribal Non-Response	FSO Response	FSO Non-Response
NORTHWEST	Washington Oregon	Idaho W Montana	32.1%	67.9%	27.1%	72.9%
WEST	California Nevada		31.6%	68.4%	21.8%	78.2%
SOUTHWEST I	Arizona Utah		40.9%	59.1%	15.4%	84.6%
SOUTHWEST II	New Mexico Colorado		31.3%	68.7%	14.4%	85.6%
NORTH CENTRAL	E Montana Wyoming N Dakota	S Dakota Nebraska	35.4%	64.6%	24.4%	75.6%
MIDWEST	Kansas Oklahoma Texas		36.8%	63.2%	34.7%	65.3%
GREAT LAKES	Minnesota Iowa Missouri Wisconsin	Illinois Michigan Indiana	40.0%	60.0%	31.5%	68.5%
EASTERN I	Kentucky Virginia West Virginia Ohio Maryland Delaware New Jersey Pennsylvania	New York Connecticut Rhode Island Massachusetts New Hampshire Vermont Maine District of Columbia	46.6%	53.4%	29.6%	70.4%
EASTERN II	Arkansas Tennessee North Carolina South Carolina Georgia	Alabama Mississippi Louisiana Florida	14.4%	85.6%	22.2%	77.8%
ALASKA	Alaska		45.8%	54.2%	29.3%	70.7%
HAWAII	Hawaii		46.2%	53.8%	27.3%	72.7%

As is evidenced by the preceding charts and maps, responses were distributed across all regions, however the maps indicate that responses were more prevalent from the northern and western regions of the United States as well as Oklahoma. This pattern appears basically to follow the general concentration of Reservations and Indian lands.

The regions with the lowest response rates were Eastern II for Tribal responses (14.4%) and Southwest II for FSO responses (14.4%). Both Southwest I and II had generally low FSO response rates. The regions with the highest response rates were Midwest for the FSOs (34.7%) and Hawaii for Tribal responses (46.2%).

The following is a brief profile of the respondent groups:

- 17% of Tribal respondents indicate they are affiliated with housing organizations. The remaining 83% are affiliated with economic development or Tribal council organizations.
- 71.2% of FSO respondents are Federally or State-chartered banks
- 8.5% of FSO respondents are Federally or State-chartered thrift, savings association, or savings banks
- 19.5% of FSO respondents are Federally or State-chartered credit unions
- 47.3% of FSO respondents report having assets of up to \$100 million
- 34.1% of FSO respondents report assets of \$101 million to \$1 billion
- 10.9% of FSO respondents report assets of \$1 billion to \$10 billion
- 2.3% of FSO respondents report assets of \$10 billion to \$20 billion
- 5.5% of FSO respondents report assets of more than \$20 billion
- Approximately 85% of FSO respondents indicate they have a branch or ATM within 10 miles of a Reservation or Indian lands

Survey Analysis

As the completed surveys were returned, responses were coded and entered into a database. Open-ended questions were re-coded where applicable for quantitative analysis. Deloitte & Touche team members performed quality control checks and activities during the data entry process, as well as data checking and cleaning upon completion of data entry.

Once the quality checking was complete, the project team analyzed the survey results. As a first step, data analysts ran straight frequencies of the survey responses to identify initial findings and key themes. All of the straight frequencies are provided in Sections V and VI of this report.

In addition to the straight frequencies, the survey analysis explored whether different populations of respondents face different issues and challenges. Thus, the project team compared the results of the survey in general with the results from respondents from Hawaii, Alaska, and Oklahoma. Because there were a small number of respondents from these specific groups, with the exception of Alaskan Native American respondents, the

results, while potentially interesting, are not statistically significant. These observations are presented in Section VII of this report.

For further analysis, data analysts cross-tabulated responses to analyze issues by subsets of respondent groups as well as to expose relationships between issues. The cross tabulation generated hundreds of pages of raw data. This large amount of data results from the fact that many of the survey questions had multiple parts, and each part was cross tabulated with each part of other multiple part questions. Most of the cross tabulations did not result in findings of significance. The results of some of the cross tabulations, however, proved to be of some interest, and are presented in Section X of this report.

In addition to the cross tabulations, which compare responses from the same survey, the Deloitte & Touche team compared responses between the two groups of respondents. As stated previously, a number of the same questions were posed in both the Native American and FSO surveys. As a result, a direct comparison of the responses to these questions was possible. The results of this comparison are presented in Section IIX of this report.

Finally, one of the main purposes of the Native American Lending Study was to obtain quantifiable data to compare to and support the more anecdotal findings of the 13 regional workshops. A comparison of workshop and lending study findings is presented in Section IX of this report.

Section IV. Key Findings

This section presents a high-level review of the key findings that emerged from an analysis of the survey results. These findings are not mutually exclusive, in fact they appear to be interrelated. More detail regarding these findings, as well as other findings, is contained in the body of the report.

- 1. The most significant barriers to lending/obtaining financial services and products concern lack of collateral, Tribal members' lack of understanding of the financial world, inefficient state and Federal programs and regulations, and insufficient or nonexistent written Tribal commercial laws and regulations.**

These themes were consistent across both survey respondent groups as well as the regional workshops.

- 2. There is a significant need for education, training, and technical assistance to increase the financial literacy of Native American communities.**

According to Tribal respondents, sufficient education and training is not offered to Native Americans. Tribal respondents rated the lack of such training as the second most significant barrier to accessing financial products and services. In addition, education and training were recurring themes in the strategies suggested to address barriers to obtaining financial products and services.

Data indicates that Tribal members who have access to counseling, training, and/or technical assistance resources are more likely to rate financial products and services as easier to access. This may mean that having more information available makes it easier for Tribal members to understand what products are available and how to access them, or it may point to an overall capacity building that results from the provision of training and related programs.

- 3. Conventional home mortgages are consistently identified as one of the most difficult products to finance on Native American Reservations or Indian lands.**

Conventional home mortgages were rated as difficult or very difficult to finance by 65% of Tribal respondents and 35% of FSO respondents. Additionally, the percentage of the overall FSO loan portfolio represented by conventional home mortgages is disproportionately lower when looking specifically at products offered to residents of Native American Reservations or Indian lands (81.9% of the overall portfolio versus 54.3% of the portfolio of products offered to Native Americans.)

4. There is a significant difference in the perception of the two respondent groups with regard to ease or difficulty in accessing financial products and services.

Tribal respondents rate financial products and services as more difficult to access than FSO respondents. While both respondent groups rated personal/consumer loans and financial services (checking and banking accounts) as relatively easy to access, there was disagreement over the difficulty of accessing the majority of the other products. Some of the more notable examples include small business loans which were rated as difficult or extremely difficult to access by 63% of Tribal respondents but only 18% of FSO respondents; and home equity loans which were rated as difficult or extremely difficult by 60% of Tribal respondents but only 28% of FSO respondents.

Section V. Question-by-Question Analysis – Native American Survey

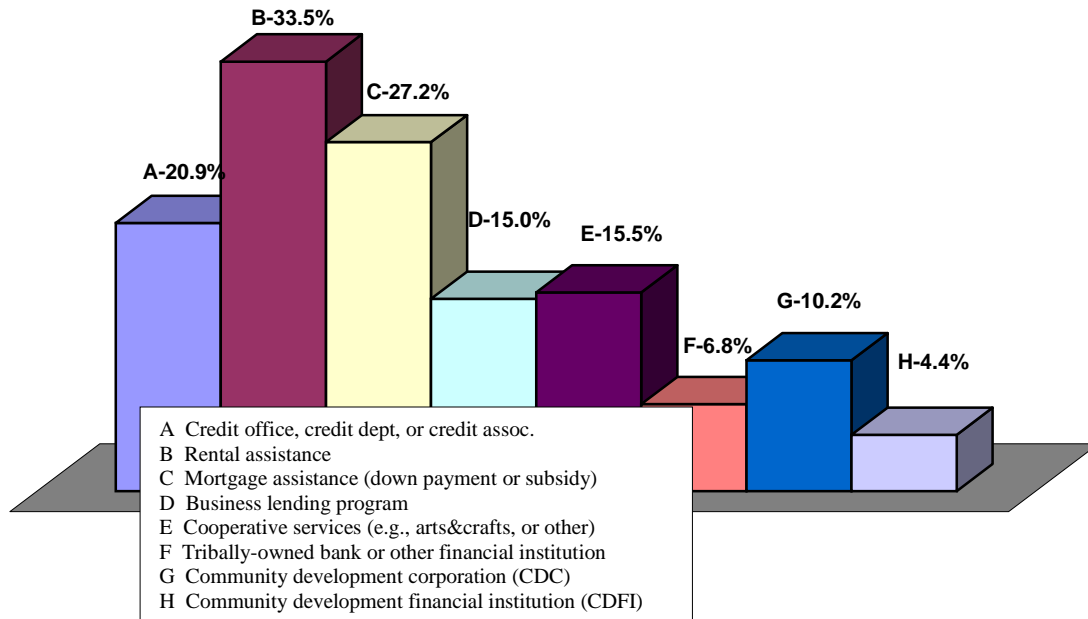
This section provides a question-by-question review of the responses to the survey of Native American organizations. There is a great deal of interesting information contained in the raw data; this section presents all of the raw data and attempts to identify some of the more significant and relevant survey results.

Question 1: Economic Development Programs or Institutions

Respondents were asked whether their Tribe sponsors, funds, partners with, or otherwise offers economic development programs, or partners with institutions that provide financial or other development assistance to the Tribal community. Summary results are as follows:

- **Rental assistance is the most commonly provided** type of assistance, with 33.5% of respondents indicating Tribal members can receive rental assistance.
- **Community Development Financial Institution (CDFI) assistance is the least commonly provided** assistance, with only 4.4% of respondents indicating they are affiliated with a CDFI.

The following graph illustrates the results for eight types of programs or institutions



Question 2: Non-Tribally Affiliated Institutions Offering Products and Services

Respondents were asked whether a list of specific financial products and services were provided to their Tribe by non-Tribally affiliated institutions. The table below illustrates the results for each of the 15 products and services. The table shows the percent of services provided on a Reservation or Indians Lands, the percent provided near a Reservation or Indian lands, and the percent where the services are provided neither on nor near a Reservation or Indian lands.

The three products and/or services **most likely to be found on or near a Reservation** or Indian lands are:

- ATM’s (55.9%)
- Personal/consumer loans (54.2%)
- Financial services (checking and savings accounts - 45.1%)

The three products and/or services **least likely to be found on or near a Reservation** or Indian lands are:

- Private equity investments
- Large business loans
- Mobile banking services

The question addressing approximate distance from Reservations or Indian lands to the nearest branch or ATM was answered by 62% of respondents. Of those responding, 41% indicate that a branch or ATM is 10 miles or less away, 17% indicate between 11 and 30 miles, and 27% state they must travel between 31 and 100 miles. Approximately 6% of respondents must travel more than 100 miles to access the nearest bank branch or ATM, and 9% must travel by air to reach the nearest branch or ATM.

ARE NON-TRIBALLY AFFILIATED INSTITUTIONS OFFERING THE FOLLOWING TYPES OF FINANCIAL PRODUCTS AND SERVICES TO YOUR TRIBE, TRIBAL ENTITIES, OR TRIBAL MEMBERS LIVING ON THE RESERVATION OR INDIAN LANDS . . .	LOCATED ON THE RESERVATION/ INDIAN LANDS?	LOCATED NEAR THE RESERVATION/ INDIAN LANDS?	THE BALANCE OR THE PERCENT THAT DO NOT OFFER THIS EITHER ON OR NEAR THE RESERVATION/ INDIAN LANDS
Conventional home mortgages	9.7%	35.4%	54.9%
Loans for mobile home purchases	11.7%	26.7%	61.6%
Property rehabilitation loans	5.8%	24.8%	69.4%
Home equity loans	4.9%	24.8%	70.3%
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	15.0%	37.4%	47.6%

Construction loans (residential and commercial real estate)	10.7%	30.1%	59.2%
Start-up business loans (in operation for fewer than 2 years)	5.8%	28.2%	66.0%
Micro business loans (businesses requiring under \$25,000) to individual Tribal members	8.7%	17.0%	74.3%
Small business loans (businesses requiring between \$25,000 and \$100,000) to individual	6.3%	22.3%	71.4%
Private equity investments (venture capital investments, start-up capital)	2.9%	11.7%	85.4%
Financial services (checking and savings accounts)	14.1%	30.1%	55.8%
Large business loans (businesses requiring over \$100,000) to individual Tribal members	2.9%	17.5%	79.6%
Large business loans (businesses requiring over \$100,000) to tribe	5.3%	23.8%	70.9%
“Mobile” banking services	2.9%	9.2%	87.9%
Automated Teller Machines (ATM’s)	20.9%	35.0%	44.1%

Question 3: Ease or Difficulty Tribal Members Residing on Reservations or Indian lands Experience Obtaining Financial Products and Services

Respondents were asked to assess the ease or difficulty Tribal members residing on Reservations or Indian lands experience when obtaining 14 different financial products and services. The table below indicates the responses for each product and service.

The **three least accessible financial products and services** to Tribal members are:

- Large business loans (66.7% report these are difficult or not possible to obtain)
- Private equity investments (66.0% report these are difficult or not possible to obtain)
- Conventional home mortgages (65.0% report these are difficult or not possible to obtain)

The majority of respondents rate every financial product or service difficult to obtain, except for personal/consumer loans, (47.3% report these are somewhat easy or easy to obtain) and financial services (checking and savings accounts), (73.7% report these are somewhat easy or easy to obtain).

Indicate the ease or difficulty Tribal members residing on the Reservation or Indian lands typically experience obtaining...	NOT APPLICABLE	EASY	SOMEWHAT EASY	SOMEWHAT DIFFICULT	DIFFICULT	NOT POSSIBLE
Conventional home mortgages	9.8%	1.1%	9.8%	14.2%	49.2%	15.8%
Loans for mobile home purchases	13.4%	5.0%	12.8%	24.6%	31.3%	12.8%
Property rehabilitation loans	12.8%	1.7%	9.4%	20.6%	35.6%	20.0%
Home equity loans	11.0%	3.1%	9.2%	16.6%	35.0%	25.2%
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	2.7%	9.7%	37.6%	30.6%	16.1%	3.2%
Construction loans (residential and commercial real estate)	8.7%	0.0%	8.7%	20.7%	40.2%	21.7%
Start-up business loans (in operation for fewer than 2 years)	9.5%	.6%	5.6%	23.5%	41.3%	19.6%
Micro business loans (businesses requiring under \$25,000)	13.1%	1.1%	7.4%	22.3%	33.7%	22.3%
Small business loans (businesses requiring between \$25,000 and \$100,000)	9.2%	.6%	9.2%	17.8%	40.2%	23.0%
Large business loans (businesses requiring over \$100,000)	12.6%	1.1%	5.2%	14.4%	37.4%	29.3%
Business site leases	15.4%	4.7%	14.2%	21.3%	29.0%	15.4%
Homesite leases	15.5%	10.9%	13.2%	16.7%	27.6%	16.1%
Private equity investments (venture capital investments, start-up capital)	16.3%	.7%	6.5%	10.5%	36.6%	29.4%
Financial services (checking and savings accounts)	4.9%	43.6%	30.1%	7.4%	8.6%	5.5%

Question 4: Sources of Financing Assistance

Respondents were asked which sources of funding were most often used to fund a series of Tribal or individual Tribal member financial needs. The table below shows the results for 11 Tribal and individual needs.

Banks are most commonly used to finance the following activities:

- Consumer Purchases – 66.5%
- Home Purchases – 42.7%
- Micro business – 26.7%

Federal or state government loans and grants are the most common source of financing for the following activities:

- Reservation Infrastructure – 78.6%
- Economic Development –73.3%
- Home Construction – 46.1%
- Property Rehabilitation – 38.3%
- Large Businesses – 25.7%

Interestingly enough, Tribal Sources (e.g., credit offices, Tribal corporations) are used to fund Tribal Reservation infrastructure; large Tribal business; Tribal economic development; individual home purchases; and individual home construction by more than 20% of respondents.

FROM THE LIST BELOW, PLEASE ✓ THE SOURCES OF FUNDS YOUR TRIBE OR ITS MEMBERS USE MOST OFTEN TO FINANCE THE ACTIVITIES LISTED. AREAS IN DARK GRAY ARE NOT APPLICABLE.

How Your Tribe Finances....	Sources of Funds					
	Personal Source (e.g., savings, credit cards, loan from family)	Tribal Source (e.g., credit office, tribal corp)	Banks	Venture Capital	Federal or State Gov't (e.g., grants or loans)	Bonding Authority
Reservation infrastructure		27.2%	15.0%	1.0%	78.6%	4.9%
Large business (26 or more employees)		21.8%	18.9%	4.9%	25.7%	2.4%
Economic development (e.g., capital improvement projects, neighborhood revitalization.		27.7%	15.5%	3.4%	73.3%	4.4%
How Tribal Members Finance...						
Consumer purchases (vehicles, home furnishings, etc.)	42.2%	8.7%	66.5%		1.0%	
Home purchases	26.7%	20.4%	42.7%		42.2%	.5%
Home construction	26.2%	21.4%	37.4%		46.1%	0%
Home equity loans	14.6%	7.3%	38.3%		15.5%	.5%
Property rehabilitation	20.4%	15.0%	28.2%		38.3%	0%
Micro business (5 or fewer employees)	17.5%	17.5%	26.7%	2.4%	17.5%	0%
Small business (6-25 employees)	13.6%	17.5%	26.7%	1.9%	21.8%	0%
Large business (26 or more employees)	8.3%	9.2%	22.8%	3.9%	16.5%	0%

Question 5: Organizations Offering Training, Counseling, or Technical Assistance to Tribal Members

Respondents were asked how many organizations provide training, counseling, or technical assistance in seven specific areas to Tribal members living on the Reservation or Indian lands, and then were asked to indicate if this was sufficient to meet the needs of their community. The table below presents the results of this question.

When asked the **number of organizations** providing each of the seven types of training, counseling, or technical assistance, **the mode (most frequent response) in every case except “Home Buyer Education” was 0.**

Respondents were asked whether the number of organizations providing these services was sufficient to meet the needs of their community. **Unanimously, respondents stated that training, counseling, and technical assistance is not being offered in sufficient quantity to meet the needs of the community.**

The service **ranked as the most insufficient** is “**consumer credit counseling and/or credit repair**” (87.5% of respondents stated that the provision of this service is not sufficient to meet the needs of their community).

The service **rated as the most sufficient** is “**accounting and bookkeeping**” (28.7% of respondents stated existing service is sufficient to meet the needs of their community).

APPROXIMATELY HOW MANY ORGANIZATIONS ON OR NEAR THE RESERVATION/INDIAN LANDS PROVIDE TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE TO TRIBAL MEMBERS RESIDING ON THE RESERVATION OR INDIAN LANDS REGARDING...	FILL IN A NUMBER (e.g., 0,1,2,...)	IS THIS SUFFICIENT TO MEET THE NEEDS OF YOUR COMMUNITY?	
		✓ YES	✓ NO
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan)	Mode 0	21.1%	78.9%
Consumer credit counseling and/or credit repair	Mode 0	12.5%	87.5%
Banking and lending practices	Mode 0	21.3%	78.7%
Home buyer education	Mode 1	22.2%	77.8%
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)	Mode 0	21.9%	78.1%
Accounting and bookkeeping	Mode 0	28.7%	71.3%
Federal laws and regulations	Mode 0	23.2%	76.8%

Respondents were asked to identify additional areas of financial skill or knowledge not included in the survey for which instructional services were available. Some of these responses include:

- Personal wealth
- Training to maintain credit
- Basic training before welfare reform
- Business assistance, business plan development
- Tax services
- Work-related workshops
- Home ownership
- Home maintenance counseling
- NVE Housing Authority = NAHASDA Grant
- BIA

A complete listing of additional areas can be found in Appendix A.

Question 6: Barriers to Obtaining Financing

Respondents were asked to review a list of possible barriers to obtaining credit and services from financial institutions (barriers were identified at regional workshops) and to indicate to what extent each presents an actual barrier. The tables below illustrate the results for 15 possible barriers.

The items most commonly cited as **significant or very significant barriers** include:

1. Tribal members lack capital, collateral, and/or credit histories (81.1%)
2. Tribes and Tribal members lack knowledge of or experience with the financial world (70.6%)
3. Lenders do not understand Tribal governmental or legal systems (68.1%)
4. Limited use of Trust land as collateral (66.0%)
5. Lack of understanding of Tribal sovereignty and sovereign immunity (65.3%)

The items most commonly cited as **not presenting a barrier or presenting a minor barrier** include:

1. Insufficient number of banks on or near the Reservation or Indian lands (39.1%)
2. Change in Tribal governmental leadership creates uncertainty (39.1%)
3. Lack of physical and telecommunications infrastructure on the Reservation or Indian lands (36.5%)
4. Lack of technical assistance resources (26.0%)
5. Discrimination against and/or stereotyping of Native American communities (25.3%)

REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO YOUR BRANCH'S OR INSTITUTION'S LENDING ACTIVITY ON THE RESERVATION(S) OR INDIAN LANDS IN YOUR AREA.		NOT APPLICABLE	NOT A BARRIER	MINOR BARRIER	MODERATE BARRIER	SIGNIFICANT BARRIER	VERY SIGNIFICANT BARRIER
BOLD FONT INDICATES HIGHEST PERCENTAGE FOR THAT CATEGORY							
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	1.0%	6.7%	15.0%	30.1%	26.4%	20.7%
B	Inflexible lending/underwriting regulations	3.1%	7.3%	7.3%	27.5%	32.1%	22.8%
C	Limited use of Trust land as collateral	12.4%	4.6%	6.7%	10.3%	25.3%	40.7%
D	Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	2.6%	2.1%	3.6%	10.8%	22.1%	59.0%
E	Lenders do not understand Tribal governmental or legal systems	1.0%	3.6%	7.1%	20.3%	24.4%	43.7%
F	Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	1.0%	3.0%	7.1%	18.3%	32.5%	38.1%
G	Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)	9.3%	14.5%	8.8%	23.3%	19.2%	24.9%
H	Differences between Native American culture and the banking culture	2.6%	7.8%	11.5%	16.7%	24.0%	37.5%
I	Lack of understanding of Tribal sovereignty and sovereign immunity	2.6%	6.1%	6.6%	19.4%	23.0%	42.3%
J	Tribes or Tribal members and banks have historically not trusted each other	5.2%	8.9%	13.6%	20.9%	25.1%	26.2%
K	Lack of physical and telecommunications infrastructure on the Reservation or Indian lands	6.6%	22.1%	14.4%	17.1%	18.8%	21.0%
L	Discrimination against and/or stereotyping of Native American communities	.5%	8.8%	16.5%	21.6%	22.2%	30.4%
M	Insufficient number of banks on or near the Reservation or Indian lands	5.1%	25.9%	13.2%	16.2%	12.2%	27.4%
N	Lack of technical assistance resources	1.5%	7.1%	18.9%	24.0%	25.5%	23.0%
O	Change in Tribal governmental leadership creates uncertainty	6.2%	21.6%	17.5%	15.5%	21.6%	17.5%

Additional barriers suggested by respondents included the following:

- FSOs lack understanding of government-sponsored mortgage programs
- Banks need training and liaison officers for Native Americans
- FSOs do not trust Tribal courts to be fair
- Bank representatives need to visit Native Villages or Reservations
- Substance abuse in Tribal communities
- Council greed, animosity, and prejudices
- Member resistance to training programs/education
- Welfare mentality
- Depletion of natural resources on the Reservation

- No work history
- Decline of revenues from the government
- Few employment opportunities and training
- Rural economies lack volume and ability to sustain and grow employment opportunities
- Low wages
- No funds for higher or alternative education
- Dual taxes (from the State and from the Tribe)
- Lack of coordination between Tribes and FSOs

A complete listing of additional barriers can be found in Appendix A.

Question 7: Strategies to Address Barriers

Respondents were asked to suggest strategies to overcome the barriers that they believed to be the most significant.

Commonly suggested strategies for overcoming these barriers include:

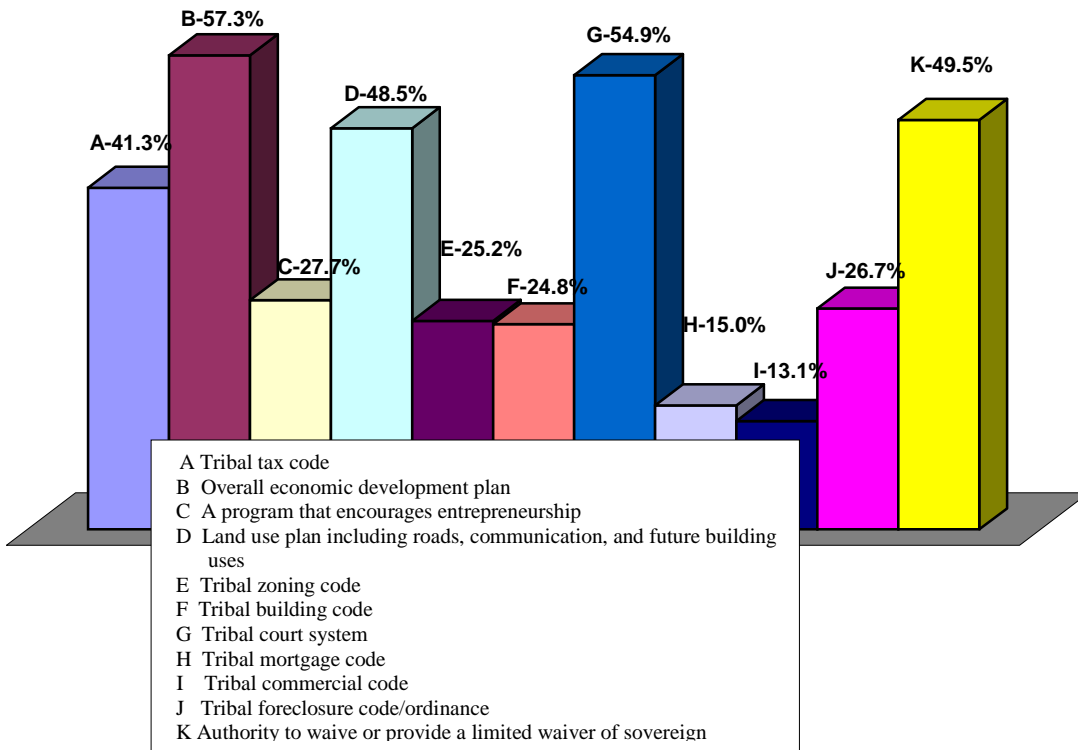
- “Education, training, credit counseling, and creation of economic infrastructure.”
- “Alternative collateral substitutes, ranging from homes on trust land as collateral to using Tribal leases to Tribal corporations.”
- “Education for both Tribal and non-Tribal parties on Federal, state, Tribal laws and recognition of Tribal codes and regulations.”

See Section IX of this report for a discussion of the correlation between the survey and workshop barriers and strategies.

A complete listing of the suggested strategies can be found in Appendix A.

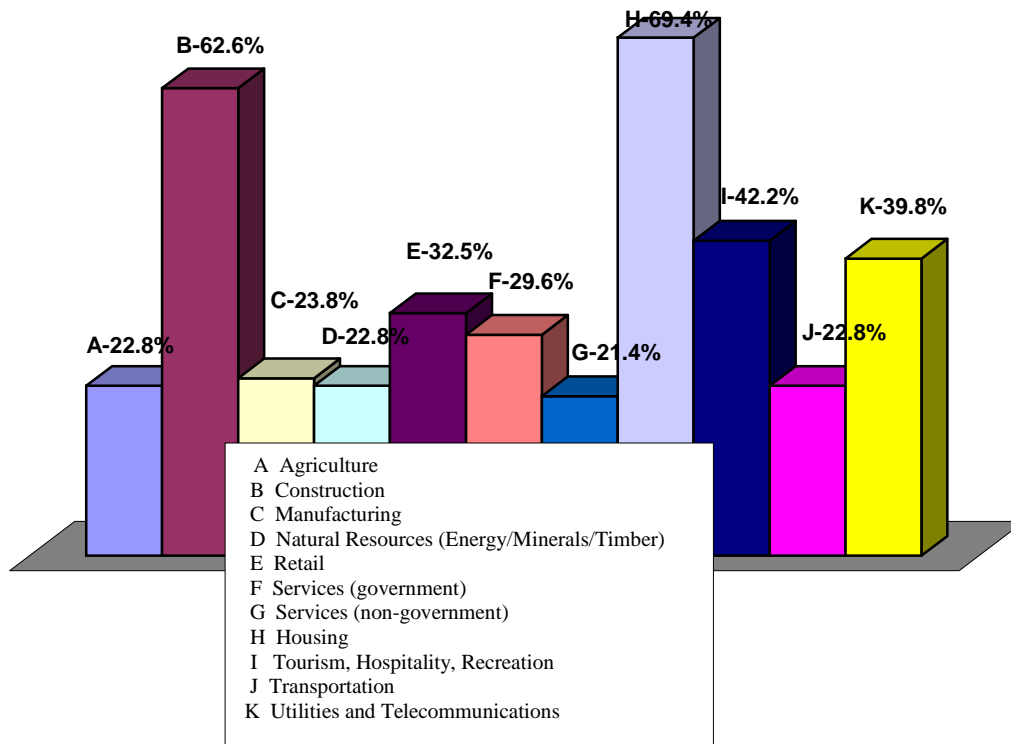
Question 8: Existence of Codes, Plans, and Programs

Respondents were asked if their Tribe has in place certain codes, plans, and programs that might impact economic development. The following graph indicates the 11 choices and the degree to which they exist.



Question 9: Industry Sectors Most in Need of Credit or Capital

Respondents were given a list of 11 industry sectors and were asked to identify up to four that are most in need of credit and/or capital on their Reservation or Indian lands. The following chart indicates how often each sector was chosen.



Respondents were given the option to suggest industry sectors not listed in the survey that were in need of capital or credit. Examples provided by respondents in response to the “other” category include:

- Economic development
- Off-Reservation employment
- Tribally-owned Federally chartered corporation
- Resource recovery and material recycling
- Water and sewer utilities for housing/roads
- Fire hydrants and fire trucks
- Value added salmon processing
- Fishing (buying limited permits)
- Local job/career training center

Question 10: Tribal Unemployment

Respondents were asked to estimate the current unemployment rate of their Tribe.

- The median unemployment rate reported is 50%.
- The mode, or most frequent response, is 70%.

Question 11: Alaska Native Subsistence

(This question appeared only on the Alaskan version of the survey).

Alaskan respondents were asked to estimate the percentage of the adult village population that relies on subsistence.

- The median subsistence rate reported is 98%.
- The mode, or most frequent response, is 100%.

Question 11: Full-Time and Part-Time Tribal Employment by Sector (Question 12 Alaska Native Survey)

Respondents were asked to identify the industry sectors in which Tribal members are employed, and estimate the percentage of those employed full or part time. The following two graphs present the median full-time and part-time employment in 11 industry sectors.

It should be noted that a large number of respondents did not answer this question. An average of 64% left the full-time portion blank and 80% left the part-time portion blank.

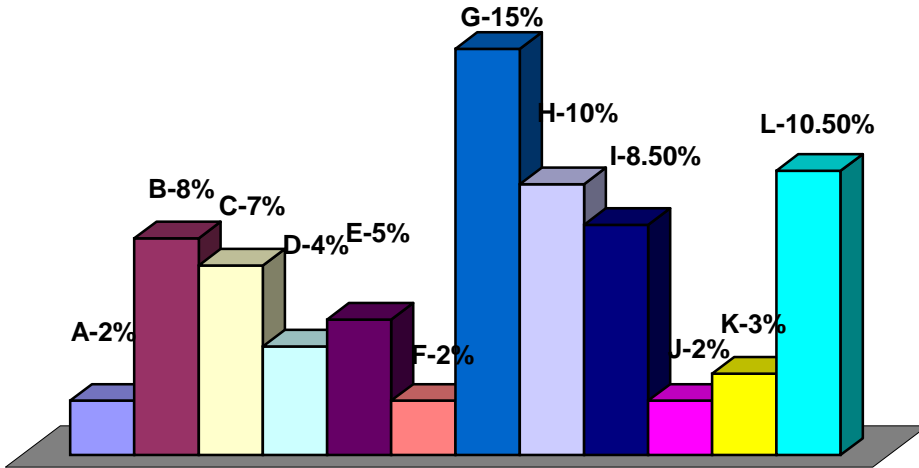
Respondents were also given the opportunity to suggest an industry sector not listed in the survey. Those responses are captured under the bar titled “other”.

The sector with the **highest reported full-time employment** percentage is “**services/non-government**” at 15%. The **highest part-time employment** is reported in “**housing**” at 7%.

Examples provided by respondents in the “other” category include:

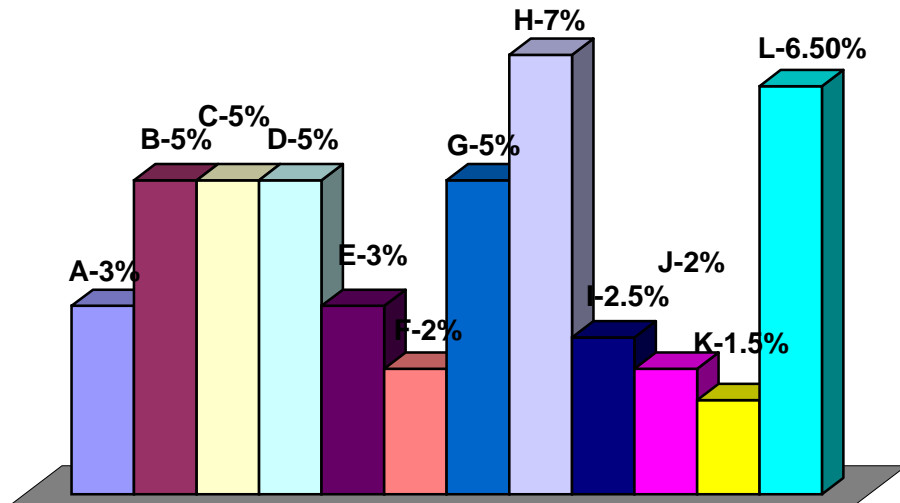
- Small business
- Self employment
- Insurance
- Real estate
- Professional financial office
- Fishing
- Health care
- Educational service

Median Full-time Employment



- A Agriculture
- B Construction
- C Manufacturing
- D Natural Resources (Energy/Minerals/Timber)
- E Retail
- F Services (government)
- G Services (non-government)
- H Housing
- I Tourism, Hospitality, Recreation
- J Transportation
- K Utilities and Telecommunications
- L Other

Median Part-time Employment



Section VI. Question-by-Question Analysis – FSO Survey

This section provides a review of the FSO survey data, question by question. This section also identifies some of the more interesting or relevant survey results.

Question 1: Loan Products as Portion of Total Portfolio

Respondents were given a list of ten loan products and asked to indicate whether each is a minor or major component, or not a component, of their loan portfolios as of June 30, 2000. The table below indicates the frequency of responses for each loan product.

The **product most often listed as a major component** of loan portfolios is **personal/consumer loans**, which constitute a major portfolio component for 69.6% of respondents.

Start-up business loans are most often indicated as not being a component of loan portfolios. Start-up business loans are not offered by 36.8% of respondents.

What portion of your Branch's loan portfolio is comprised of the following products? (Loan portfolio is defined as: Total Loans Outstanding as of June 30, 2000) BOLD FONT INDICATES HIGHEST RESPONSE FOR THAT PRODUCT	NOT APPLICABLE	MINOR COMPONENT (10% OR LESS)	MAJOR COMPONENT (GREATER THAN 10%)
Conventional mortgages	18.1%	30.2%	51.6%
Loans for mobile home purchases	29.1%	67.1%	3.8%
Property rehabilitation loans	32.5%	58.0%	9.4%
Home equity loans	17.8%	50.9%	31.3%
Personal/consumer loans (e.g., trucks, autos, home furnishings)	3.2%	27.2%	69.6%
Construction loans (residential and commercial real estate)	28%	37.9%	34.1%
Start-up business loans (in operation for fewer than 2 years)	36.8%	55.5%	7.7%
Micro business loans under \$25,000	28.2%	59.3%	12.5%
Small business loans between \$25,000 and \$100,000	24.5%	35.2%	40.3%
Large business loans over \$100,000	29.9%	22.9%	47.2%

Question 2: Loan Products to Reservation or Indian Land Residents as Portion of Total Portfolio

Respondents were given a list of ten loan products and asked to indicate whether its provision of each product to Native American Reservation or Indian Land residents constitutes a minor or major component, or not a component, of their loan portfolios as of June 30, 2000. The table below shows the breakdown of responses for each loan product.

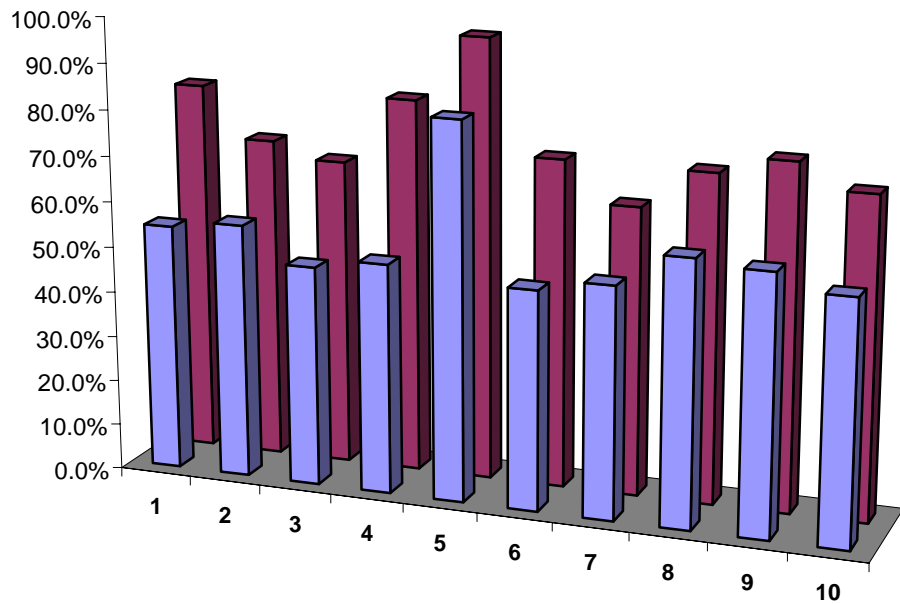
The loan product **most often listed as being a major portfolio component is personal/consumer loans**; 27.5% of respondents listed this as a major component.

The loan product **most often indicated as not being made available to Native American Reservation or Indian Land residents is construction loans**; 51.9% of respondents do not offer construction loans to Reservation or Indian Land residents.

DOES YOUR BRANCH OR INSTITUTION OFFER THE FOLLOWING PRODUCTS TO RESIDENTS OF NATIVE AMERICAN RESERVATIONS OR INDIAN LANDS? BOLD FONT INDICATES HIGHEST RESPONSE FOR THAT PRODUCT	NOT APPLICABLE	YES, A MINOR COMPONENT (10% OR LESS OF LOAN PORTFOLIO)	YES, A MAJOR COMPONENT (GREATER THAN 10% OF LOAN PORTFOLIO)
Conventional mortgages	45.7%	47.1%	7.1%
Loans for mobile home purchases	44.0%	54.1%	1.9%
Property rehabilitation loans	51.7%	46.4%	1.9%
Home equity loans	49.5%	47.1%	3.4%
Personal/consumer loans (e.g., trucks, autos, home furnishings)	17.4%	55.0%	27.5%
Construction loans (residential and commercial real estate)	51.9%	44.2%	3.8%
Start-up business loans (in operation for fewer than 2 years)	49.3%	47.4%	3.3%
Micro business loans (under \$25,000)	42.0%	54.2%	3.8%
Small business loans (between \$25,000 and \$100,000)	43.3%	47.9%	8.8%
Large business loans (over \$100,000)	46.9%	38.9%	14.2%

Comparison of Responses to Question 1 and Question 2

The following graph portrays the percentage of FSO respondents who indicated that specific financial products are part of their overall loan portfolio as compared to the percentage of respondents who indicated the same products are offered to residents of Reservations or Indian lands.



- 1 Conventional mortgages
- 2 Loans for mobile home purchases
- 3 Property rehabilitation loans
- 4 Home equity loans
- 5 Personal/consumer loans

- 6 Construction loans (residential and commercial real estate)
- 7 Start-up business loans (in operation for fewer than 2 years)
- 8 Micro business loans under \$25,000
- 9 Small business loans between \$25,000 and \$100,000
- 10 Large business loans over \$100,000

Overall Portfolio: Bars in back represent the respondents who indicated a product is part of their overall portfolio.

Native American Portfolio: Bars in front represent the respondents who offer that product to residents of Reservations or Indian lands.

The following table represents the difference between the percentage of financial products and services are offered as a portion of FSOs' total portfolio as compared to the percentage offered specifically to residents of Reservations and Indian lands.

DOES YOUR BRANCH OR INSTITUTION OFFER THE FOLLOWING PRODUCTS...	% OF TOTAL PORTFOLIO	% OFFERED TO RESIDENTS OF RESERVATIONS OR INDIAN LANDS	DIFFERENCE
Conventional mortgages	81.9%	54.3%	27.60%
Loans for mobile home purchases	70.9%	56.0%	14.90%
Property rehabilitation loans	67.5%	48.3%	19.20%
Home equity loans	82.2%	50.5%	31.70%
Personal/consumer loans (e.g., trucks, autos, home furnishings)	96.8%	82.6%	14.20%
Construction loans (residential and commercial real estate)	72.0%	48.1%	23.90%
Start-up business loans (in operation for fewer than 2 years)	63.2%	50.7%	12.50%
Micro business loans (under \$25,000)	71.8%	58.0%	13.80%
Small business loans (between \$25,000 and \$100,000)	75.5%	56.7%	18.80%
Large business loans (over \$100,000)	70.1%	53.1%	17.00%

As is evidenced by the preceding graph and table, financial products are offered in differing degrees when comparing the overall portfolio to the products offered specifically to residents of Reservations and Indian lands. **Loans for mobile home purchases and start-up business loans are more commonly offered to Native Americans** in comparison to the other products. Conversely, **conventional mortgages, home equity loans, construction loans, and small business loans are represented disproportionately lower** in the Native American portfolio.

Question 3A: Services and Programs Offered On or Near Native American Reservations or Indian Lands

Respondents were asked if their branch or institution maintained or offered any of seven services and/or programs on or near a Reservation or Indian lands. The table below shows the breakdown of responses for each service and/or program.

Financial services (deposit accounts) are the service/program **most often offered** on or near a Reservation or Indian lands, with **85.1%** of respondents indicating they provide such service. **55.9%** of respondents offer a **Federal loan or loan guarantee program**, while **33.2%** offer a **state loan or loan guarantee program**. The service/program **least often offered** is **mobile banking services** with only **1.9%** of respondents offering this service.

With regard to the approximate **distance from the Reservation or Indian lands to FSO branches and ATMs**, **19%** of those responding indicate these services **are on the Reservation or less than one mile away**, **56%** indicate the average distance to be between **1 and 10 miles**, and **18%** estimate the distance to be **between 11 and 30 miles away**. Only 58% of respondents responded to this question.

Services and Programs Offered On or Near Reservations or Indian Lands

DOES YOUR BRANCH OR INSTITUTION MAINTAIN AND/OR OFFER THE FOLLOWING...	YES ✓	NO ✓
Financial services (deposit accounts) to Tribal members residing on a Reservation or Indian lands	85.1%	14.9%
A branch(s) or service center(s) on a Reservation or Indian lands	18.1%	81.9%
An ATM(s) on a Reservation or Indian lands	20.2%	79.8%
Branches and ATM's near a Reservation or Indian lands that are readily accessible to Reservation or Indian land residents	68.6%	31.4%
A "mobile" branch serving the Reservation or Indian lands	1.9%	98.1%
Federal loan or loan guarantee programs (e.g., SBA, HUD, VA, BIA, USDA, etc.) to Tribal members residing on a Reservation or Indian lands	55.9%	44.1%
State loan or loan guarantee programs (e.g., state financing or mortgage authority, etc.) to Tribal members residing on a Reservation or Indian lands	33.2%	66.8%

Question 3B: Participation in CDFI Programs on Reservations or Indian Lands

Respondents were asked if their institution provides grants or equity investments to CDFIs on Reservations or Indian lands or partners with local CDFIs to finance projects or business on the Reservation or Indian lands.

- **16.9%** indicate that their institution **provides grants or equity investments to CDFI(s) on Reservations or Indian lands, or partners with local CDFIs to finance projects or businesses on the Reservation or Indian lands**
- **5.9%** of respondents indicate that they participate in the **CDFI Fund's Bank Enterprise Award program**.

Question 4: Marketing or Specific Products Aimed at Reservation-Based or Indian Land-Based Communities

Respondents were asked if their branch or institution has a marketing or outreach program, or specific products, that target Native American Reservation-based or Indian Land-based communities in their area. If so, they were asked to provide examples.

- **28.4%** of respondents indicated that they have a **marketing or outreach** program targeting Reservation or Indian Land-based communities
- **17.8%** indicated that they have **specific products** for Reservation or Indian Land-based communities.

Some of the categories of marketing/outreach programs or specific products listed include:

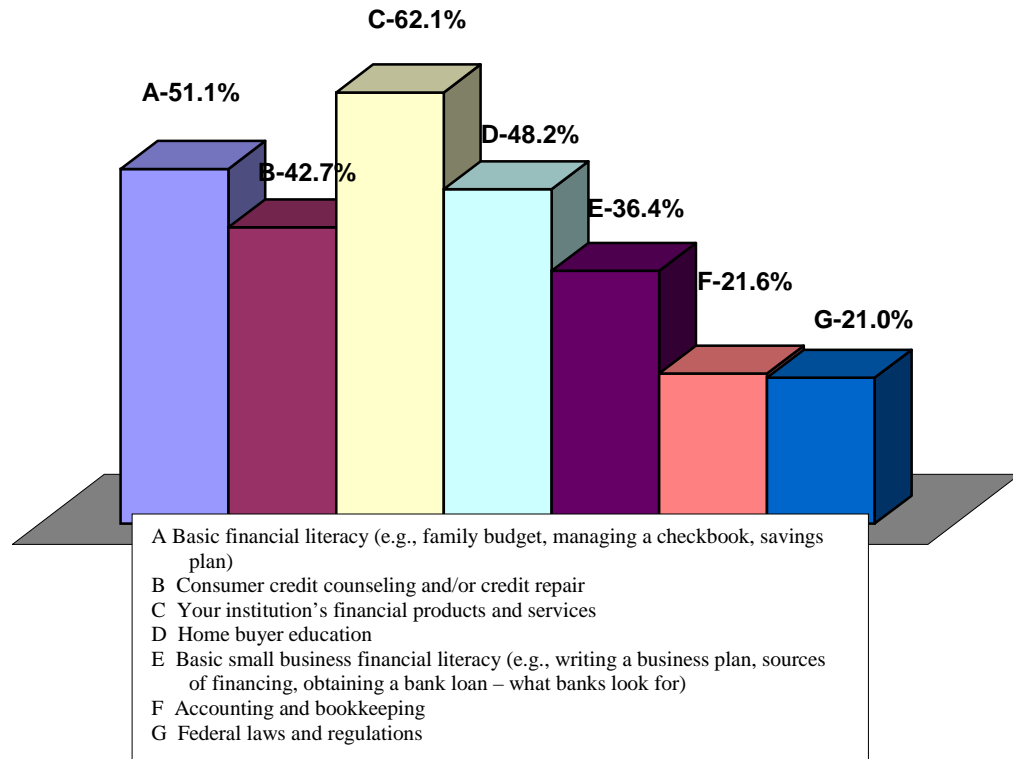
- Business education and lending programs
- Housing programs
- Credit assistance
- Education programs
- Quality of life
- Communication/understanding
- Bank access

A complete listing of examples can be found in Appendix A.

Question 5: Training, Counseling, and Technical Assistance

Respondents were asked to what extent their branch or institution provides training, counseling, or technical assistance to Native American Reservation or Indian Land residents in seven specific areas. Respondents were asked to identify additional areas of financial skill or knowledge not included in the survey for which instructional services were available. The chart below represents the percentage of respondents that provide some training, counseling, or technical assistance in the seven areas.

Training, counseling, or technical assistance is **most often provided** with respect to an **institution's own financial products and services**, with **62.1%** of respondents indicating they offer this. The **absence** of any instructional or counseling assistance is **most prevalent** in the area of **Federal laws and regulations**, where **79%** of respondents indicate that they do not offer such assistance.



Additional areas of training, counseling, and technical assistance that were listed include:

- Education programs
- Housing assistance
- Tribal communications
- Seminars or speaking engagements

A complete list of additional areas can be found in Appendix A.

Question 6: Ease or Difficulty in Financing

Respondents were asked how easy or difficult it is for their branch or institution to finance specific kinds of loans on Reservations or Indian lands. The following table indicates the responses for ten types of loans.

Please indicate the degree of ease or difficulty your branch or institution typically experiences financing the following on reservations or Indian lands... BOLD FONT INDICATES HIGHEST RESPONSE FOR THAT CATEGORY	NOT APPLICABLE	EASY	SOMEWHAT EASY	SOMEWHAT DIFFICULT	DIFFICULT	EXTREMELY DIFFICULT
Conventional mortgages	39.5%	7.0%	7.4%	11.2%	12.6%	22.3%
Loans for mobile home purchases	40.7%	12.0%	13.0%	11.1%	11.6%	11.6%
Property rehabilitation loans	46.7%	7.5%	7.0%	15.0%	9.8%	14.0%
Home equity loans	43.9%	8.4%	8.4%	10.7%	10.7%	17.8%
Personal/consumer loans (e.g. trucks, autos, home furnishings)	19.3%	37.6%	24.3%	12.4%	3.7%	2.8%
Construction loans (residential and commercial real estate)	42.8%	4.2%	7.9%	14.9%	10.2%	20.0%
Start-up business loans (in operation for fewer than 2 years)	41.0%	8.8%	8.8%	18.4%	12.4%	10.6%
Micro business loans under \$25,000	41.7%	11.1%	9.3%	18.5%	11.6%	7.9%
Small business loans between \$25,000 and \$100,000	40.3%	10.2%	11.1%	20.4%	11.1%	6.9%
Large business loans over \$100,000	42.9%	12.9%	8.8%	16.6%	9.2%	9.7%

Conventional mortgages are the most difficult type of loan to finance on Reservations and Indian lands, with **22.3%** indicating that financing is extremely difficult and another **12.6%** indicating that it is difficult. **Construction loans and home equity loans are the next two most difficult to finance. Personal/consumer loans are the most easily financed** loans, with **37.6%** indicating these loans are easy to finance and another **24.3%** indicating they are somewhat easy to finance. **Loans for mobile home purchases are the next most easily financed.**

Respondents had the option of providing additional comments regarding the ease or difficulty of financing on Reservations or Indian lands. Below is a listing of some of the additional comments. A complete listing of all comments can be found in Appendix A.

- Obtaining property evaluations
- Obtaining liens due to sovereign land issues
- Bank cannot take a secure interest in the property on Indian lands
- Tribal courts are “a pain”
- Title insurance not available
- BIA programs are cumbersome
- No business loans available
- Poor credit, lack of financial records
- Lack business plans
- Difficult to collect debt on a Reservation
- Few requests for available loans

Question 7: Barriers to Providing Financing

Respondents were asked to review a list of possible barriers to providing credit and services to Reservation and Indian Land residents (identified during the regional workshops) and to indicate to what extent each presents an actual barrier. The tables below illustrate the results for the 15 possible barriers.

The items most commonly listed as **significant or very significant barriers** include:

1. Limited use of Trust land as collateral (55.0%)
2. Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code) (35.1%)
3. Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations (33.2%)
4. Tribal members lack capital, collateral, and/or credit histories (32.8%)
5. Change in Tribal governmental leadership creates uncertainty (29.1%)

The items most commonly listed as **not presenting a barrier or presenting a minor barrier** include:

1. Discrimination against and/or stereotyping of Native American communities (59.2%)
2. Insufficient number of banks on or near the Reservation or Indian lands (58.2%)
3. Lack of technical assistance resources (53.5%)
4. Lack of physical and telecommunications infrastructure on the Reservation or Indian lands (52.3%)
5. Differences between Native American culture and the banking culture (50.7%)

The following table presents the responses to all barriers.

REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO YOUR TRIBE'S AND/OR ITS MEMBERS' ABILITY TO OBTAIN CREDIT, EQUITY INVESTMENTS, AND/OR FINANCIAL SERVICES FROM THE PRIVATE SECTOR (FINANCIAL INSTITUTIONS, INVESTORS, ETC.)		NOT APPLICABLE	NOT A BARRIER	MINOR BARRIER	MODERATE BARRIER	SIGNIFICANT BARRIER	VERY SIGNIFICANT BARRIER
BOLD FONT INDICATES HIGHEST PERCENTAGE FOR THAT CATEGORY							
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	1.0%	6.7%	15.0%	30.1%	26.4%	20.7%
B	Inflexible lending/underwriting regulations	3.1%	7.3%	7.3%	27.5%	32.1%	22.8%
C	Limited use of Trust land as collateral	12.4%	4.6%	6.7%	10.3%	25.3%	40.7%
D	Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	2.6%	2.1%	3.6%	10.8%	22.1%	59.0%
E	Lenders do not understand Tribal governmental or legal systems	1.0%	3.6%	7.1%	20.3%	24.4%	43.7%
F	Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	1.0%	3.0%	7.1%	18.3%	32.5%	38.1%
G	Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)	9.3%	14.5%	8.8%	23.3%	19.2%	24.9%
H	Differences between Native American culture and the banking culture	2.6%	7.8%	11.5%	16.7%	24.0%	37.5%
I	Lack of understanding of Tribal sovereignty and sovereign immunity	2.6%	6.1%	6.6%	19.4%	23.0%	42.3%
J	Tribes or Tribal members and banks have historically not trusted each other	5.2%	8.9%	13.6%	20.9%	25.1%	26.2%
K	Lack of physical and telecommunications infrastructure on the Reservation or Indian lands	6.6%	22.1%	14.4%	17.1%	18.8%	21.0%
L	Discrimination against and/or stereotyping of Native American communities	.5%	8.8%	16.5%	21.6%	22.2%	30.4%
M	Insufficient number of banks on or near the Reservation or Indian lands	5.1%	25.9%	13.2%	16.2%	12.2%	27.4%
N	Lack of technical assistance resources	1.5%	7.1%	18.9%	24.0%	25.5%	23.0%
O	Change in Tribal governmental leadership creates uncertainty	6.2%	21.6%	17.5%	15.5%	21.6%	17.5%

Additional Barriers to Extending Financing

The following is a list of some of the additional barriers as suggested by FSO respondents. A complete listing of additional barriers can be found in Appendix A.

- Cannot repossess Tribal land
- Inability to foreclose through state courts
- Unstable Tribal courts
- BIA program is time-consuming
- Title status report is slow

- Approval on trust land is slow
- Credit Union membership restrictions (limit applicable members)
- FSO made presentations many times before Tribal members accessed any services
- Lack of education on individual credit
- Difficult to communicate with client
- Few telephones on Reservations or Indian lands
- Reservations are outside of the market area

Question 8: Strategies to Address Barriers

Respondents were asked to suggest strategies to overcome the barriers that they believed to be the most significant. Only 51% of respondents suggested strategies to address barriers. Commonly suggested strategies for overcoming these barriers include: “Use HUD 184 program for home loans on trust land, limited waiver of sovereign immunity, new agreements among BIA/Tribes/banks, and education of both financial institutions and Tribal members.”

“Education, training, credit counseling, collaboration on small business and consumer loan guarantee programs.”

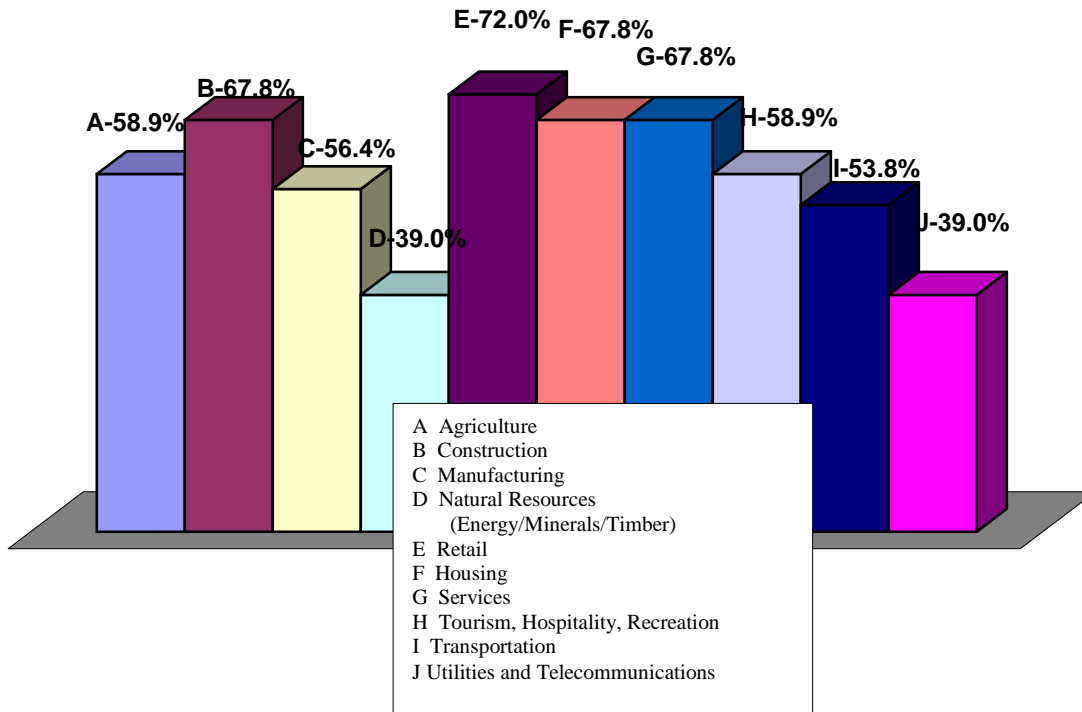
“Tribal governments adopt standard codes (UCC), resource guide to Tribes enumerating laws and regulations needed, Tribal commercial laws that duplicate Federal and state regulations.”

See Section IX for a discussion of the correlation between the survey and workshop barriers and strategies. A complete listing of the suggested strategies can be found in Appendix A.

Question 9: Lending to Specific Industry Sectors

Respondents were asked to identify those industry sectors to which they extend lending. The chart below represents the responses for each of 10 industry sectors.

The industry sector to which lending is most commonly extended is “**retail**”, with **72%** of respondents indicating they lend to this sector. “**Natural Resources and Utilities/Telecommunications**” is the sector to which respondents least often provide credit, with **39%** of respondents indicating they lend to this sector.



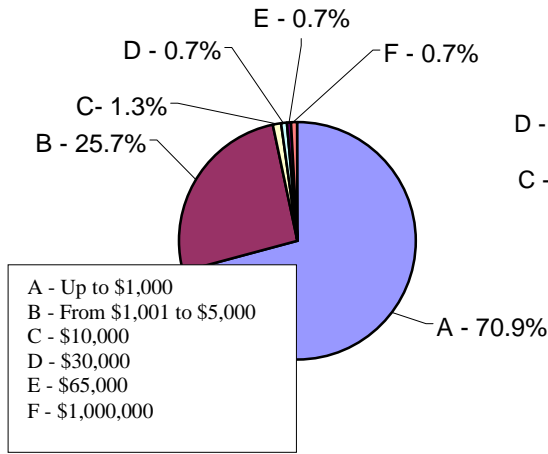
Respondents were given the opportunity to list industry sectors not contained in the survey. The sectors listed by respondents in the “other” category include

- Lending only to individuals/consumers
- Native American craft distributing
- Not-for-profit organizations
- Hospitals
- Health care
- Any qualified application
- Catholic Church
- Education/schools
- Small businesses

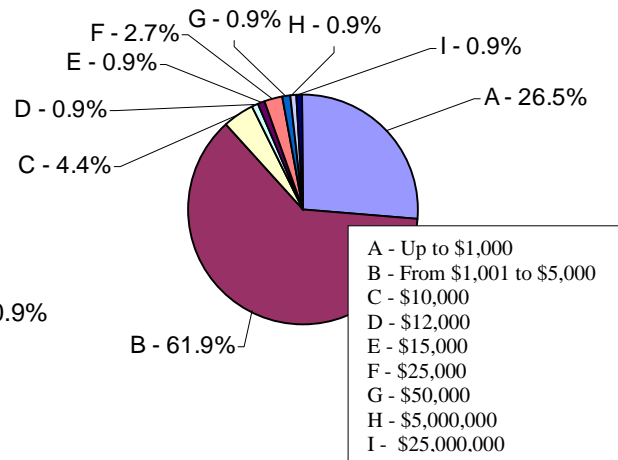
Question 10: Minimum Loan Thresholds

Respondents were asked to provide their branch or institution’s minimum loan threshold for personal/consumer and business loans. The charts below indicate the range of minimum loan thresholds. Only 64% responded to the personal loan threshold question and 48% responded to the business loan question.

Personal/Consumer Loans



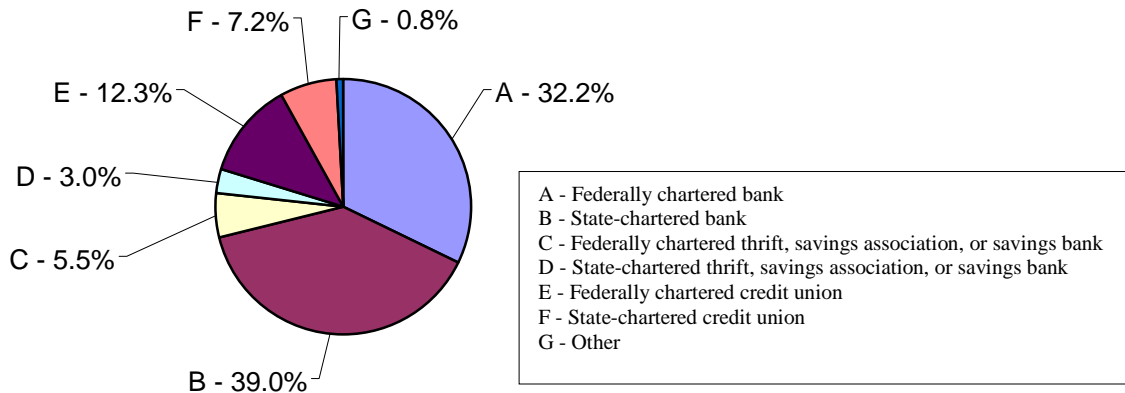
Business Loans



The **median minimum personal/consumer loan threshold is \$500** and the mode (most frequent response) is also \$500. The **median minimum business loan threshold is \$2,000** and the mode is \$5,000.

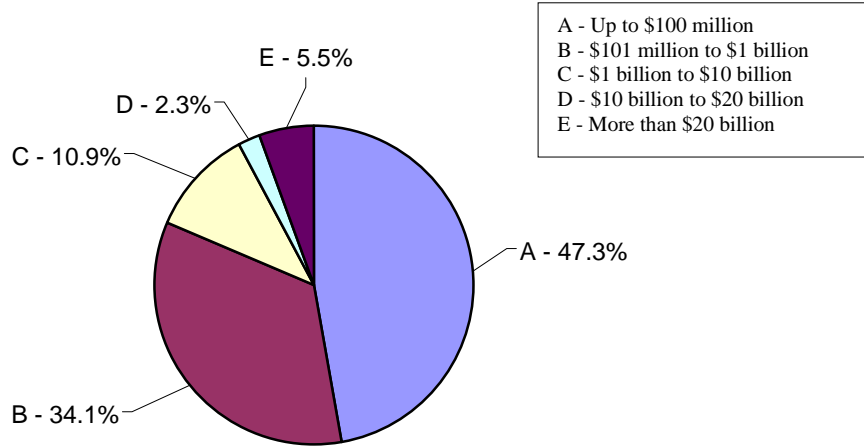
Question 11: Charters

Respondents were asked to indicate their institution's charter type. Below is a chart representing their responses:



Question 12: Asset Size

Respondents were asked to indicate the asset size of their branch or institution as of June 30, 2000. The following graph represents their responses.



Section VII. State Specific Findings – Native Hawaiian, Alaska Native Village, and Oklahoma Survey Respondents

The results of the surveys from respondents living in Hawaii, Alaska, and Oklahoma were reviewed in two separate ways. First, the responses from these individuals were included in the general, overall survey results. Second, because of unique and distinct issues facing these groups, the responses were also looked at separately to ascertain if there were differences between these groups and the survey respondents as a whole.

With the exception of the Alaska Native Village respondents, none of the groups generated enough responses for the results to be considered statistically significant. Thus, an in-depth analysis was not performed. However, given the unique circumstances of representatives from these three states, the responses were reviewed for themes.

Hawaiian and Alaskan survey recipients received a slightly revised survey instrument due to unique cultural, land, and jurisdictional settings. Oklahoma recipients received the same survey instrument as all other states in the lower 48.

Response numbers were as follows:

- Alaska FSO: 11
- Alaska Natives: 77
- Hawaii FSO: 7
- Native Hawaiians: 6
- Oklahoma FSO: 26
- Oklahoma Tribal: 16

Alaska

Seventy-seven Alaska Native surveys were returned although only 11 FSO surveys were returned. Because of the significant number of Alaskan Native responses, when comparing the Alaskan Native American responses to the Native American responses in general, a separate frequency analysis, excluding the Alaskan Native responses, was used.

The themes that became apparent in reviewing the Alaskan survey responses are as follows:

Alaska Native Responses

- Alaska Native Villages offer less financial service assistance to their residents than Tribes in the lower 48. 3.9% reported having a credit office (compared to 31.4% in the lower 48), 19.5% offered rental assistance (compared to 39.8%), 13% provided mortgage assistance (compared to 30.5%), and 5.2% offered a business lending program (compared to 21.2%).
- Alaska Natives have less access to FSOs offering mobile home loans than the general Native American population. 3.9% of respondents indicated that such institutions are located in the Village (compared to 17.8% in the lower 48) and 14.3% indicated that such institutions are located near the village (compared to

33.9%). Conversely, Native Alaskans had greater access to FSOs offering checking and savings accounts (33.8% compared to 23.7% in the lower 48).

- Alaska Natives find it more difficult to obtain certain loan products than Native Americans in general. For example, 36.4% rate it “difficult” to obtain property rehabilitation loans, and 32.5% rate it “difficult” to obtain home equity loans (compared to 29.7 and 22.9% in the lower 48). Similar differences were noted in the ability to obtain large business loans and private equity investments.
- Alaska Natives look to their Village as a source of financing less often than the general Native American population. While 32.2% of Native Americans in general look to their tribal organizations to finance large business, only 5.2% of Native Alaskans obtain such financing from Village sources. Similarly, Native Alaskans look to their Village as a source of financing less often in cases of home purchases (6.5% compared to 28%), home construction (9.1% compared to 28%), and home equity loans (1.3% compared to 10.2%).
- Although the majority of Alaska Natives do not believe they have access to sufficient training, counseling, or technical assistance, twice as many Alaska Natives than general Native Americans feel such training is sufficient. For example, while 13.6% of Native Americans believe they have sufficient bookkeeping and accounting assistance, 33.8% of Alaska Natives feel their access is sufficient. Similarly, while 11% of Native Americans believe they have sufficient small business financial literacy assistance, 23.4% of Alaska Natives feel their access is sufficient.
- With regard to barriers, the most commonly selected barriers were:
 - D - Alaska Natives lack capital, collateral, and/or credit histories
 - F- Villages and Village members lack knowledge of or experience with the financial world
 - M - Insufficient number of banks in or near the Villages
 - N - Lack of technical assistance resources

The first two barriers are consistent with those selected by the respondents in the lower 48, but the last two are different and raise issues that did not arise anywhere else.
- Alaska Native strategies to overcome the most significant barriers include partnering of banks and Villages; credit training and counseling; educating banks about the way of life in Villages; flexibility in income guidelines; banks need to be closer to Villages; state revenues need to reach villages; and bilingual bank tellers.
- Alaska Native Villages have more tax codes, economic development plans, and legal codes than the general Native American population. Most striking are differences in building codes (5.2% in general, 37.3% for Alaska Natives),

foreclosure codes (2.6% versus 41.5%), a court system (32.5% versus 70.3%) and commercial codes (2.6% versus 19.5%).

- Alaska Natives have a more significant need for capital in agriculture, manufacturing, and transportation than the general Native American population.

Alaskan FSO Responses

- Lending for mobile home purchases appears to be less common in Alaska than in the rest of the country.
- According to Alaska FSO respondents, branches or service centers in Alaska Native Villages are more common than in the lower 48. 36.4% of respondents indicate that their institution offers a branch or service center in an Alaska Native Village, as compared to just 18.2% in the lower 48 states.
- According to Alaska FSO respondents, “mobile” branches are more common than they are in the lower 48. 9.1% of respondents indicate that mobile branches serve Alaska Native Villages as compared to only 1.9% of FSO respondents in the lower 48 who indicate that mobile branches serve Reservations or Indian lands.
- Federal and state loan or loan guarantee programs appear to be more prevalent among Alaska FSOs. 72.2% of respondents indicate they offer such programs, while just 55.9% of lower 48 respondents offer a Federal program and 33.2% offer a state program.
- No Alaskan respondents indicated that they participate in the CDFI Fund’s Bank Enterprise Awards program.
- Marketing or outreach specifically directed at Alaska Natives appears to be common in Alaska. 63.6% of respondents indicate they have specific marketing or outreach programs, versus just 28.4% in the lower 48.
- With regard to training, counseling, and technical assistance (FSO question #5), Alaska respondents were less likely to indicate that the amount of training they offer is “None”. Thus, it appears that training, counseling, and technical assistance resources may be more common among Alaskan FSOs.
- No financial products or services were rated as “Difficult” or “Extremely Difficult” to finance (FSO question #6), and the percentages in the “Easy” column were generally higher than the percentages in the same column for the lower 48.

- With regard to barriers, the most commonly selected barriers were:
 - C - Limited use of Trust land as collateral
 - D – Alaska Natives lack capital, collateral, and/or credit histories
 - K - Lack of physical and telecommunications infrastructure in Alaska Native Villages
 - N - Lack of technical assistance resources

The first two barriers are consistent with those selected by the lower 48, but the last two are different. In addition, the column “Not a Barrier” generally received higher percentage ratings overall.

- Alaskan FSO strategies to overcome the most significant barriers include education; more cooperation between BIA and Villages; open communication; quicker payment of BIA interest subsidies once a BIA loan is booked; and a need for consistent regulations.
- The sectors to which lending is extended are generally comparable to the lower 48 with the exception of agriculture and housing being lower.

Hawaii

Total responses from Hawaii were limited, with just six Tribal and seven FSO surveys being returned. Because of limited responses, the surveys do not reflect the rich tapestry of barriers and strategies identified in the two regional workshops conducted in Hawaii (see regional reports of August 1999 sessions in Honolulu and Hilo). The following themes emerged from a review of the Hawaii responses:

Native Hawaiian Responses

- 16.7% of Native Hawaiian respondents indicate that a Native Hawaiian-sponsored rental assistance program is provided for its members. This is compared to 33.5% of mainland respondents.
- 66.7% of Native Hawaiian respondents indicate that a Native Hawaiian-sponsored Community Development Corporation (CDC) is provided for its members. This is compared to 10.2% of mainland respondents.
- 33.3% of Native Hawaiian respondents indicate that mobile banking services are available to them. 100% of Hawaiian FSO respondents indicated that they provide mobile banking services. By contrast, 12.1% of mainland Tribal respondents and 1.9% of mainland FSO respondents indicate mobile banking services are available.
- With regard to the ease or difficulty experienced by Native Hawaiians in accessing financial products and services, the only item rated as “Not Possible” was loans for mobile home purchases. However, the majority of items were rated in the “Somewhat Difficult” or “Extremely Difficult” categories.

- Basic financial services (checking and savings accounts) were the only item rated in the “Easy” to access column.
- With regard to barriers, the most commonly selected barriers were:
 - C - Limited use of Hawaiian home lands as collateral
 - D – Native Hawaiians lack capital, collateral, and/or credit histories
 - F – Native Hawaiians lack knowledge of or experience with the financial world
 - G - Mismanagement of Trust Assets by state agencies

The first three barriers are consistent with those selected by the mainland respondents, but the last one is different and likely speaks to specific unique Hawaiian issues. Almost all barriers were rated by the Native Hawaiian respondents as “Significant” or “Very Significant”.
- Native Hawaiian strategies to overcome the most significant barriers include better paying jobs, transferring authority to beneficiaries, financial education/training/counseling programs with ongoing technical assistance, and removing the cap (ceiling) on guarantees.
- The industry sectors in which most Native Hawaiians are employed include construction and tourism, hospitality, and recreation.
- When asked which industry sectors are most in need of credit or equity capital, 50% of Native Hawaiian respondents indicate that agriculture needs credit, 50% indicate that agriculture needs equity capital, and 66.7% indicate that construction needs equity capital.

Hawaiian FSO Responses

- Loans for mobile home purchases are not offered by any of the FSO respondents.
- 33.3% of Hawaiian FSO respondents indicate that conventional mortgages to Native Hawaiians comprise a major component of their portfolio. In addition, 50% indicate that home equity loans and personal/consumer loans comprise a major component of their portfolio. This is compared to 7.1%, 3.4%, and 27.5% respectively of the mainland responses.
- 100% of Hawaiian FSO respondents indicate that financial services and mobile branches are provided to Native Hawaiians.
- 80% of Hawaiian FSO respondents indicate that they provide grants or equity investments to CDFIs in Native Hawaiian communities or partner with local CDFIs. This is compared to 16.9% of mainland respondents.

- 80% of Hawaiian CDFI respondents indicate they participate in the CDFI Fund’s Bank Enterprise Awards program. This is compared to 5.9% of mainland respondents.
- 83.3% of Hawaiian FSO respondents indicate they offer a marketing or outreach program for Native Hawaiians or Native Hawaiian organizations. This is compared to 28.4% of mainland respondents.
- Hawaiian FSO respondents rated only two products, loans for mobile home purchases and micro business loans, as either “Difficult” or “Extremely Difficult” to finance for Native Hawaiians.
- With regard to barriers, the most commonly selected barriers were:
 - D – Native Hawaiians lack capital, collateral, and/or credit histories
 - E – The state legislature’s inaction and indifference to Native Hawaiian issues
 - I - No Native Hawaiian-owned lending institutions
 The first barrier is consistent with those selected by the mainland group, but the last two are different and likely speak to unique issues in Hawaii.
- Hawaiian FSO strategies to overcome barriers include state agencies partnering with banks, communication across agencies, and technical assistance resources to help Native Hawaiians.

Oklahoma

Total responses from Oklahoma were limited, with just 16 Tribal surveys and 26 FSO surveys being returned. The unique themes emerging from the Oklahoma responses are highlighted below.

Oklahoma Tribal Responses

- Tribally-sponsored rental and mortgage assistance programs appear to be more common in Oklahoma than in the rest of the country. 68.8% of Oklahoma Tribal respondents indicate they have a rental assistance program and 62.5% indicate they have a mortgage assistance program. This is compared to 33.5% and 27.2% of the overall Tribal respondent group.
- Conventional mortgages and financial services appear to be more accessible near Reservations or Indian lands in Oklahoma than in the rest of the country. 62.5% of Oklahoma Tribal respondents indicate that conventional mortgages are available near Reservations or Indian lands and 56.3% indicate financial services are near. This is compared to 35.4% and 30.1% in the overall respondent group. It is interesting to note, however, that the Oklahoma respondents rate mortgages as more likely than financial services to be near a Reservation or Indian lands.

- The only items indicated as being available on a Reservation or Indian lands are construction loans and personal/consumer loans.
- With regard to the ease and difficulty of accessing financial products and services, Oklahoma Tribal respondents generally rated all products as easier to access than the overall respondent group.
- With regard to barriers, the most commonly selected barriers were:
 - C - Limited use of Trust land as collateral
 - D - Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories
 - F - Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world
 - L - Discrimination against and/or stereotyping of Native American communities

The first three barriers are consistent with those selected by the overall group, but the last one is different.

- 75% of Oklahoma Tribal respondents indicate they have a Tribal tax code as well as authority to waive or provide a limited waiver of sovereignty. This is compared to 41.3% and 49.5%, respectively, of the overall respondent group.
- With regard to the sectors in need of credit or capital, natural resources was rated lower by Oklahoma respondents than the overall group (6.3% versus 22.8%).
- The median unemployment rate of Oklahoma Tribal respondents was 17%. This is significantly different from the overall respondent group, where the median was 50%.

Oklahoma FSO Responses

- Conventional mortgages appear to be offered more often to residents of Reservations or Indian lands than the overall respondent group. Only 23.1% of the Oklahoma FSO respondent group indicated “Not Applicable” to this product being offered to Reservation/Indian lands residents, as compared to 45.7% of the overall group.
- 42.3% of Oklahoma FSO respondents indicate that personal/consumer loans to Reservation/Indian Land residents comprise a major component of their portfolio. This is compared to 27.5% of overall respondents.
- With regard to financial products or services offered near or on Reservations or Indian lands, Oklahoma respondents indicate that products or services are less available on or near a Reservation or Indian lands as compared to the overall group.

- ATM distances were all reported to be less than 10 miles.
 - It appears as though training, counseling, and technical assistance may be more readily available to Oklahoma residents. The percentage indicating “None” to question number five was generally lower than in the overall group.
 - It appears FSOs in Oklahoma may find products easier to finance. The percentage of Oklahoma respondents that indicated that any products are “Extremely Difficult” to finance was lower than the overall group.
 - With regard to barriers, the most commonly selected barriers were:
 - C - Limited use of Trust land as collateral
 - G - Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)
 - O - Change in Tribal governmental leadership creates uncertainty communities
 - I - Lack of understanding of Tribal sovereignty and sovereign immunity
- The first three barriers are consistent with those selected by the overall group, but the last one is different.
- The sectors to which lending is extended are basically the same as the overall group with the exception of natural resources being a little higher and tourism, hospitality, and recreation being a little lower.

Section VIII. Correlation Between Surveys

This section compares responses from the FSO surveys and Tribal surveys and highlights some of the more interesting or relevant results of these comparisons. A number of identical questions were posed in both survey instruments making this analysis possible.

The specific issues and questions that we compared include:

- Distance to ATMs and/or branches (Tribal question #2 and FSO question #3A)
- The ease or difficulty Tribal respondents experience obtaining financial products compared to the ease or difficulty FSO respondents experience providing financing (Tribal question #3 and FSO question #6)
- Tribal response compared to FSO response regarding organizations providing training, counseling, or technical assistance on financial topics (Tribal question #5 and FSO question #5)
- Tribal response regarding industry sectors in need of credit or capital compared to FSO response regarding industry sectors to which lending is most often extended (Tribal question #9 and FSO question #9)
- The most significant barriers to access/lending activity identified by Tribal and FSO respondents (Tribal question #6 and FSO question #7)
- The least significant barriers to access/lending activity identified by Tribal and FSO respondents (Tribal question #6 and FSO question #7)
- The most significant barriers identified by Tribal and FSO respondents compared to the most significant barriers identified by attendees of the 13 regional workshops
- Strategies to address the most significant barriers identified by Tribal and FSO respondents compared to the strategies identified by attendees of the 13 regional workshops

Distance to ATMs or Branches

The table below presents the responses to the question of distance residents of Native American Reservations and Indian lands must travel to ATMs and bank branches (Tribal question #2 and FSO question #3A). Of note is a significant difference in perspective with regard to the distance that must be traveled to access these services; Tribal respondents indicate they must travel further to access bank services than do FSO respondents.

<i>DISTANCE</i>	TRIBAL RESPONSES	FSO RESPONSES
Less than one mile	6.1%	18.9%
1 to 10 miles	34.9%	55.8%
11 to 30 miles	17.4%	18.1%
Over 30 miles	33.0%	4.3%
Other comments:	8.6% can only be reached by air	2.9% responded that it varies

Ease or Difficulty Accessing Products and Services

The table below presents the responses to a question posed to both groups regarding ease or difficulty accessing financial products and services (Tribal question #3 and FSO question #6). Only the categories at the two ends of the spectrum are presented (i.e., Easy and Somewhat Easy, Difficult and Extremely Difficult).

Tribal respondents see the level of difficulty accessing these products as significantly greater. For example, 65.0% of Tribal respondents indicate that conventional mortgages are difficult or extremely difficult to access, while only 34.9% of FSO respondents offer the same assessment. The difference in perception exists across all products, although appears to be most pronounced in the area of business loans.

Product	FSO	NA	FSO	NA
	EASY OR SOMEWHAT EASY	EASY OR SOMEWHAT EASY	DIFFICULT OR EXTREMELY DIFFICULT	DIFFICULT OR EXTREMELY DIFFICULT
Conventional home mortgages	14.4%	10.9%	34.9%	65.0%
Loans for mobile home purchases	25.0%	17.8%	23.2%	44.1%
Property rehabilitation loans	14.5%	11.1%	23.8%	55.6%
Home equity loans	16.8%	12.3%	28.5%	60.2%
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	61.9%	47.3%	6.5%	19.3%
Construction loans (residential and commercial real estate)	12.1%	8.7%	30.2%	61.9%
Start-up business loans (in operation for fewer than 2 years)	17.6%	6.2%	23.0%	60.9%
Micro business loans (businesses requiring under \$25,000)	20.4%	8.5%	19.5%	56.0%
Small business loans (businesses requiring between \$25,000 and \$100,000)	21.3%	9.8%	18.0%	63.2%
Large business loans (businesses requiring over \$100,000)	21.7%	6.3%	18.9%	65.0%

Training, Counseling, Technical Assistance

The table below presents the responses to a question posed to both groups regarding the availability of training, counseling, or technical assistance (Tribal question #5 and FSO question #5). Tribal respondents indicate these services to be more available than FSO respondents do. For example, 66.2% of Tribal respondents indicate home buyer education programs to be available, while only 48.2% of FSOs offer them. This may indicate that training and related services are provided by organizations other than the FSOs.

TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE IS PROVIDED ON THESE TOPICS		
	Tribal Response	FSO Response
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan)	62.7%	51.1%
Consumer credit counseling and/or credit repair	52.3%	42.7%
Home buyer education	66.2%	48.2%
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)	60.3%	36.4%
Accounting and bookkeeping	63.2%	21.6%
Federal laws and regulations	53.3%	21.0%

Industry Sectors

The table below presents the responses from both groups regarding industry sectors in need of credit and/or capital (Tribal question #9) and industry sectors to which FSOs most often extends lending (FSO question #9). The responses indicate that the two sectors most in need of capital/credit according to Tribal respondents (construction and housing) are two of the top three sectors to which FSO respondents provide lending.

<i>INDUSTRY SECTOR</i>	FSO RESPONSES REGARDING SECTORS TO WHICH THEY EXTEND LENDING	TRIBAL RESPONSES REGARDING WHICH SECTORS ARE MOST IN NEED OF CREDIT OR CAPITAL
Agriculture	58.9%	22.8%
Construction	67.8%	62.6%
Manufacturing	56.4%	23.8%
Natural Resources (Energy/Minerals/Timber)	39.0%	22.8%
Retail	72.0%	32.5%
Housing	67.8%	69.4%
Services	67.8%	21.4%
Tourism, Hospitality, Recreation	58.9%	42.2%
Transportation	53.8%	22.8%
Utilities and Telecommunications	39.0%	39.8%

The following table indicates that the majority of FSOs who report that large business loans are a major component of their portfolio are lending to the sectors that Tribal respondents report are the most in need of credit or capital. Three of the top five sectors listed (construction, housing, and retail) are among the top three in need of credit according to Tribal respondents.

<i>INDUSTRY SECTOR</i>	% OF FSOS INDICATING THEY LEND TO THIS SECTOR <u>AND</u> INDICATING THAT LARGE BUSINESS LOANS ARE A MAJOR COMPONENT OF THEIR OVERALL PORTFOLIO
Agriculture	74%
Construction	92%
Manufacturing	81%
Natural Resources (Energy/Minerals/Timber)	55%
Retail	94%
Housing	81%
Services	94%
Tourism, Hospitality, Recreation	80%
Transportation	72%
Utilities and Telecommunications	56%

Most Significant Barriers

The lists below indicate the responses to survey questions regarding barriers to lending/accessing credit and capital (question #6 on the Tribal survey and #7 on the FSO survey). It is clear that the lack of collateral, and the inability to use Tribal land as collateral, is seen as a significant barrier by both groups of respondents.

The items most commonly cited as **significant or very significant barriers by FSO** respondents include:

1. Limited use of Trust land as collateral (55.0%)
2. Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code) (35.1%)
3. Cumbersome, conflicting, or ineffective state and/or Federal programs and regulations (33.2%)
4. Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories (32.8%)
5. Change in Tribal governmental leadership creates uncertainty” (29.1%)

The items most commonly cited as **significant or very significant** barriers by Tribal respondents include:

1. Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories (81.1%)
2. Tribes and Tribal members lack knowledge of or experience with the financial world (70.6%)
3. Lenders do not understand Tribal governmental or legal systems (68.1%)
4. Limited use of Trust land as collateral (66.0%)
5. Lack of understanding of Tribal sovereignty and sovereign immunity (65.3%)

Least Significant Barriers

Both groups of respondents also agree concerning the least significant barriers (question #6 on the Tribal survey and #7 on the FSO survey). **Four of the five least significant barriers are the same.**

The items most commonly cited by FSO respondents as **not presenting a barrier or presenting a minor barrier** include:

1. Discrimination against and/or stereotyping of Native American communities (59.2%)
2. Insufficient number of banks on or near the Reservation or Indian lands (58.2%)
3. Lack of technical assistance resources (53.5%)
4. Lack of physical and telecommunications infrastructure on the Reservation or Indian lands (52.3%)
5. Differences between Native American culture and the banking culture (50.7%)

The items most commonly cited by Tribal respondents as **not presenting a barrier or presenting a minor barrier** include:

1. Insufficient number of banks on or near the Reservation or Indian lands (39.1%)
2. Change in Tribal governmental leadership creates uncertainty (39.1%)
3. Lack of physical and telecommunications infrastructure on the Reservation or Indian lands (36.5%)
4. Lack of technical assistance resources (26.0%)
5. Discrimination against and/or stereotyping of Native American communities (25.3%)

Section IX. Correlation Between Survey Results and Workshop Results

The purpose of this section is to compare the results of survey findings and regional workshop results regarding barriers and strategies. It is important to note a number of methodological differences between the workshop and the survey research processes in viewing this comparative analysis.

1. The 13 regional workshops were focus groups, one and one-half day sessions that involved representatives of the private sector, Native American organizations and Reservations, Federal financial supervisory agencies, and Federal and state financing agencies during which all stakeholders worked as teams to identify barriers and strategies. In contrast, the survey research process involved sending questionnaires, with different versions for financial service organizations and Native American organizations.
2. The workshops were organized into breakout sessions wherein all stakeholders could interact, share, and discuss experiences and perceptions, and shape barrier and strategy sessions statements through facilitated sessions. In contrast, the surveys were implemented on a one-on-one basis, without the opportunity for dialog among or across survey respondents.
3. The surveys involved a preset list of 15 barriers, which were then scored in terms of their relative applicability or significance. Respondents were asked to rank the three most significant barriers from the preset list and then identify strategies for each of those three ranked barriers. In the workshops, each of the multi-stakeholder teams were asked to identify their top five priority barriers for which strategies and action plans were defined.

Notwithstanding these methodological differences, there exists sufficient information for a comparative analysis.

The following table highlights the five barriers identified as most significant by workshop participants and both groups of survey respondents. There is a 60% correlation among barriers across these three sources.

Most Significant Barriers		
13 Regional Workshops	Native American Survey	FSO Survey
1. Tribal members on the Reservation lack knowledge or experience with the financial world	1. Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	1. Limited use of trust land as collateral
2. Cumbersome, conflicting or ineffective state and/or federal programs and regulations	2. Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	2. Insufficient or nonexistent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)
3. Limited use of trust land as collateral	3. Lenders do not understand Tribal governmental or legal systems	3. Cumbersome, conflicting, or ineffective state and/or Federal programs and regulations
4. Lack of understanding of Tribal sovereignty and sovereign immunity	4. Limited use of trust land as collateral	4. Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories
5. Insufficient Tribal commercial laws and regulations (e.g., insufficient Tribal commercial code, zoning code, or building code) AND Inflexible bank lending rules and regulations	5. Lack of understanding of Tribal sovereignty and sovereign immunity	5. Change in Tribal governmental leadership creates uncertainty

Comparative Analysis - Top Five Rated Barriers Across Workshops and Survey

Using a weighted average of the 15 barriers, the following represents a consolidated rating of the top five barriers:

- Tribal members on the Reservation lack knowledge or experience with the financial world
- Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories
- Cumbersome, conflicting or ineffective state and/or Federal programs and regulations
- Limited use of trust land as collateral
- Insufficient Tribal commercial laws and regulations (e.g., insufficient Tribal commercial

The following outlines commonly suggested strategies from the workshops, Native American survey, and FSO survey for each of these barriers. Strategies are not listed for barriers that were not ranked in the top five.

<p>BARRIER: Tribal members on the Reservation lack knowledge or experience with the financial world.</p> <p>This barrier was ranked #1 in the 13 Regional Workshops, #2 in the Native American Survey and was not listed in the top 5 in the FSO Survey</p>		
<p>Strategies</p>		
<p>13 Regional Workshops</p>	<p>Native American Survey</p>	<p>FSO Survey</p>
<ul style="list-style-type: none"> • Create basic homebuyer education classes, consumer credit counseling, etc. • Provide adult financial literacy education. • Require Native American schools to include banking and business courses. 	<ul style="list-style-type: none"> • Educate Tribal members on lending institutions, the financial world, investing. • Provide financial scholarships for those interested in higher education. • Create workshops on the use of computers, stocks, and banking procedures. 	<p>Not rated as a top barrier so no strategies are listed.</p>

<p>BARRIER: Tribal members on the Reservation lack capital, collateral, and/or credit histories.</p> <p>This barrier was ranked #1 in the Native American Survey, #3 in the FSO Survey and was not listed in the top 5 in the 13 Regional Workshops</p>		
<p>Strategies</p>		
<p>13 Regional Workshops</p>	<p>Native American Survey</p>	<p>FSO Survey</p>
<ul style="list-style-type: none"> • Provide education in lending, credit and budgeting. • Lenders should expand credit parameters to meet the needs of Native Americans. • Explore the establishment of alternative community financial institutions, e.g., CDFI, credit union, national bank, CDCs, etc. • Identify Tribal capital resources and potential opportunities with those resources. 	<ul style="list-style-type: none"> • Educate Tribes and Tribal members on finances, basic banking, credit establishment, and budgeting. • Provide credit counseling and repair services. • Increase marketable job skills to increase employment and build capital. • Tribes should develop their own financial infrastructure, using knowledgeable people, which will sustain and allow economic growth. 	<ul style="list-style-type: none"> • Educate Tribal members on the importance of repayment and its effect on a credit history and obtaining future credit. • Credit counseling. • Alternative Loan Department, e.g., Tribes and financial institutions could collaborate on small business and consumer loan guarantee programs.

<p>BARRIER: Cumbersome, conflicting or ineffective state and/or Federal programs and regulations</p> <p>This barrier was ranked #2 in the 13 Regional Workshops, #3 in the FSO Survey and was not listed in the top 5 in the Native American Survey.</p>		
<p>Strategies</p>		
<p>13 Regional Workshops</p>	<p>Native American Survey</p>	<p>FSO Survey</p>
<ul style="list-style-type: none"> • Reduce the power and scope of the BIA and empower the Tribes to have more authority over their own operations. • Establish uniform rules, regulations, and Federal processing procedures. • Streamline and coordinate Federal and state policies and regulations. • Extend Federal grant time frames from one to three or five years blocks for better local planning. 	<p>Not rated as a top barrier so no strategies are listed.</p>	<ul style="list-style-type: none"> • Streamline title reports and the BIA approval process. • BIA regulations need to be consistent regardless of regional districts. • Consolidate programs and state/regional direction. • Have the writers of the programs sit down with the people who use them.

BARRIER: Limited use of trust land as collateral <i>This barrier was ranked #3 in the 13 Regional Workshops, #4 in the Native American Survey and #1 in the FSO Survey.</i>		
Strategies		
13 Regional Workshops	Native American Survey	FSO Survey
<ul style="list-style-type: none"> • Develop alternative methods or non-traditional forms of collateral. • Seek Federal legislation to facilitate the transfer of land title to Tribes. • Tribal councils should develop a foreclosure ordinance, uniform codes, etc. • Create land tenure options relating to trust lands that could lead to equity build-up. • Develop Tribal guarantees on an individual Tribal basis or through a consortium. 	<ul style="list-style-type: none"> • Revise bank rules to take reservations' collateral restrictions into consideration and identify alternative collateral, such as utilizing homes on trust land as collateral. • Use Tribe lease to Tribal corporation as collateral. • Create established Tribal UCC modeled after state code. 	<ul style="list-style-type: none"> • Allow use of trust land as collateral. • Work out an agreement between BIA, the Tribe, and bank. • Use HUD 184 Program. • Educate financial institutions and Tribal members on collateral; review laws to better understand the system.

<p>BARRIER: Insufficient or nonexistent Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)</p> <p>This barrier was ranked #5 in the 13 Regional Workshops, #2 in the FSO Survey and was not listed in the top 5 in the Native American Survey.</p>		
<p>Strategies</p>		
<p>13 Regional Workshops</p>	<p>Native American Survey</p>	<p>FSO Survey</p>
<ul style="list-style-type: none"> • Institute commercial codes, foreclosure/default ordinances, and contract enforcement policies (for contracts with the Tribe). • Research codes in use by other tribes, cities, and states. • Strengthen and validate Tribal court system to increase investor and lender confidence. • Develop a comprehensive master plan for the Tribe, reservation, village, or community. 	<p>Not rated as a top barrier so no strategies listed.</p>	<ul style="list-style-type: none"> • Standardize all Tribes with Federal and state laws. • Develop UCC codes. • Propose a “pro-bono” program of legal assistance. • Operate Tribal courts efficiently.

Analysis of Correlation

An almost seamless, interlocked set of strategies emanated from the workshops and surveys. The strategies identified by workshop participants can be categorized into two general areas:

1. There is a need for capacity building, at both the individual and Tribal levels.
2. There is a need for institutional change at all governmental levels as well as on the part of FSOs and Tribal governing organizations.

The following specific strategies were the most often identified:

- Provide financial education, training, and mentoring of all players, especially Native Americans
- Explore alternative community financing institutions for Tribes while seeking new forms of collaboration and capital
- Empower Tribes while streamlining and coordinating Federal and state policies and regulations
- Explore and adopt alternative methods, rule changes, and new vehicles to address restrictions on use of trust lands as collateral
- Strengthen and standardize Tribal commercial laws and regulations to increase investor and lender confidence

Section X. Cross Tabulations

This section presents key findings resulting from the cross tabulation of various questions on the survey instruments. Basically, cross tabulations take the results from one question and compare how each of the individual respondents answered another question on the same survey. In effect, cross tabulations make it possible to read deeper into the survey results.

A very large number of cross tabulations were run on the survey data. Hundreds of pages of raw data were generated by performing the cross tabulations. In reviewing the results of the cross tabs, however, it was determined that most of them resulted in findings of little, if any, significance. The cross tabulations presented below are representative of those that did result in findings of note.

The focus in most of the cross tabulation is on the issues that appeared most relevant to survey respondents (e.g., most significant barriers, products most commonly mentioned, etc.) as opposed to all fields in a question.

A. Tribal Questions 3 and 5: Ease or Difficulty Accessing Financial Products or Services and Training, Counseling, & Technical Assistance Programs in Place

The following two tables contain the findings of cross tabulations of Tribal respondents who rated specific bank products as Easy, Somewhat Easy, Difficult, or Not Possible to Access AND who indicate they have specific training, counseling, and/or technical assistance programs in place. This cross tab seeks to ascertain whether the availability of training or similar activities make it easier for Native Americans to access various loan products.

Product-specific information (in bold) represents the answers of those respondents who have access to relevant training or assistance. The overall rating (non-bold) represents the overall Tribal response to that particular loan product.

With Homebuyer Education Program Available

Loan Product	Easy to Access	Somewhat Easy to Access	Difficult to Access	Not Possible to Access
Conventional Mortgages	1.0%	13.5%	48.1%	12.5%
Overall Rating	1.1%	9.8%	49.2%	15.8%
Loans for Mobile Home Purchase	5.8%	16.3%	27.9%	6.7%
Overall Rating	5.0%	12.8%	31.3%	12.8%
Home Equity Loans	2.9%	10.6%	28.8%	18.3%
Overall Rating	3.1%	9.2%	35.0%	25.2%

With Basic Small Business Financial Literacy Program Available

Loan Product	Easy to Access	Somewhat Easy to Access	Difficult to Access	Not Possible to Access
Start-Up Business Loans	1.1%	8.5%	40.4%	10.6%
Overall Rating	0.6%	5.6%	41.3%	19.6%
Micro Business Loans	2.1%	10.6%	34.0%	11.7%
Overall Rating	1.1%	7.4%	33.7%	22.3%
Small Business Loans	1.1%	12.8%	38.3%	13.8%
Overall Rating	0.6%	9.2%	40.2%	23.0%

Data from both cross tabulations indicate that Tribal members who have access to counseling, training, and/or technical assistance resources are more likely to rate financial products and services as easier to access. This finding is true for each loan product included in the cross tabulation. This may mean that having more information available makes it easier for Tribal members to understand what products are available and how to access them, or it may point to an overall capacity building that results from the provision of training and related programs.

B. Tribal Questions 3 and 8: Ease or Difficulty Accessing Products and Existence of Tribal Codes, Plans, and Programs

The table below contains the cross tabulation of Tribal respondents who indicate they have a program in place that encourages entrepreneurship with their responses regarding the ease or difficulty of accessing specific business-related loans. Other cross tabulations were run focusing on commercial code and mortgage code with the applicable products, but because of the low number of Tribal respondents indicating they had commercial and mortgage codes, the results are not statistically significant and are not presented here.

Product-specific information (in bold) represents the answers of those respondents who have access to an entrepreneur program. The overall ratings (non-bold) are the overall responses regarding accessibility to that particular loan product.

With Entrepreneur Program in Place

Loan Product	Easy to Access	Somewhat Easy to Access	Difficult to Access	Not Possible to Access
Start-Up Business Loans	0.0%	7.0%	38.6%	17.5%
Overall Rating	0.6%	5.6%	41.3%	19.6%
Micro Business Loans	1.8%	5.3%	31.6%	15.8%
Overall Rating	1.1%	7.4%	33.7%	22.3%
Small Business Loans	0.0%	7.0%	45.6%	24.6%
Overall Rating	0.6%	9.2%	40.2%	23.0%
Large Business Loans	0.0%	3.5%	38.6%	24.6%
Overall Rating	1.1%	5.4%	37.4%	29.3%

Ratings concerning the ease or difficulty accessing the loan products outlined in this table did not differ significantly from the overall Tribal ratings. Thus, it appears that the existence of a program encouraging entrepreneurship does not significantly impact the ease or difficulty Tribal members experience in accessing business loan products.

C. FSO Questions 2 and 12: FSOs that Offer Products to Native Americans (either minor or major component of portfolio) and FSO Asset Size

The table below contains the findings of cross tabulating the responses of FSOs who indicate they offer products to residents of Reservations or Indian lands and the respondents' asset size. This cross tab seeks to ascertain if asset size has an impact on an institution's lending to Native American populations.

The percentages refer to the percentage of respondents of each asset size that offer that particular products to Reservation or Indian Land residents. The numbers in parentheses refer to the specific number of respondents.

FSO Asset Size					
Product/Service Offered to Native Americans	Up to \$100 million (104)	\$101 million to \$1 billion (75)	\$1 to \$10 billion (24)	\$10 to \$20 billion (5)	More than \$20 billion (12)
Conventional Mortgages	45% (47)	53% (40)	50% (12)	40% (2)	83% (10)
Loans for Mobile Home Purchases	51% (53)	52% (39)	42% (10)	40% (2)	67% (8)
Personal or Consumer Loans	81% (84)	76% (57)	75% (18)	80% (4)	83% (10)
Start-Up Business Loans	42% (44)	49% (37)	58% (14)	40% (2)	50% (6)
Micro Business Loans	49% (51)	59% (44)	63% (15)	60% (3)	58% (7)
Small Business Loans	45% (47)	59% (44)	63% (15)	60% (3)	83% (10)
Large Business Loans	39% (41)	53% (40)	63% (15)	60% (3)	75% (9)

It appears that the greater the institutions' asset size, the more likely the institution is to make business loans to Native Americans. It should be pointed out that only 17 out of the 236 FSO respondents fall into the two highest asset categories, and it is not possible to draw any firm conclusions from this small sample size.

D. FSO Questions 2 and 11: FSOs That Offer Products to Native Americans (either minor or major component of portfolio) and FSO Charter Type

The table below contains the findings of cross tabulating the responses of FSO respondents who indicate they offer products to residents of Reservations or Indian lands and the respondents' charter type. This cross tab seeks to ascertain if charter type has an impact on an institution's lending to Native American populations.

The percentages refer to the percentage of respondents of each asset size that offer that particular products to Reservation or Indian Land residents. The numbers in parentheses refer to the specific number of respondents.

FSO Charter Type						
Product/Service Offered to Native Americans	Federally chartered bank (76)	State-chartered bank (92)	Federally chartered thrift, savings association, or savings bank (13)	State-chartered thrift, savings association, or savings bank (7)	Federally chartered credit union (29)	State-chartered credit union (17)
Conventional Mortgages	55% (42)	50% (46)	77% (10)	71% (5)	24% (7)	35% (6)
Loans for Mobile Home Purchases	51% (39)	60% (55)	46% (6)	57% (4)	28% (8)	41% (7)
Personal or Consumer Loans	74% (56)	84% (77)	77% (10)	86% (6)	79% (23)	71% (12)
Start-Up Business Loans	61% (46)	53% (49)	38% (5)	29% (2)	3% (1)	24% (4)
Micro Business Loans	63% (48)	62% (57)	46% (6)	29% (2)	10% (3)	35% (6)
Small Business Loans	63% (48)	63% (58)	69% (9)	57% (4)	7% (2)	12% (2)
Large Business Loans	61% (46)	54% (50)	69% (9)	71% (5)	3% (1)	12% (2)

It appears that Federal and state chartered banks are the most active in terms of start-up loans; that thrift, savings associations or savings banks are the most active in terms of mortgages; and that both Federal and state credit unions provide few business loans.

E. FSO Questions 2 and 3A: FSOs Who Offer Products to Native Americans (major component of their portfolio) AND Who Have an ATM or Branch Close to Reservation or Indian Lands

The table below contains the results of a cross tabulation of responses of FSOs that offer an ATM or branch within 10 miles of a Reservation or Indian lands with those FSOs who indicate that a major component (more than 10%) of their portfolio is comprised of Reservation or Indian lands residents. The purpose of this cross tab is to ascertain whether proximity to a Reservation or Indian lands increases the likelihood that a major portion of an FSO's portfolio is going to the residents of that Reservation or Indian lands.

Product/Service Offered to Native Americans	Of FSOs who Offer an ATM/Branch Close to a Reservation or Indian lands, Percentage who Indicate More Than 10% of Portfolio is Offered to Reservation/Indian land Residents	FSOs in General who Indicate that a Major Component of their Portfolio is Offered to Reservation/Indian land Residents
Conventional Mortgages	3.0%	7.1%
Loans for Mobile Home Purchases	0.4%	1.9%
Personal or Consumer Loans	12.3%	27.5%
Start-Up Business Loans	1.7%	3.3%
Micro Business Loans	1.3%	3.8%
Small Business Loans	3.0%	8.8%
Large Business Loans	5.1%	14.2%

As is evidenced by these numbers, the fact that an FSO is located in close proximity to a Reservation or Indian lands does not appear to impact the level of products and services that are offered to residents of Reservations or Indian lands.

F. Tribal Questions 2 and 3: ATM or Branch Located Within 10 Miles of Reservation or Indian Lands and Products/Services Rated as Easy or Somewhat Easy to Access

The table below presents the number of Tribal respondents who indicated an ATM or branch is located within 10 miles of a Reservation or Indian Lands and who also rated certain financial products as easy or somewhat easy to access. The purpose of this cross tab is to ascertain whether having a branch or ATM in close proximity to a Reservation or Indian lands makes it easier to access financial products. It should be pointed out that only 41% of all 206 Tribal survey respondents indicated that ATMs or branches were located within 10 miles of Reservations or Indian Lands.

Product/Service	% of Tribal Respondents who Indicated a Branch of ATM is Within Ten Miles AND Rated Products as Easy or Somewhat Easy to Access	Overall Tribal Respondents who Rated Products as Easy or Somewhat Easy to Access
Conventional Mortgages	2.4%	10.9%
Loans for Mobile Home Purchases	4.9%	17.8%
Personal or Consumer Loans	10.7%	47.3%
Start-Up Business Loans	1.0%	6.2%
Micro Business Loans	1.5%	8.5%
Small Business Loans	1.0%	9.8%
Large Business Loans	0.5%	6.5%

As is evidenced by these numbers, an ATM or bank branch located in close proximity to a Reservation or Indian Lands does not appear to impact the ease of accessing the products listed.

G. FSO Questions 3a and 4: FSOs that Offer an ATM or Branch that is Accessible to Residents of Reservations or Indian Lands AND Offer a Federal Loan, Marketing/Outreach, and/or Specific Products for Native Americans

The table below contains the results of a cross tabulation of responses of FSOs that offer an ATM or branch that is accessible to residents or Reservations or Indian lands AND offer the specific products and services listed below. The purpose of this cross tab is to ascertain whether having a branch or ATM in close proximity to a Reservation or Indian lands impacts the likelihood that an FSO offers Federal loans, marketing, or specific products to the residents of the that Reservation or Indian lands.

Product/Service	% who Offer the Product or Service Listed AND Indicate they Offer an ATM or Branch that is Accessible to Residents of Reservations or Indian Lands	% Overall who Offer the Product or Service Listed
Federal loan or loan guarantee programs (e.g., SBA, HUD, VA, BIA, USDA, etc.) to Tribal members residing on a Reservation or Indian lands	44.2%	55.9%
Marketing or outreach program for Reservation-based or Indian land-based communities	26.4%	28.4%
Specific products for Reservation or Indian land-based communities	15.0%	17.8%

As is evidenced by these numbers, an ATM or bank branch located in close proximity to a Reservation or Indian lands does not appear to impact the degree to which the products and services listed above are offered to the residents of that Reservation or Indian lands.

Section XI. Conclusion

A number of interesting issues have emerged from the Native American Lending Study, although none of them were particularly unexpected since the survey findings reaffirm and support the results of the regional workshops and roundtable discussion. The issues that have emerged from the survey are interrelated, allowing small changes to have potentially widespread impact.

The following is a summary of the more significant conclusions to be drawn from the Native American Lending Study.

- Although there are a number of barriers to lending to Native American Reservation or Indian lands residents, the most significant barriers agreed upon by all three study participant groups are lack of collateral, Tribal members' lack of understanding of the financial world, inefficient state and Federal programs and regulations, and insufficient or nonexistent written Tribal commercial laws and regulations. The fact that there was agreement on the most significant barriers is a solid first step toward addressing them.
- The need for education, training, and technical assistance to increase the financial literacy of Native American communities is a recurrent theme. Increasing the capacity of Native American communities will ultimately also benefit the financial service organizations that serve them.
- Conventional home mortgages are consistently identified as one of the most difficult products to finance on Native American Reservations or Indian lands. The opportunity exists for both groups to work together to identify creative solutions to address this issue.
- Tribal respondents and financial service organization respondents have differing perceptions regarding the difficulty involved in obtaining financial services and products; Tribal respondents indicated a higher degree of difficulty than FSO respondents. This points to a possible breakdown in communication between the two groups and presents an opportunity for the two groups to work together to identify specifically where Native American communities are encountering difficulties and to create resolutions where possible.

The CDFI Fund is to be commended for commissioning this important study. Seeking to understand why there is limited investment activity in Native American communities and why these groups are underrepresented in the portfolios of financial service organizations is a key step toward addressing the issue.

APPENDIX A

RESPONSES TO OPEN-ENDED QUESTIONS

Tribal Survey Questions

Question 5: Training, counseling or technical assistance to tribal members residing on the Reservation or Indian lands (Other than the items listed).

Education

- Personal wealth
- Training to maintain credit
- Junior Colleges/Universities/Vocational/Technical
- Basic training before welfare reform
- How to become a good Council Member
- Representatives go to workshops and other training

Business assistance

- Business plan development
- Tax Services
- Work-related workshops

Tribes feel uncomfortable with bankers, other lenders due to lack of education in finance and business

Outside Agencies

Training is not oriented to Native Americans

Home ownership

- Home maintenance counseling
- Home owners education
- NVE Housing Authority = NAHASDA Grant
- BIA

Question 6: Comments or other barriers to a tribe's and/or tribe member's ability to obtain credit, equity investments, and financial services from the private sector.

FSO issues

- FSOs lack understanding of Government-sponsored mortgage programs
- Banks need training and liaison officers for Native Americans
- FSO's do not trust tribal courts to be fair
- Bank representatives need to visit Native villages or reservations

Tribal Issues

- Do not support small business development
- Do not support large scale tribal enterprise development
- Reservation trust status problems
- Substance abuse in tribal communities

Have not enacted eviction and foreclosure laws to enable members to apply for a mortgage on trust land.

Council greed, animosity and prejudices

Tribal government agenda changes due to outside influences

Member resistance to training programs/education

Welfare mentality is a barrier!

Natural Resources

Depletion of natural resources on the reservation

Lack of water for development

Access to loans

Difficulty obtaining credit

No work history

Proper training and allocation of assets

Lack of basic financial literacy

Tribal members resist education programs

Tribal members lack experience in business

Opportunities

Decline of revenues from the government

Jobs and subsidized programs have been reduced

Few employment opportunities and training

Rural economies lack volume and ability to sustain and grow employment opportunities.

Low wages.

Lack of training

Lack of trained labor force

Contracts are rarely explained by lending institution

No funds for higher or alternative education

Conflicts in tribal codes and state laws

Dual taxes (from the State and from the tribe)

Coordination

Lack of coordination between tribes and FSOs

Question 7: Strategies to Address Barriers Outlined in Question 6

- If tribal sovereignty, then tribes should establish R & D and get patents on new energy system, medicine etc. But dominate society's oil, gas, and uranium. Company giants are the pirates of the world. They control Govt's, industries etc.
- Most common Native person no credit history.
- Need access to more banks
- Streamline regulations and programs
- provide information and training to potential borrowers and lending sources about rates and regs.
- Tribe needs to attain some self-sufficiency only way to achieve that is to get financial resources without capital cannot be self-sufficient.
- Combine federal grants and contracts where possible. Have congress fund full contract support cost and administrative costs for all grants and contracts
- Changes in law, several programs exist, but are not effective.
- The HUD regulations are confused and it seems they always want information already sent, duplicated, or more
- Simplify Regulations and Fund Programs
- Training with agencies
- Income guidelines and repayment of loans will need be flexible as self-sufficiency opportunities and employment in community is dependent on \$
- More education; training; understanding by both parties.
- Training and contact.
- Provide financial counseling, budgeting to villages. develop partnership with banks, provide assistance to first time homebuyers
- Increased dialogue with state and local agencies. Trust land and sovereignty pose a problem for many politicians. Gaming rights and related issues create stress.
- Federal and state laws are difficult to understand....
- Education
- Communication between tribe and financial inst. is the most important tool we have to ensure fin. inst. has knowledge and assurance for lending on reservations.
- Outreach programs to native american tribes and individuals to waive certain regulations
- Flexible lending rules
- A lot of village do not have title to land They have to get it surveyed and it will cost about 3000
- Stand to work with native businesses for jobs (local).
- Pledged cash flow stream derived from land. Use equipment financing.
- Lift restriction
- Use tribe lease to tribal corp as collateral.
- Bank allow some consideration for reservation because reservation cannot be used as collateral for loans and/or mortgages.
- Work with banking institutions to identify alternative collateral substitutes
- Create established tribal UCC modeled after state
- MOA on Indians to own and operate business on reservations to regulate to paid the taxes to their own local governments

- Revising the bank rules to deal with trust land, and utilize homes on trust land as collateral.
- Though all of the above are significant barriers, the limitation of using trust lands as collateral is one of the most significant because it is the resource that AK natives have available to them and it is worth nothing.
- Corporation needs to be more lenient in identifying land for use by people.
- No trust land as collateral
- Credit counseling and program for credit repair-lease to own program until bank ready.
- Education and job opportunities.
- Educate tribal members on finances.
- Tribes have significant opportunities, need to be able to structure, organize into clear balance sheets and explain numbers and amounts.
- Training in the area of banking.
- We have implemented our own mortgage department
- conduct more homebuyer counseling seminars
- Use of Tribal Loan Fund. Financial training.
- Assist in developing private sector business
- Develop creditability
- Provide evening education classes for people on Tribal and state level.
- Provide more employment opportunities within the reservation & more capital for everyone.
- Provide long term TA to develop needs.
- Education/Training internally and externally
- Counsel tribal members and teach them financial basics
- Revolving loan fund
- Educate young people on personal finances
- Do not give something for nothing. Teach character training--better work ethic.
- Develop credit training and repair programs.
- The biggest impact that can be made in this area is education, both for tribal member & banks-a better understanding on both sides. Consumer education classes
- Need credit histories, and they need to understand what collateral is
- Lack of venture capital prohibits economic growth
- Education
- Trust lands identify to lease hold interests, legal infrastructure(Laws), and education
- 1-yr study with document strategies to help overcome these barriers (may call him to request this document)
- Training needed regarding basic financial planning & credit establishment. For some basic banking.
- Lending institutions & federal programs offering credit counseling, budgeting (household). Collateral is a term unheard of on Federal land.
- Small business development and ind. park development
- Increase the marketable job skills and increase the employment opportunities.
- Adult ed, voc. ed & higher funding needs to be consistent and increased.
- Provide reservation counseling services and credit enhancement services
- Village council-with underwriter establish small, local credit union or bank
- Improve training and employment opportunities.

- Education, incentives to some
- Training and caulitizing funds should be made available
- Create training and employment for tribal members to build this capacity
- Jobs need to be created so capital can be built.
- KCDC has comprehensive plan to provide expertise in Tribal finance and bonding to support Tribal equity resources for economic development infrastructure, continues to work on it but progress is very, very slow.
- Educate and promote financial institutions that would allow more flexible terms based on their understanding and sensitivity to village cases/situations.
- Develop own financial infrastructure with knowledge people who work with
- The creation of basic infrastructure that will sustain and allow economic growth. Capital projects and state revenues need to reach villages. Federal transfer payments need to stay in villages
- Have workshops or training in the villages people will understand how easy it is to have checking/saving accounts
- Credit training/counseling
- Establish viable, sustainable, continuing ventures
- Get credit cards or loan to get credit history
- Economic Development to create jobs training
- Assist with credit problems. Design programs to assist
- Commercial fishing to tourism. Help to fisherman who lost in this transition.
- No control over land
- Level lenders need to understand and develop capacity with their financing packages for Native Americans on Reservations.
- Educate Lenders
- Federal government publicize legitimacy of tribal courts/governments.
- Educate Lending Institution.
- See E, F, H, M, O above.
- Need to Educate
- For all categories, funding for education set up various programs to better the people of the tribe.
- No Strategy.
- Financial scholarships to those interested in higher education--business right.
- Educate tribal members on requirements of Lending institutions
- Grants to tribes to establish " how to classes for tribal members."
- (Classes/ Training) Exposure to the benefits of the financial world
- Financial education programs for tribal members
- Workshops on use of Computer, stock, and banking procedures
- You're forced to establish credit before you qualify
- more home owners/ credit counseling. We use the Fannie Mae Books. They are free.
- Training by lending agencies in villages
- More training needed in this area--experience with financial world--learn to invest or build local funds to improve economy in village.
- Village leader and residents need to be educated in the world of finance
- Village members lack the know how of the banking procedures therefore thinking they don't qualify.

- Sponsor workshops, seminars, etc. to "fast track" training tribal leaders not having the time, means, or opportunity in financial planning, investments, management, reading.
- Establish law and court systems
- Tribal Leaders must understand UCC
- Provide a model set of codes to review by Tribes.
- Explain importance of this to tribes. On-going tride side, need to develop the necessary laws and regulations out of Montana, there are efforts towards this end.
- Initiate the need and request it
- Existing village government needs to hire a position to deal with local land issues, but funding is always a problem.
- Tribal Members need to understand existence and reasons for banking regulation- Training and education.
- Open up a tribal bank
- Differences between native culture and banking community--education on both sides-- close loan monitoring
- Bankers need to understand that village member has difficult in making payments depending on season, otherwise they are making payments on time
- Education Indian Gaming
- Education regarding local, state, and federal laws and regulations as relevant to Native Americans.
- Education process
- Working with our lending institutions one on one
- Have a meeting for all members who are interested to discuss/talk about sovereignty.
- Fear of taking first step and lack resources
- Adequate training of technical assistants for tribal membership requires money.
- Federal education of Federal Insurance Institute
- Enforce Tribal Sovereignty in Indian Country and have State Governments and institutions practice Tribe Codes and regulations in addition to state regulations
- Why and how financial institutions cannot work without waiver of immunity.
- To establish a tribal credit association.
- Educate banks and consumers.
- Each individual tribe would need to better screen their elected candidates. The on the spot election with no campaigning or knowledge of the candidates background
- Heavy duty sensitivity training of local bank staff.
- Education
- To educate the community of our culture and let the outside community learn of Indian ways. That will let them know that native people are no threat to them.
- Hire more Native American bankers tellers education (white)...workers on NA's.
- Create positive partnering of village and bank entities
- Come and learn about the way of living in the villages for a year or 2. Experience the way (Native) live in the rural areas.
- Educate public that Alaska natives are not all problem drinkers. Create native runbank system.
- Need to educate non-natives of our culture.
- Provide tribes with Technical Assistance and the how to's on acquiring a bank

- Bank which serve the reservation exclusively (the reservation is approx: a 100 mile radius)
- To have a resource of information and a person set up to give people the information they need. To work with them
- Put a bank in community
- Would like to see one of the bank corporations set up a banking service here. Cash flow a problem when village store runs out of cash for checks, etc.
- Long distance from nearest bank.
- Technical Assistance Resource
- Don't know
- Need to have a program handle rather than Government.
- MODIFY CURRENT TRIBAL GOVERNMENT TO WORK WITH TRIBAL AND NON-TRIBAL ENTITIES
- Unknown
- Provide affordable housing...for members.
- encourage education, building tribally owned businesses, and train tribal members to fill position, employment=ability to obtain credit, etc.
- The laws need to be enacted. But even then, we have very few members with sufficient income to qualify for a large loan.
- Investment in rehabilitation of Tribal lands.
- Improve court systems/allow binding arbitration.

FSO Survey Questions

Question 4: If a respondent indicated that the FSO has specific products or a marketing or outreach program for Reservation-based or Indian land-based communities in the area, they were requested to provide examples:

Business Education and Lending programs

- CRA programs
- Loan consulting
- Small and large business loans
- Sponsorship of Farm and Ranch programs
- Federal Reserve Sovereign Lending Task Force
- Teach profit-making for Gaming facilities
- Tribal guaranteed loan program to entrepreneurs participating in training program and operating on a reservation.
- Other tribal guaranteed loan programs
- BIA guaranteed loans to NA businesses

Housing Programs

- Home buyer education
- Sponsorship of housing programs

- HUD 184 loans, 284 loans
- Officers assigned to local tribes
- Native Hawaiian Mortgage Loan Program
- Special HUD mortgage program
- Down payment assistance programs
- Native homeownership initiative (FHLB AHP Grant)
- Home financing on trust land/Mortgage loans on tribal trust land
- Home loan program
- Credit Assistance
 - Credit Restructure loan
 - Directed IDA program
 - Special Loan program to establish credit and improve bad credit
 - Secured visa with tribal logo
 - Special lines of credit geared to reservation community
 - Money managing and credit counseling
- Education programs
 - Public School Outreach
 - Community College Outreach
 - Provide education seminars
 - Financial Literacy Training
- Quality of lifestyle
 - Associations North American Native American Bankers Assoc.
 - Tribal guarantee program for manufactured site improvement loans on a Reservation
- Communication/Understanding
 - Branch managers meet with Tribal Leaders
 - Attend Native American Small Business & Finance Workshops & Seminars
 - Marketing presentations on the reservation
 - Officers contact leaders to build relationships and uncover opportunities.
 - Bank outreach brochure
 - Tribal leaders on bank board of directors
 - Officers dedicated to Native American outreach
 - Radio and tribal newspaper advertising
 - Sports calendar advertising
 - Attend Career Days on Indian Reservation
- Bank Access
 - Customized repayment programs to coincide with tribal quarterly distributed checks.
 - Package accounts to reservation casino employees
 - Check cashing services
 - Financial counseling and investment seminars provided annually
 - Financial literacy training
 - Group plan banking for tribal members
 - Direct deposit of payroll
 - Membership banking: discounted products and services
 - Cash checks written in Hawaiian language

Question 5: FSO provides some other type of Training, Counseling or technical assistance to Native Americans, Native Alaskan or Native Hawaiian tribes or organizations.

Communication with tribe

Officer serves as treasurer and director of tribe

Special Programs

Partnership for Housing, addressing all types of technical assistance

Bear Paw development and RC&D (?)

Seminars and Speaking engagements

Topical business seminars hosted by FSO

Speakers provided when requested

In-house requests answered

Education programs

For Entrepreneurs

For Students

For Credit Union Members

Other

Programs were offered but tribe did not express interest

Refer clients to another organization that provides these services

Question 6: Comments on the ease or difficulty the FSO experiences financing various programs on Reservations or Indian lands.

Real Estate business is Difficult

Collateral

Obtaining property evaluations

Obtaining liens due to sovereign land issues

Bank cannot take a secure interest in the property on Indian lands

Tribal courts are “a pain”

Mortgage and home equity loans require property ownership

Title insurance not available

BIA programs are cumbersome

Business Loans are difficult

Collateral is an obstacle

No business loans available

Poor Credit, lack of financial records

Lack business plans

Difficult to collect debt on a reservation

Approval from BIA is an obstacle

High touch and somewhat difficult on a reservation

Need to be tailored to each individual community

Some tribes have been cooperative with limitations

Few requests for available loans

Inexperience working with tribes
FSO does not separate clients by race or ethnicity
All products offered under same guidelines

Question 7: Comments or other Barriers to the FSO's lending activity on the Reservation or Indian lands in the area.

Inability to collect collateral
Cannot repossess tribal land
Inability to foreclose through state courts
Unstable tribal courts
Contract enforcement
BIA program is time-consuming
Title status report is slow
Approval on trust land is slow
Credit Union Membership restrictions (limit applicable members)

Few Requests from Native Americans
Tribes are guarded with financial institutions, lack trust
FSO made presentations many times before tribal members accessed any services

Greatest barrier is a lack of education on individual credit

Difficult to communicate with client
Few telephones on Reservations or Indian lands

Reservations are outside of the market area

Question 8: Strategies to Address Barriers Outlined in Question 7

- Very little activity as there is not an active or actual reservation living accommodations on Martha's Vineyard Island.
- Barriers are as different to determining any type of credit decision
- Our federal charter specifies groups we can serve
- Can not take mortgage on property which is reservation property. Only on the home and tribe can stop repo- of house.
- At this point, trust land can be a problem when obtaining mortgage, often times taking 6 months to process due to having to deal with old approval for use. Another problem on the case of foreclosure, a residence on tribal land may only be sold to another
- Trust land as collateral
- Difficult to select and prioritize.
- We do not have one since we are not in an expansion mode.
- Riverview concentrates lending in all
- No barriers other location and small size of community exist-these barriers are the same for all rural residents not just AK Natives-C.U. has telephone center (including telephone lending), internet, mail, etc. that have been and are being used by members

- We have asked for a "how to" outlining for lending in Indian Country - BIA requirements change constantly, depending on regional districts
- Streamline title status reports an BIA approval process
- BIA needs to get out of the title business
- B.I.A.-strengthen process as it relates to tribal regionality. Tribes-endorse private sister participation and support consumer.
- Biggest problem is the length of time it takes to get something done through BIA. It needs to be improved.
- Streamline title reports an BIA approval process
- No one seems to know how to perfect and manage loans. Need simple!!! procedure & Bank must be protected
- Streamline programs
- Tribal leadership turnover- too much uncertainties for long term programs for banks
- Government guarantees with quick redemption period for foreclosures and uncomplimates servicing
- Consolidate programs and use state/regional direction.
- Biggest problem is the length of time it takes to get something done through BIA. It needs to be improved.
- To have the writers of the programs sit down with the people who use them.
- Quicker payment of BIA interest subsidies once a BIA loan is booked.
- Regs. need to be consistent; programs need to be responsive.
- Allow financial institution to take a security interest in tribal properties.
- Guarantors by government/council/corporations could mitigate values less then cost.
- Create/develop native american financial CDFI targeting mortgage lending on indian country
- Allow use of trust land as collateral
- Gov ..., limited waiver of sovereign community.
- Utilize the Bureau of Indian affairs guarantee
- workout legal requirements with tribes
- an agreement between BIA , the tribe and bank would be necessary
- Banks would like to grant construction loans & long-term financing but are unable to have the land or home of borrower defaults. Need to give the banker rights to foreclosure and sale.
- Improvement on federal and state loan guarantee programs
- get tribal participation for section 184 loans
- Difficult to collateralize loan with Tribal Land- Bank has agreement with Tribal Council for mobile home lending
- ...attend the Federal Reserve survey...task force.
- Release trust lands to the borrower
- Federal legislation to ease lien process.
- We need to be able to have better recourse.
- Process needs simplification and additional communication between Tribal interests versus individual members interests.
- Need to allow banks have Trust Lands as collateral. Also ability to repossess consumer collateral.
- For the tribe to serve as a recourse representative for loans.

- Through the cooperation of the Navajo Partnership Board, Federal , State, Tribal and other agencies we are working to facilitate the mortgaging of trust lands for ownership.
- Through the cooperation of the Navajo Partnership Board, Indian State, Tribal and other agencies we are working to facilitate the mortgaging of trust lands for...
- An agreement between BIA, the Tribe and Bank would be necessary.
- Allow normal foreclosure on homes. Allow Native Americans to build and own their own homes.
- We have used the HUD 184 Program to provide funding for Hime loans on trust land
- We have used the HUD 184 program to provide funding for home loans on trust land
- Review Laws to better understand system
- Allow as collateral.
- Fed Reserve--task force--education program.
- Create a special mortgage instrument with couponants.
- Adopt State UCC's
- Education of both financial institutions and Tribal members.
- Make strategy to foreclose on trust property or tribal guarantees to repurchase land
- Not possible.
- Closer cooperation between BIA and villages.
- More training (financial literacy, junior achievement) start as early as possible
- Credit counseling in elem. schools
- Tribes and financial institutions could collaborate on small business and consumer loan guarantee programs and credit management educational efforts.
- Education for tribal members on importance of good credit history and repayment ability
- Educate tribal members on importance of repayment and the effect upon credit history has on obtaining credit.
- The main solution is education. Indian and non-Indian young people need to be taught the importance of good credit in relation to getting loans. Fundamentals in budgeting, balancing checkbooks and saving money need to be taught.
- Lend where you can and use collateral when you can
- Technical assistance and counseling, GAP financing.
- Need more trade schools, develop skills for employment opportunities.
- Increase education, reliance of government advance operate tribal business as a business in the real world.
- Counseling and services.
- There are no current programs to help native americans who have credit problems.
- Alternative Loan Department
- Lack of capital or bad credit history- wait a few years to clear credit quality
- All of these items are going to require education and familiarity with banking procedure, requirements, and regulations. Tribal members have to know the difference between grants and loans and the need for loans to be repaid on a structured basis.
- Parallel the lenders security process with state law.
- It would seem that a key factor in being successful in serving the Indian community would be in establishing a relationship. This would require bringing Tribal leaders and bankers together to identify needs, understand the barriers, and take action...
- Training between groups.
- Educate Tribal leaders in Finance and Economic principles

- Educational programs on budgeting, finance. High school programs such as those available through NEFE and CUNA(Free).
- Become more familiar with tribal sovereignty
- Dedicated Resources
- The Chief Financial Officer of Gallup Federal Savings Bank has been working for approximately five years with and is now Treasurer and a Director of Navajo Partnership for Housing, Inc., a non-profit corporation organized to facilitate home ownership
- Education
- Increase tribes knowledge through more training
- Often, tribes don't understand the significance of necessary laws/regs/ordinances. A "guide" resource available to tribes enumerating the laws and regulations needed, why they are needed, and suggestions to build upon to create necessary laws & regs
- Standardize all tribes with federal laws
- eliminate all the red tape for business establish a realistic expectation and rules for business
- Tribal governments adopt standard codes and laws of area
- Propose a "pro-bono" program of Legal Assistance
- Difficult to enforce loan agreements when necessary, through Tribal Courts which are slow and duplicate State Courts. Operate Tribal Courts efficiently or accept state court rulings more readily.
- Develop UCC Codes
- We are unable to perfect a lien such as a UCC system, and we are unable to obtain a mortgage deed against the real estate.
- Adopt state and federal laws.
- Tribal commercial laws and regulations should duplicate federal and state regulations and provide for adequate and speedy cure in case of default.
- Standardize to UCC code, resolve in federal court.
- Have the govt's adopt the federal and state laws.
- Tribal court system is biggest obstacle. It is not separate from Tribal government.
- more outreach
- Discontinue sovereignty- integrate into regular government
- Can be eliminated through an educational process, particularly legal ownership issues.
- Allow for expansions on tribal lands.
- Case law precedent and changes in federal law needed to overcome lender's concern over sovereign immunity defense.
- Open communication with borrowers and proper documentation.
- Need to be educated in their financial responsibilities
- 1)More communication about tribes needs, interests, and government structure. 2) More communication about bank products their structures and limitations.
- These issues relate to predictability of relationships and outcomes and are only developed and gauged over time, perhaps generations tested through consistently applied precedents.
- Lack of experience and distance from reservation. Preclude credible suggestions.
- None at this time. No plans to open bank on/near Reservation/Indian land.
- Consumer credit training.
- National Initiative

- Requires constant communications with key tribal persons to remain informed of management changes.
- Constant change of Tribal leadership.
- When we lend to the tribe as an entity we need agreements upheld from previous administration.
- Contract Administrator
- Do not know how to solve this problem.
- We have no control over this.
- Will require Congress to mandate greater cooperation with lenders.
- Enable collection service to enter reservation.

APPENDIX B
COMPLETED SURVEY INSTRUMENTS
OVERALL, HAWAIIAN, ALASKAN, AND OKLAHOMAN

**APPENDIX B – TRIBAL SURVEY
UNITED STATES DEPARTMENT OF TREASURY – CDFI FUND
NATIVE AMERICAN LENDING STUDY**

1. DOES YOUR TRIBE CURRENTLY SPONSOR, FUND, PARTNER WITH, OR OTHERWISE OFFER TO ITS MEMBERS ANY OF THE FOLLOWING. . .	✓ IF YES
Credit office, credit department, or credit association	20.9%
Rental assistance	33.5%
Mortgage assistance (down payment or subsidy)	27.2%
Business lending program (business/financing assistance)	15.0%
Cooperative services (agricultural, arts & crafts, or other cooperative services)	15.5%
Tribally-owned bank or other financial institution	6.8%
Community development corporation (CDC)	10.2%
Community development financial institution (CDFI) (e.g., a community-based loan fund, credit union, venture capital fund, etc.)	4.4%

2. ARE NON-TRIBALLY AFFILIATED INSTITUTIONS OFFERING THE FOLLOWING TYPES OF FINANCIAL PRODUCTS AND SERVICES TO YOUR TRIBE, TRIBAL ENTITIES, OR TRIBAL MEMBERS LIVING ON THE RESERVATION OR INDIAN LANDS . . .	LOCATED ON THE RESERVATION/ INDIAN LANDS? (✓ IF YES)	LOCATED NEAR THE RESERVATION/ INDIAN LANDS? (✓ IF YES)
Conventional home mortgages	9.7%	35.4%
Loans for mobile home purchases	11.7%	26.7%
Property rehabilitation loans	5.8%	24.8%
Home equity loans	4.9%	24.8%
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	15.0%	37.4%
Construction loans (residential and commercial real estate)	10.7%	30.1%
Start-up business loans (in operation for fewer than 2 years)	5.8%	28.2%
Micro business loans (businesses requiring under \$25,000) to individual tribal members	8.7%	17.0%
Small business loans (businesses requiring between \$25,000 and \$100,000) to individual tribal members	6.3%	22.3%
Private equity investments (venture capital investments, start-up capital)	2.9%	11.7%
Financial services (checking and savings accounts)	14.1%	30.1%
Large business loans (businesses requiring over \$100,000) to individual tribal members	2.9%	17.5%
Large business loans (businesses requiring over \$100,000) to tribe	5.3%	23.8%
“Mobile” banking services	2.9%	9.2%
Automated Teller Machines (ATM’s)	20.9%	35.0%
What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?		

3. INDICATE THE EASE OR DIFFICULTY TRIBAL MEMBERS RESIDING ON THE RESERVATION OR INDIAN LANDS TYPICALLY EXPERIENCE OBTAINING... (PLEASE ✓ ONE FOR EACH ITEM LISTED) NUMBERS LISTED ARE PERCENTAGES	NOT APPLICABLE	EASY	SOMEWHAT EASY	SOMEWHAT DIFFICULT	DIFFICULT	NOT POSSIBLE
Conventional home mortgages	9.8	1.1	9.8	14.2	49.2	15.8
Loans for mobile home purchases	13.4	5.0	12.8	24.6	31.3	12.8
Property rehabilitation loans	12.8	1.7	9.4	20.6	35.6	20.0
Home equity loans	11.0	3.1	9.2	16.6	35.0	25.2
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	2.7	9.7	37.6	30.6	16.1	3.2
Construction loans (residential and commercial real estate)	8.7	0.0	8.7	20.7	40.2	21.7
Start-up business loans (in operation for fewer than 2 years)	9.5	0.6	5.6	23.5	41.3	19.6
Micro business loans (businesses requiring under \$25,000)	13.1	1.1	7.4	22.3	33.7	22.3
Small business loans (businesses requiring between \$25,000 and \$100,000)	9.2	0.6	9.2	17.8	40.2	23.0
Large business loans (businesses requiring over \$100,000)	12.6	1.1	5.4	14.4	37.4	29.3
Business site leases	15.4	4.7	14.2	21.3	29.0	15.4
Homesite leases	15.5	10.9	13.2	16.7	27.6	16.1
Private equity investments (venture capital investments, start-up capital)	16.3	0.7	6.5	10.5	36.6	29.4
Financial services (checking and savings accounts)	4.9	43.6	30.1	7.4	8.6	5.5

4. FROM THE LIST BELOW, PLEASE ✓ THE SOURCES OF FUNDS YOUR TRIBE OR ITS MEMBERS USE MOST OFTEN TO FINANCE THE ACTIVITIES LISTED. AREAS IN DARK GRAY ARE NOT APPLICABLE.

(PLEASE ✓ ALL THAT APPLY)

Sources of Funds

How Your Tribe Finances....	Personal Source (e.g., savings, credit cards, loan from family)	Tribal Source (e.g., credit office, tribal corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority
Reservation infrastructure		27.2%	15.0%	1.0%	78.6%	4.9%
Large business (26 or more employees)		21.8%	18.9%	4.9%	25.7%	2.4%
Economic development (e.g., capital improvement projects, neighborhood revitalization, etc.)		27.7%	15.5%	3.4%	73.3%	4.4%
How Tribal Members Finance...						
Consumer purchases (vehicles, home furnishings, etc.)	42.2%	8.7%	66.5%	0.5%	1.0%	
Home purchases	26.7%	20.4%	42.7%	0.5%	42.2%	0.5%
Home construction	26.2%	21.4%	37.4%	0.0%	46.1%	0.0%
Home equity loans	14.6%	7.3%	38.3%	0.5%	15.5%	0.5%
Property rehabilitation	20.4%	15.0%	28.2%	0.0%	38.3%	0.0%
Micro business (5 or fewer employees)	17.5%	17.5%	26.7%	2.4%	17.5%	0.0%
Small business (6-25 employees)	13.6%	17.5%	26.7%	1.9%	21.8%	0.0%
Large business (26 or more employees)	8.3%	9.2%	22.8%	3.9%	16.5%	0.0%

5. APPROXIMATELY HOW MANY ORGANIZATIONS ON OR NEAR THE RESERVATION/INDIAN LANDS PROVIDE TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE TO TRIBAL MEMBERS RESIDING ON THE RESERVATION OR INDIAN LANDS REGARDING...	FILL IN A NUMBER (e.g., 0,1,2,...)	IS THIS SUFFICIENT TO MEET THE NEEDS OF YOUR COMMUNITY?	
		✓ YES	✓ NO
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan)		21.1%	78.9%
Consumer credit counseling and/or credit repair		12.5%	87.5%
Banking and lending practices		21.3%	78.7%
Home buyer education		22.2%	77.8%
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		21.9%	78.1%
Accounting and bookkeeping		28.7%	71.3%
Federal laws and regulations		23.2%	76.8%
Other (please specify)		21.1%	78.9%

<p>6. REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO YOUR TRIBE'S AND/OR ITS MEMBERS' ABILITY TO OBTAIN CREDIT, EQUITY INVESTMENTS, AND/OR FINANCIAL SERVICES FROM THE PRIVATE SECTOR (FINANCIAL INSTITUTIONS, INVESTORS, ETC.)</p> <p>PLEASE RATE EACH BARRIER BY PLACING A ✓ IN THE CORRESPONDING BOX. YOU MAY ADD ADDITIONAL BARRIERS IN THE SPACE PROVIDED BELOW.</p> <p>The following list of items does not necessarily reflect the views of the Treasury Department, but is the stated views of participants in 13 national workshops conducted by the Fund's <i>Native American Lending Study/Action Plan Program</i> regarding possible barriers to lending in Native American, Native Hawaiian, and Alaska Native Communities.</p>		NOT APPLICABLE	NOT A BARRIER	MINOR BARRIER	MODERATE BARRIER	SIGNIFICANT BARRIER	VERY SIGNIFICANT BARRIER
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	1.0	6.7	15.0	30.1	26.4	20.7
B	Inflexible bank lending rules and regulations	3.1	7.3	7.3	27.5	32.1	22.8
C	Limited use of Trust land as collateral	12.4	4.6	6.7	10.3	25.3	40.7
D	Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	2.6	2.1	3.6	10.8	22.1	59.0
E	Lenders do not understand Tribal governmental or legal systems	1.0	3.6	7.1	20.3	24.4	43.7
F	Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	1.0	3.0	7.1	18.3	32.5	38.1
G	Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)	9.3	14.5	8.8	23.3	19.2	24.9
H	Differences between Native American culture and the banking culture	2.6	7.8	11.5	16.7	24.0	37.5
I	Lack of understanding of Tribal sovereignty and sovereign immunity	2.6	6.1	6.6	19.4	23.0	42.3
J	Tribes or Tribal members and banks have historically not trusted each other	5.2	8.9	13.6	20.9	25.1	26.2
K	Lack of physical and telecommunications infrastructure on the Reservation or Indian lands	6.6	22.1	14.4	17.1	18.8	21.0
L	Discrimination against and/or stereotyping of Native American communities	0.5	8.8	16.5	21.6	22.2	30.4
M	Insufficient number of banks on or near the Reservation or Indian lands	5.1	25.9	13.2	16.2	12.2	27.4
N	Lack of technical assistance resources	1.5	7.1	18.9	24.0	25.5	23.0
O	Change in Tribal governmental leadership creates uncertainty	6.2	21.6	17.5	15.5	21.6	17.5
Comments or other barriers not listed:							

<p>7. SELECT AND RANK THE TOP THREE BARRIERS FROM THE PREVIOUS QUESTION IN ORDER OF SIGNIFICANCE AND RECOMMEND A STRATEGY OR STRATEGIES TO OVERCOME EACH BARRIER.</p> <p>STRATEGIES MAY INCLUDE INITIATIVES THAT CAN BE IMPLEMENTED BY LENDING INSTITUTIONS, NATIVE AMERICAN COMMUNITIES, OR NATIONALLY (BY FEDERAL OR PRIVATE INSTITUTIONS). YOU MAY HAVE MORE THAN ONE STRATEGY PER BARRIER. PLEASE FEEL FREE TO ATTACH ADDITIONAL SHEETS OF PAPER IF NECESSARY.</p>		
RANK	LETTER OF BARRIER (FROM LIST IN #6)	STRATEGY TO OVERCOME THE BARRIER
3 (most significant)	D, F, E, C, I	
2		
1 (least significant)		

8. DOES YOUR TRIBE HAVE THE FOLLOWING? (PLEASE CHECK ALL THAT APPLY)	✓ IF YES
Tribal tax code	41.3%
Overall economic development plan	57.3%
A program that encourages entrepreneurship	27.7%
Land use plan including roads, communication, and future building uses	48.5%
Tribal zoning code	25.2%
Tribal building code	24.8%
Tribal court system	54.9%
Tribal mortgage code	15.0%
Tribal commercial code	13.1%
Tribal foreclosure code/ordinance	26.7%
Authority to waive or provide a limited waiver of sovereign immunity	49.5%

9. IN YOUR BEST ESTIMATE, WHICH OF THE FOLLOWING INDUSTRY SECTORS ON YOUR RESERVATION OR INDIAN LANDS HAVE THE MOST SIGNIFICANT NEED FOR CREDIT AND/OR CAPITAL? (PLEASE CHECK NO MORE THAN FOUR)			
	✓		✓
Agriculture	22.8%	Services (Non-Government)	21.4%
Construction	62.6%	Housing	69.4%
Manufacturing	23.8%	Tourism, Hospitality, Recreation	42.2%
Natural Resources (Energy/Minerals/Timber)	22.8%	Transportation	22.8%
Retail	32.5%	Utilities and Telecommunications	39.8%
Services (Government)	29.6%		
Other (please specify)			

10. WHAT IS YOUR TRIBE'S CURRENT UNEMPLOYMENT RATE?	MEDIAN 50%
	MODE 70%

11. TO THE BEST OF YOUR KNOWLEDGE, WHAT PERCENTAGE OF THE TOTAL ADULT TRIBAL POPULATION ARE EMPLOYED FULL TIME OR PART TIME, IN ... (RESPONSES SHOWN ARE MEDIAN PERCENTAGES)	FT	PT
Agriculture	2%	3%
Construction	8%	5%
Manufacturing	7%	5%
Natural Resources (Energy/Minerals/Timber)	4%	5%
Retail	5%	3%
Housing	2%	2%
Services (Government)	15%	5%
Services (Non-Government)	10%	7%
Tourism, Hospitality, Recreation	8.5%	2.5%
Transportation	2%	2%
Utilities and Telecommunications	3%	1.5%
Other (please specify)	10.5%	6.5%

12. Office or official responding (chairman's office, community development or economic development office, planning office, etc.) _____

Name and contact number (optional) _____

APPENDIX B – FSO SURVEY
UNITED STATES DEPARTMENT OF TREASURY – CDFI FUND
NATIVE AMERICAN LENDING STUDY

This survey seeks to gather information on the assets and activities of branch offices located closest to Reservations or Indian Lands. To the extent possible, please provide branch level data.

1. WHAT PORTION OF YOUR BRANCH'S LOAN PORTFOLIO IS COMPRISED OF THE FOLLOWING PRODUCTS? (Loan portfolio is defined as: Total Loans Outstanding as of June 30, 2000) (PLEASE ✓ AS APPROPRIATE)	NOT APPLICABLE	MINOR COMPONENT (10% OR LESS)	MAJOR COMPONENT (GREATER THAN 10%)
Conventional mortgages	18.1%	30.2%	51.6%
Loans for mobile home purchases	29.1%	67.1%	3.8%
Property rehabilitation loans	32.5%	58.0%	9.4%
Home equity loans	17.8%	50.9%	31.3%
Personal/consumer loans (e.g., trucks, autos, home furnishings)	3.2%	27.2%	69.6%
Construction loans (residential and commercial real estate)	28.0%	37.9%	34.1%
Start-up business loans (in operation for fewer than 2 years)	36.8%	55.5%	7.7%
Micro business loans under \$25,000	28.2%	59.3%	12.5%
Small business loans between \$25,000 and \$100,000	24.5%	35.2%	40.3%
Large business loans over \$100,000	29.9%	22.9%	47.2%

2. DOES YOUR BRANCH OR INSTITUTION OFFER THE FOLLOWING PRODUCTS TO RESIDENTS OF NATIVE AMERICAN RESERVATIONS OR INDIAN LANDS? (PLEASE ✓ AS APPROPRIATE)	NOT APPLICABLE	YES, A MINOR COMPONENT (10% OR LESS OF LOAN PORTFOLIO)	YES, A MAJOR COMPONENT (GREATER THAN 10% OF LOAN PORTFOLIO)
Conventional mortgages	45.7%	47.1%	7.1%
Loans for mobile home purchases	44.0%	54.1%	1.9%
Property rehabilitation loans	51.7%	46.4%	1.9%
Home equity loans	49.5%	47.1%	3.4%
Personal/consumer loans (e.g., trucks, autos, home furnishings)	17.4%	55.0%	27.5%
Construction loans (residential and commercial real estate)	51.9%	44.2%	3.8%
Start-up business loans (in operation for fewer than 2 years)	49.3%	47.4%	3.3%
Micro business loans (under \$25,000)	42.0%	54.2%	3.8%
Small business loans (between \$25,000 and \$100,000)	43.3%	47.9%	8.8%
Large business loans (over \$100,000)	46.9%	38.9%	14.2%

3A. DOES YOUR BRANCH OR INSTITUTION MAINTAIN AND/OR OFFER THE FOLLOWING...	YES ✓	NO ✓
Financial services (deposit accounts) to tribal members residing on a Reservation or Indian lands	85.1%	14.9%
A branch(s) or service center(s) on a Reservation or Indian lands	18.1%	81.9%
An ATM(s) on a Reservation or Indian lands	20.2%	79.8%
Branches and ATM's near a Reservation or Indian lands that are readily accessible to Reservation or Indian land residents		31.4%
If so, what is the approximate distance from the Reservation or Indian lands to these services?	--	--
A "mobile" branch serving the Reservation or Indian lands	1.9%	98.1%
Federal loan or loan guarantee programs (e.g., SBA, HUD, VA, BIA, USDA, etc.) to tribal members residing on a Reservation or Indian lands	55.9%	44.1%
State loan or loan guarantee programs (e.g., state financing or mortgage authority, etc.) to tribal members residing on a Reservation or Indian lands	33.2%	66.8%
3B. DOES YOUR INSTITUTION PROVIDE GRANTS OR EQUITY INVESTMENTS TO COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION(S) ON RESERVATIONS OR INDIAN LANDS, OR DOES YOUR INSTITUTION PARTNER WITH LOCAL CDFI'S TO FINANCE PROJECTS OR BUSINESSES ON THE RESERVATION OR INDIAN LANDS?	16.9%	
If yes, does your institution participate in the CDFI Fund's Bank Enterprise Awards program?	5.9%	

4. DOES YOUR BRANCH OR INSTITUTION HAVE...	YES ✓	NO ✓
A MARKETING OR OUTREACH PROGRAM FOR RESERVATION-BASED OR INDIAN LAND-BASED COMMUNITIES IN YOUR AREA?	28.4%	
SPECIFIC PRODUCTS FOR RESERVATION OR INDIAN LAND-BASED COMMUNITIES IN YOUR AREA?	17.8%	
If yes to either question, please provide examples:		

5. TO WHAT EXTENT DOES YOUR BRANCH FUND OR DIRECTLY PROVIDE TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE TO NATIVE AMERICANS, TRIBES, OR NATIVE AMERICAN ORGANIZATIONS ON A RESERVATION OR INDIAN LANDS ON THE FOLLOWING TOPICS. . .	NONE	VERY LIMITED	MODEST	SUBSTANTIAL
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan)	48.9%	33.0%	15.8%	2.3%
Consumer credit counseling and/or credit repair	57.3%	29.1%	11.8%	1.8%
Your institution's financial products and services	37.9%	22.8%	26.5%	12.8%
Home buyer education	51.8%	26.6%	16.1%	5.5%
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan – what banks look for)	63.6%	22.1%	13.4%	0.9%
Accounting and bookkeeping	78.4%	16.1%	3.7%	1.8%
Federal laws and regulations	79.0%	14.2%	6.4%	0.5%
Other (please specify)				

6. PLEASE INDICATE THE DEGREE OF EASE OR DIFFICULTY YOUR BRANCH OR INSTITUTION TYPICALLY EXPERIENCES FINANCING THE FOLLOWING ON RESERVATIONS OR INDIAN LANDS...	NOT APPLICABLE	EASY	SOMEWHAT EASY	SOMEWHAT DIFFICULT	DIFFICULT	EXTREMELY DIFFICULT
Conventional mortgages	39.5%	7.0%	7.4%	11.2%	12.6%	22.3%
Loans for mobile home purchases	40.7%	12.0%	13.0%	11.1%	11.6%	11.6%
Property rehabilitation loans	46.7%	7.5%	7.0%	15.0%	9.8%	14.0%
Home equity loans	43.9%	8.4%	8.4%	10.7%	10.7%	17.8%
Personal/consumer loans (e.g. trucks, autos, home furnishings)	19.3%	37.6%	24.3%	12.4%	3.7%	2.8%
Construction loans (residential and commercial real estate)	42.8%	4.2%	7.9%	14.9%	10.2%	20.0%
Start-up business loans (in operation for fewer than 2 years)	41.0%	8.8%	8.8%	18.4%	12.4%	10.6%
Micro business loans under \$25,000	41.7%	11.1%	9.3%	18.5%	11.6%	7.9%
Small business loans between \$25,000 and \$100,000	40.3%	10.2%	11.1%	20.4%	11.1%	6.9%
Large business loans over \$100,000	42.9%	12.9%	8.8%	16.6%	9.2%	9.7%
Comments:						

7. REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO YOUR BRANCH'S OR INSTITUTION'S LENDING ACTIVITY ON THE RESERVATION(S) OR INDIAN LANDS IN YOUR AREA.		NOT APPLICABLE	NOT A BARRIER	MINOR BARRIER	MODERATE BARRIER	SIGNIFICANT BARRIER	VERY SIGNIFICANT BARRIER
PLEASE RATE EACH BARRIER BY PLACING A ✓ IN THE CORRESPONDING BOX. YOU MAY ADD ADDITIONAL BARRIERS IN THE SPACE PROVIDED BELOW.							
The following list of items does not necessarily reflect the views of the Treasury Department, but is the stated views of participants in 13 national workshops conducted by the Fund's <i>Native American Lending Study/Action Plan Program</i> regarding possible barriers to lending on Native American, Native Hawaiian, and Alaska Native Communities.							
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	28.0%	11.2%	12.1%	15.4%	15.9%	17.3%
B	Inflexible lending/underwriting regulations	28.8%	27.4%	14.4%	13.5%	9.3%	6.5%
C	Limited use of Trust land as collateral	22.9%	4.6%	8.7%	8.7%	15.1%	39.9%
D	Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	20.1%	11.4%	15.1%	20.5%	19.6%	13.2%
E	Lenders do not understand Tribal governmental or legal systems	23.7%	16.4%	16.0%	19.2%	14.2%	10.5%
F	Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	21.8%	16.7%	21.8%	18.5%	13.9%	7.4%
G	Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)	28.6%	13.4%	10.6%	12.4%	15.7%	19.4%
H	Differences between Native American culture and the banking culture	24.9%	31.8%	18.9%	12.4%	8.3%	3.7%
I	Lack of understanding of Tribal sovereignty and sovereign immunity	22.1%	22.6%	15.7%	18.0%	13.8%	7.8%
J	Tribes or Tribal members and banks have historically not trusted each other	30.2%	31.2%	17.2%	12.1%	6.0%	3.3%
K	Lack of physical and telecommunications infrastructure on the Reservation or Indian lands	28.0%	39.0%	13.3%	9.6%	6.0%	4.1%
L	Discrimination against and/or stereotyping of Native American communities	35.6%	48.1%	11.1%	2.3%	1.9%	.9%
M	Insufficient number of banks on or near the Reservation or Indian lands	32.1%	44.7%	13.5%	5.1%	1.4%	3.3%
N	Lack of technical assistance resources	26.3%	33.2%	20.3%	8.3%	9.2%	2.8%
O	Change in Tribal governmental leadership creates uncertainty	25.8%	17.1%	14.7%	13.4%	17.1%	12.0%
Comments or other barriers not listed:							

8. SELECT AND RANK THE TOP THREE BARRIERS FROM THE PREVIOUS QUESTION IN ORDER OF SIGNIFICANCE AND RECOMMEND A STRATEGY OR STRATEGIES TO OVERCOME EACH BARRIER.		
STRATEGIES MAY INCLUDE INITIATIVES THAT CAN BE IMPLEMENTED BY LENDING INSTITUTIONS, NATIVE AMERICAN COMMUNITIES, OR NATIONALLY (BY FEDERAL OR PRIVATE INSTITUTIONS). YOU MAY HAVE MORE THAN ONE STRATEGY PER BARRIER. PLEASE FEEL FREE TO ATTACH ADDITIONAL SHEETS OF PAPER IF NECESSARY.		
RANK	LETTER OF BARRIER (FROM LIST IN #7)	STRATEGY TO OVERCOME THE BARRIER
3 (most significant)	C, G, A, D, O	
2		
1 (least significant)		

9. To which industry sectors do you extend lending? (Please check all that apply)	✓
Agriculture	58.9%
Construction	67.8%
Manufacturing	56.4%
Natural Resources (Energy/Minerals/Timber)	39.0%
Retail	72.0%
Housing	67.8%
Services	67.8%
Tourism, Hospitality, Recreation	58.9%
Transportation	53.8%
Utilities and Telecommunications	39.0%
Other (please specify)	10.6%

10. WHAT IS YOUR BRANCH OR INSTITUTION'S MINIMUM LOAN THRESHOLD FOR...	
Personal/Consumer Loans	<u>MEDIAN \$500</u>
Business Loans	<u>MEDIAN \$2,000</u>

11. WHAT TYPE OF CHARTER DOES YOUR INSTITUTION HAVE? (PLEASE CHECK ALL THAT APPLY)	✓
Federally chartered bank	32.2%
State-chartered bank	39.0%
Federally chartered thrift, savings association, or savings bank	5.5%
State-chartered thrift, savings association, or savings bank	3.0%
Federally chartered credit union	12.3%
State-chartered credit union	7.2%
Other (please specify)	0.8%

12. PLEASE INDICATE THE ASSET SIZE OF YOUR BRANCH OR INSTITUTION AS OF 6/30/2000	✓
Up to \$100 million	47.3%
\$101 million to \$1 billion	34.1%
\$1 billion to \$10 billion	10.9%
\$10 billion to \$20 billion	2.3%
More than \$20 billion	5.5%

13. Office or official responding: _____

Name and contact number (optional): _____

What state and Reservation(s) or Indian lands do you serve? (optional)

**APPENDIX B – NATIVE HAWAIIAN SURVEY
 UNITED STATES DEPARTMENT OF TREASURY – CDFI FUND
 NATIVE AMERICAN LENDING STUDY**

FOR THE PURPOSES OF THIS SURVEY, NATIVE HAWAIIAN IS DEFINED AS AN INDIVIDUAL HAVING ORIGINS IN ANY OF THE ORIGINAL PEOPLES OF HAWAII AS DESCRIBED IN THE OFFICE OF MANAGEMENT AND BUDGET NOTICE: “REVISIONS TO THE STANDARDS FOR THE CLASSIFICATION OF FEDERAL DATA ON RACE AND ETHNICITY” (OCTOBER 30, 1997).

1. DOES YOUR ORGANIZATION (NON-PROFIT, DHHL, OR OHA) CURRENTLY SPONSOR, FUND, PARTNER WITH, OR OTHERWISE OFFER TO ITS MEMBERS ANY OF THE FOLLOWING. . .	✓ IF YES
Consumer credit loans	16.7%
Rental assistance	16.7%
Mortgage assistance (down payment or subsidy)	33.3%
Business loans	16.7%
Cooperative services (agricultural, arts & crafts, or other cooperative services)	-
Native Hawaiian-owned bank or other financial institution	16.7%
Community development corporation (CDC)	66.7%
Community development financial institution (CDFI) (e.g., a community-based loan fund, credit union, venture capital fund, etc.)	16.7%

2. ARE NON-NATIVE-HAWAIIAN AFFILIATED INSTITUTIONS OFFERING THE FOLLOWING TYPES OF FINANCIAL PRODUCTS AND SERVICES TO NATIVE HAWAIIANS THAT YOU SERVE . . .	✓ IF YES	✓ IF NO
Conventional home mortgages	83.3%	
Loans for mobile home purchases	16.7%	
Property rehabilitation loans	66.7%	
Home equity loans	83.3%	
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	83.3%	
Construction loans (residential and commercial real estate)	66.7%	
Start-up business loans (in operation for fewer than 2 years)	83.3%	
Micro business loans (businesses requiring under \$25,000)	83.3%	
Small business loans (businesses requiring between \$25,000 and \$100,000)	83.3%	
Large business loans (businesses requiring over \$100,000)	66.7%	
Private equity investments (venture capital investments, start-up capital)	33.3%	
Basic financial services (checking and savings accounts)	66.7%	
“Mobile” banking services	33.3%	
Automated Teller Machines (ATM’s)	66.7%	
What is the approximate distance from your primary service area to the nearest financial institution branch or ATM?		

3. INDICATE THE EASE OR DIFFICULTY NATIVE HAWAIIANS TYPICALLY EXPERIENCE OBTAINING...	NOT APPLICABLE	EASY	SOMEWHAT EASY	SOMEWHAT DIFFICULT	DIFFICULT	NOT POSSIBLE
(PLEASE ✓ ONE FOR EACH ITEM LISTED)						
Conventional home mortgages			16.7%	33.3%	50.0%	
Loans for mobile home purchases	33.3%				33.3%	33.3%
Property rehabilitation loans			20.0%	20.0%	60.0%	
Home equity loans			50.0%	25.0%	25.0%	
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)			25.0%	25.0%	50.0%	
Construction loans (residential and commercial real estate)				33.3%	66.7%	
Start-up business loans (in operation for fewer than 2 years)				33.3%	66.7%	
Micro business loans (businesses requiring under \$25,000)				60.0%	40.0%	
Small business loans (businesses requiring between \$25,000 and \$100,000)				40.0%	60.0%	
Large business loans (businesses requiring over \$100,000)				25.0%	75.0%	
Business site leases				25.0%	75.0%	
Homesite leases					100%	
Private equity investments (venture capital investments, start-up capital)				66.7%	33.3%	
Basic financial services (checking and savings accounts)		20.0%	40.0%	20.0%	20.0%	

5. FROM THE LIST BELOW, PLEASE ✓ THE SOURCES OF FUNDS YOUR ORGANIZATION USES TO FINANCE PROJECTS FOR THE BENEFIT OF THE NATIVE HAWAIIAN COMMUNITY AND THAT THE NATIVE HAWAIIANS THAT YOU SERVE USE MOST OFTEN TO FINANCE THE ACTIVITIES LISTED. AREAS IN DARK GRAY ARE NOT APPLICABLE.

(PLEASE ✓ ALL THAT APPLY)

Sources of Funds

How Your Organization Finances the Following on Behalf of the Native Hawaiian Community....	Personal Source (e.g., savings, credit cards, loan from family)	Hawaiian Organizations (non-profits and foundations)	Banks	Venture Capital (or other private equity investors)	Federal Government, DHHL, OHA, or other State Government Sources (e.g., grants, loans, or direct financing)	Bonding Authority
Infrastructure on Hawaiian Home Lands or other community lands					33.3%	
Large business (26 or more employees)					16.7%	
Economic development (e.g., capital improvement projects, neighborhood revitalization, etc.)		33.3%			50.0%	

How Individual Native Hawaiians Finance...

Consumer purchases (vehicles, home furnishings, etc.)	50.0%	50.0%	50.0%			
Home purchases		16.7%	66.7%		16.7%	
Home construction		16.7%	50.0%			
Home equity loans			33.3%		16.7%	
Property rehabilitation			16.7%		33.3%	
Micro business (5 or fewer employees)		16.7%			50.0%	
Small business (6-25 employees)			16.7%		33.3%	
Large business (26 or more employees)					33.3%	

5. APPROXIMATELY HOW MANY ORGANIZATIONS IN YOUR SERVICE AREA PROVIDE TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE TO NATIVE HAWAIIANS REGARDING...	FILL IN A NUMBER (e.g., 0,1,2,...)	IS THIS SUFFICIENT TO MEET THE NEEDS OF YOUR COMMUNITY?	
		✓ YES	✓ NO
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan, etc.)			83.3%
Consumer credit counseling and/or credit repair			83.3%
Banking and lending practices			66.7%
Home buyer education			83.3%
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)			80.0%
Accounting and bookkeeping			80.0%
Federal and state laws and regulations			66.7%
Other (please specify)			

<p>8. REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO NATIVE HAWAIIANS' ABILITY TO OBTAIN CREDIT, EQUITY INVESTMENTS, AND/OR FINANCIAL SERVICES FROM THE PRIVATE SECTOR (FINANCIAL INSTITUTIONS, INVESTORS, ETC).</p> <p>PLEASE RATE EACH BARRIER BY PLACING A ✓ IN THE CORRESPONDING BOX. YOU MAY ADD ADDITIONAL BARRIERS IN THE SPACE PROVIDED BELOW.</p> <p>The following list of items does not necessarily reflect the views of the Treasury Department, but is the stated views of participants in 2 Hawaiian workshops conducted by the Fund's <i>Native American Lending Study/Action Plan Program</i> regarding possible barriers to lending in Native Hawaiian Communities.</p>		NOT APPLICABLE	NOT A BARRIER	MINOR BARRIER	MODERATE BARRIER	SIGNIFICANT BARRIER	VERY SIGNIFICANT BARRIER
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations				20%	60%	20%
B	Inflexible bank lending rules and regulations					80%	20%
C	Limited use of Hawaiian Home Lands as collateral	16.7				16.7	66.7
D	Native Hawaiians lack capital, collateral, and/or credit histories					66.7	33.3
E	The State Legislature's inaction and indifference to Native Hawaiian issues					16.7	83.3
F	Native Hawaiians lack knowledge of or experience with the financial world					50%	50%
G	Mismanagement of Trust Assets by State agencies					20%	80%
H	Differences between Native Hawaiian culture and the banking culture			16.7		16.7	66.7
I	No Native-Hawaiian-owned lending institutions				20%	20%	60%
J	Native Hawaiians and banks have historically not trusted each other				20%		80%
K	Lack of physical and telecommunications infrastructure in Native Hawaiian Communities				20%	40%	40%
L	Discrimination against and/or stereotyping of Native Hawaiians					50%	50%
M	Limited guarantee authority by Department of Hawaiian Home Lands and the Federal Government	20%			20%	20%	40%
N	Lack of technical assistance resources					60%	40%
O	Native Hawaiian sovereignty issues		20%	20%		20%	40%
Comments or other barriers not listed:							

<p>7. SELECT AND RANK THE TOP THREE BARRIERS FROM THE PREVIOUS QUESTION IN ORDER OF SIGNIFICANCE AND RECOMMEND A STRATEGY OR STRATEGIES TO OVERCOME EACH BARRIER.</p> <p>STRATEGIES MAY INCLUDE INITIATIVES THAT CAN BE IMPLEMENTED BY LENDING INSTITUTIONS, NATIVE HAWAIIAN COMMUNITIES, OR NATIONALLY (BY FEDERAL OR PRIVATE INSTITUTIONS). YOU MAY HAVE MORE THAN ONE STRATEGY PER BARRIER. PLEASE FEEL FREE TO ATTACH ADDITIONAL SHEETS OF PAPER IF NECESSARY.</p>		
RANK	LETTER OF BARRIER (FROM LIST IN #6)	STRATEGY TO OVERCOME THE BARRIER
3 (most significant)	D, C, G, F	
2	D, C, G, F	
1 (least significant)	D, C, G, F	

8. IN YOUR BEST ESTIMATE, HOW MANY NATIVE HAWAIIANS DO THE FOLLOWING INDUSTRY SECTORS EMPLOY?	✓ EMPLOYS VERY FEW NATIVE HAWAIIANS	✓ EMPLOYS SOME NATIVE HAWAIIANS	✓ EMPLOYS MANY NATIVE HAWAIIANS
Agriculture		60.0%	40.0%
Construction		20.0%	80.0%
Manufacturing	80.0%		20.0%
Natural Resources (Energy/Minerals/Timber)	75.0%	25.0%	
Retail	20.0%	60.0%	20.0%
Services (Government)		100.0%	
Services (Non-Government)		100.0%	
Housing	100.0%		
Tourism, Hospitality, Recreation		40.0%	60.0%
Transportation	20.0%	60.0%	20.0%
Utilities and Telecommunications	40.0%	60.0%	
Other (please specify)			

9. IN YOUR BEST ESTIMATE, WHICH OF THE FOLLOWING INDUSTRY SECTORS HAVE THE MOST SIGNIFICANT NEED FOR CREDIT AND/OR CAPITAL? (PLEASE CHECK NO MORE THAN FOUR)	✓ IF NEEDS CREDIT	✓ IF NEEDS EQUITY CAPITAL
Agriculture	50.0%	50.0%
Construction	33.3%	66.7%
Manufacturing	33.3%	
Natural Resources (Energy/Minerals/Timber)	33.3%	
Retail		16.7%
Services (Government)	33.3%	
Services (Non-Government)	16.7%	
Housing	16.7%	33.3%
Tourism, Hospitality, Recreation	16.7%	
Transportation	16.7%	
Utilities and Telecommunications	16.7%	
Other (please specify)		

13. Official responding _____

Name and contact number (optional) _____

APPENDIX B - HAWAIIAN FSO SURVEY
UNITED STATES DEPARTMENT OF TREASURY – CDFI FUND
NATIVE AMERICAN LENDING STUDY

FOR THE PURPOSES OF THIS SURVEY, NATIVE HAWAIIAN IS DEFINED AS AN INDIVIDUAL HAVING ORIGINS IN ANY OF THE ORIGINAL PEOPLES OF HAWAII AS DESCRIBED IN THE OFFICE OF MANAGEMENT AND BUDGET NOTICE: "REVISIONS TO THE STANDARDS FOR THE CLASSIFICATION OF FEDERAL DATA ON RACE AND ETHNICITY" (OCTOBER 30, 1997).

This survey seeks to gather information on the assets and activities of branch offices, to the extent possible, please provide branch level data.

1. WHAT PORTION OF YOUR BRANCH'S LOAN PORTFOLIO IS COMPRISED OF THE FOLLOWING PRODUCTS? (Loan portfolio is defined as: Total Loans Outstanding as of June 30, 2000) (PLEASE ✓ AS APPROPRIATE)	NOT APPLICABLE	MINOR COMPONENT (10% OR LESS)	MAJOR COMPONENT (GREATER THAN 10%)
Conventional mortgages	33.3%		66.7%
Loans for mobile home purchases	100.0%		
Property rehabilitation loans	80.0%	20.0%	
Home equity loans	16.7%	33.3%	50.0%
Personal/consumer loans (e.g., trucks, autos, home furnishings)	16.7%	16.7%	66.7%
Construction loans (residential and commercial real estate)	16.7%	66.7%	16.7%
Start-up business loans (in operation for fewer than 2 years)	40.0%	60.0%	
Micro business loans under \$25,000	20.0%	80.0%	
Small business loans between \$25,000 and \$100,000	20.0%		80.0%
Large business loans over \$100,000	20.0%	20.0%	60.0%

3. DOES YOUR BRANCH OR INSTITUTION OFFER THE FOLLOWING PRODUCTS TO NATIVE HAWAIIANS? (PLEASE ✓ AS APPROPRIATE)	NOT APPLICABLE	YES, A MINOR COMPONENT (10% OR LESS OF LOAN PORTFOLIO)	YES, A MAJOR COMPONENT (GREATER THAN 10% OF LOAN PORTFOLIO)
Conventional mortgages	16.7%	50.0%	33.3%
Loans for mobile home purchases	100.0%		
Property rehabilitation loans	33.3%	50.0%	16.7%
Home equity loans	16.7%	33.3%	50.0%
Personal/consumer loans (e.g., trucks, autos, home furnishings)	16.7%	33.3%	50.0%
Construction loans (residential and commercial real estate)	16.7%	66.7%	16.7%
Start-up business loans (in operation for fewer than 2 years)	16.7%	83.3%	
Micro business loans (under \$25,000)	40.0%	60.0%	
Small business loans (between \$25,000 and \$100,000)	16.7%	66.7%	16.7%
Large business loans (over \$100,000)	16.7%	66.7%	16.7%

3A. DOES YOUR BRANCH OR INSTITUTION MAINTAIN AND/OR OFFER THE FOLLOWING...	YES ✓	NO ✓
Financial services (deposit accounts) to Native Hawaiians	100.0%	0.0%
A branch(s) or service center(s) in a Native Hawaiian Community	85.7%	14.3%
An ATM(s) in a Native Hawaiian Community	85.7%	14.3%
Branches and ATM's near a Native Hawaiian Community that are readily accessible to Native Hawaiians	83.3%	16.7%
A "mobile" branch serving Native Hawaiians	100.0%	0.0%
Federal loan or loan guarantee programs (e.g., SBA, HUD, VA, BIA, USDA, etc.) to Native Hawaiians	85.7%	14.3%
State loan or loan guarantee programs (e.g., state financing or mortgage authority, etc.) to Native Hawaiians	85.7%	14.3%
3B. DOES YOUR INSTITUTION PROVIDE GRANTS OR EQUITY INVESTMENTS TO COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION(S) IN NATIVE HAWAIIAN COMMUNITIES, OR DOES YOUR INSTITUTION PARTNER WITH LOCAL CDFI'S TO FINANCE PROJECTS OR BUSINESSES IN NATIVE HAWAIIAN COMMUNITIES?	80.0%	20.0%
If yes, does your institution participate in the CDFI Fund's Bank Enterprise Awards program?	80.0%	20.0%

4. DOES YOUR BRANCH OR INSTITUTION HAVE...	YES ✓	NO ✓
A MARKETING OR OUTREACH PROGRAM FOR NATIVE HAWAIIANS OR NATIVE HAWAIIAN ORGANIZATIONS IN YOUR AREA?	83.3%	16.7%
SPECIFIC PRODUCTS FOR NATIVE HAWAIIANS OR NATIVE HAWAIIAN ORGANIZATIONS IN YOUR AREA?	50.0%	50.0%
If yes to either question, please provide examples:		

5. TO WHAT EXTENT DOES YOUR BRANCH FUND OR DIRECTLY PROVIDE TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE TO NATIVE HAWAIIANS OR NATIVE HAWAIIAN ORGANIZATIONS ON THE FOLLOWING TOPICS. . .	NONE	VERY LIMITED	MODEST	SUBSTANTIAL
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan)	50.0%		50.0%	
Consumer credit counseling and/or credit repair	40.0%	20.0%	40.0%	
Your institution's financial products and services	16.7%		50.0%	33.3%
Home buyer education	16.7%		66.7%	16.7%
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan – what banks look for)	33.3%	33.3%	33.3%	
Accounting and bookkeeping	50.0%	50.0%		
Federal or state laws and regulations	83.3%	16.7%		
Other (please specify)				

6. PLEASE INDICATE THE DEGREE OF EASE OR DIFFICULTY YOUR BRANCH OR INSTITUTION TYPICALLY EXPERIENCES FINANCING THE FOLLOWING FOR NATIVE HAWAIIANS...	NOT APPLICABLE	EASY	SOMEWHAT EASY	SOMEWHAT DIFFICULT	DIFFICULT	EXTREMELY DIFFICULT
Conventional mortgages	16.7%		83.3%			
Loans for mobile home purchases	80.0%					20.0%
Property rehabilitation loans	33.3%		50.0%	16.7%		
Home equity loans	16.7%		66.7%	16.7%		
Personal/consumer loans (e.g. trucks, autos, home furnishings)	20.0%	20.0%	60.0%			
Construction loans (residential and commercial real estate)	16.7%		66.7%	16.7%		
Start-up business loans (in operation for fewer than 2 years)	33.3%		50.0%	16.7%		
Micro business loans under \$25,000	33.3%	16.7%	33.3%			16.7%
Small business loans between \$25,000 and \$100,000	33.3%	16.7%	50.0%			
Large business loans over \$100,000	33.3%		66.7%			
Comments:						

9. REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO YOUR BRANCH'S LENDING ACTIVITY FOR NATIVE HAWAIIANS IN YOUR AREA.		NOT APPLICABLE	NOT A BARRIER	MINOR BARRIER	MODERATE BARRIER	SIGNIFICANT BARRIER	VERY SIGNIFICANT BARRIER
PLEASE RATE EACH BARRIER BY PLACING A ✓ IN THE CORRESPONDING BOX. YOU MAY ADD ADDITIONAL BARRIERS IN THE SPACE PROVIDED BELOW.							
The following list of items does not necessarily reflect the views of the Treasury Department, but is the stated views of participants in 2 Hawaiian workshops conducted by the Fund's <i>Native American Lending Study/Action Plan Program</i> regarding possible barriers to lending in Native Hawaiian Communities.							
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	16.7%	16.7%		33.3%		33.3%
B	Inflexible lending/underwriting regulations	50.0%	33.3%		16.7%		
C	Limited use of Hawaiian Home Lands as collateral	16.7%			16.7%	33.3%	33.3%
D	Native Hawaiians lack capital, collateral, and/or credit histories	16.7%	16.7%		66.7%		
E	The State Legislature's inaction and indifference to Native Hawaiian issues	20.0%	20.0%			40.0%	20.0%
F	Native Hawaiians lack knowledge of or experience with the financial world	16.7%	16.7%	16.7%	33.3%	16.7%	
G	Mismanagement of Trust Assets by State agencies	60.0%	20.0%		20.0%		
H	Differences between Native Hawaiian culture and the banking culture	33.3%	33.3%	33.3%			
I	No Native Hawaiian-owned lending institutions	16.7%	50.0%	16.7%		16.7%	
J	Native Hawaiians and banks have historically not trusted each other	50.0%	33.3%	16.7%			
K	Lack of physical and telecommunications infrastructure in Native Hawaiian Communities	50.0%	50.0%				
L	Discrimination against and/or stereotyping of Native Hawaiians	50.0%	33.3%	16.7%			
M	Limited guarantee authority by Department of Hawaiian Home Lands and the Federal Government	16.7%	33.3%	16.7%		16.7%	16.7%
N	Lack of technical assistance resources	20.0%		40.0%	20.0%	20.0%	
O	Native Hawaiian sovereignty issues	40.0%	20.0%		20.0%		20.0%
Comments or other barriers not listed:							

8. SELECT AND RANK THE TOP THREE BARRIERS FROM THE PREVIOUS QUESTION IN ORDER OF SIGNIFICANCE AND RECOMMEND A STRATEGY OR STRATEGIES TO OVERCOME EACH BARRIER.		
STRATEGIES MAY INCLUDE INITIATIVES THAT CAN BE IMPLEMENTED BY LENDING INSTITUTIONS, NATIVE HAWAIIAN COMMUNITIES, OR NATIONALLY (BY FEDERAL OR PRIVATE INSTITUTIONS). YOU MAY HAVE MORE THAN ONE STRATEGY PER BARRIER. PLEASE FEEL FREE TO ATTACH ADDITIONAL SHEETS OF PAPER IF NECESSARY.		
RANK	LETTER OF BARRIER (FROM LIST IN #7)	STRATEGY TO OVERCOME THE BARRIER
3 (most significant)	A, E, M, C, O G, F,	
2	C, D, E, G, N	
1 (least significant)	B, C, F, I N	

9. To which industry sectors do you extend lending? (Please check all that apply)	✓
Agriculture	71.4%
Construction	85.7%
Manufacturing	100.0%
Natural Resources (Energy/Minerals/Timber)	42.9%
Retail	100.0%
Housing	57.1%
Services	100.0%
Tourism, Hospitality, Recreation	85.7%
Transportation	85.7%
Utilities and Telecommunications	71.4%
Other (please specify)	

10. WHAT IS YOUR BRANCH OR INSTITUTION'S MINIMUM LOAN THRESHOLD FOR...	
Personal/Consumer Loans	<u>Most common \$2,500</u>
Business Loans	<u>Most common \$2,500</u>

12. WHAT TYPE OF CHARTER DOES YOUR INSTITUTION HAVE? (PLEASE CHECK ALL THAT APPLY)	✓
Federally chartered bank	28.6%
State-chartered bank	57.1%
Federally chartered thrift, savings association, or savings bank	14.3%
State-chartered thrift, savings association, or savings bank	
Federally chartered credit union	
State-chartered credit union	
Other (please specify)	

12. PLEASE INDICATE THE ASSET SIZE OF YOUR BRANCH OR INSTITUTION AS OF 6/30/2000	✓
Up to \$100 million	14.3%
\$101 million to \$1 billion	14.3%
\$1 billion to \$10 billion	42.9%
\$10 billion to \$20 billion	14.3%
More than \$20 billion	14.3%

14. Office or official responding: _____

Name and contact number (optional): _____

What island/Native Hawaiian Community do you serve? (optional)

**APPENDIX B – ALASKA NATIVE SURVEY
 UNITED STATES DEPARTMENT OF TREASURY – CDFI FUND
 NATIVE AMERICAN LENDING STUDY**

1. DOES YOUR VILLAGE CURRENTLY SPONSOR, FUND, PARTNER WITH, OR OTHERWISE OFFER TO ITS MEMBERS ANY OF THE FOLLOWING. . .	✓ IF YES
Credit office, credit department, or credit association	3.9%
Rental assistance	19.5%
Mortgage assistance (down payment or subsidy)	13.0%
Business lending program (business/financing assistance)	5.2%
Cooperative services (agricultural, arts & crafts, or other cooperative services)	10.4%
Village-owned bank or other financial institution	3.9%
Community development corporation (CDC)	7.8%
Community development financial institution (CDFI) (e.g., a community-based loan fund, credit union, venture capital fund, etc.)	2.6%

2. ARE NON-VILLAGE AFFILIATED INSTITUTIONS OFFERING THE FOLLOWING TYPES OF FINANCIAL PRODUCTS AND SERVICES TO YOUR VILLAGE, VILLAGE ENTITIES, OR ALASKA NATIVES LIVING IN YOUR VILLAGE . . .	LOCATED IN THE VILLAGE? (✓ IF YES)	LOCATED NEAR THE VILLAGE? (✓ IF YES)
Conventional home mortgages	11.7%	27.3%
Loans for mobile home purchases	3.9%	14.3%
Property rehabilitation loans	6.5%	23.4%
Home equity loans	5.2%	22.1%
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	13.0%	39.0%
Construction loans (residential and commercial real estate)	9.1%	31.2%
Start-up business loans (in operation for fewer than 2 years)	5.2%	27.3%
Micro business loans (businesses requiring under \$25,000) to individual Village members	7.8%	15.6%
Small business loans (businesses requiring between \$25,000 and \$100,000) to individual Village members	3.9%	27.3%
Large business loans (businesses requiring over \$100,000) to individual Village members	3.9%	13.0%
Large business loans (businesses requiring over \$100,000) to Village or Village entity	3.9%	20.8%
Private equity investments (venture capital investments, start-up capital)	2.6%	10.4%
Financial services (checking and savings accounts)	7.8%	33.8%
“Mobile” banking services	1.3%	5.2%
Automated Teller Machines (ATM’s)	13.0%	37.7%
What is the approximate distance from the Village to the nearest financial institution branch or ATM?		

3. INDICATE THE EASE OR DIFFICULTY ALASKA NATIVES RESIDING IN YOUR VILLAGE TYPICALLY EXPERIENCE OBTAINING... (PLEASE ✓ ONE FOR EACH ITEM LISTED)	NOT APPLICABLE	EASY	SOMEWHAT EASY	SOMEWHAT DIFFICULT	DIFFICULT	NOT POSSIBLE
Conventional home mortgages	14.3%	-	6.5%	15.6%	40.3%	10.4%
Loans for mobile home purchases	22.1%	-	2.6%	14.3%	26.0%	18.2%
Property rehabilitation loans	14.3%	2.6%	7.8%	16.9%	36.4%	10.4%
Home equity loans	11.7%	2.6%	6.5%	15.6%	32.5%	13.0%
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	2.6%	9.1%	29.9%	28.6%	18.2%	3.9%
Construction loans (residential and commercial real estate)	7.8%	-	9.1%	23.4%	36.4%	13.0%
Start-up business loans (in operation for fewer than 2 years)	7.8%	1.3%	3.9%	24.7%	39.0%	11.7%
Micro business loans (businesses requiring under \$25,000)	13.0%	1.3%	7.8%	22.1%	27.3%	15.6%
Small business loans (businesses requiring between \$25,000 and \$100,000)	9.1%	-	10.4%	18.2%	36.4%	13.0%
Large business loans (businesses requiring over \$100,000)	11.7%	-	3.9%	13.0%	39.0%	15.6%
Business site leases	13.0%	5.2%	9.1%	13.0%	29.9%	11.7%
Homesite leases	16.9%	5.2%	6.5%	15.6%	27.3%	13.0%
Private equity investments (venture capital investments, start-up capital)	15.6%	-	3.9%	9.1%	31.2%	19.5%
Financial services (checking and savings accounts)	3.9%	33.8%	20.8%	6.5%	13.0%	5.2%

6. FROM THE LIST BELOW, PLEASE ✓ THE SOURCES OF FUNDS YOUR VILLAGE OR ITS MEMBERS USE MOST OFTEN TO FINANCE THE ACTIVITIES LISTED. AREAS IN DARK GRAY ARE NOT APPLICABLE.

(PLEASE ✓ ALL THAT APPLY)

Sources of Funds

How Your Village Finances....	Personal Source (e.g., savings, credit cards, loan from family)	Village Source (e.g., credit office, village corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority
Village infrastructure		22.1%	9.1%	-	81.8%	2.6%
Large business (26 or more employees)		5.2%	9.1%	1.3%	19.5%	1.3%
Economic development (e.g., capital improvement projects, neighborhood revitalization, etc.)		11.7%	9.1%	1.3%	74.0%	3.9%
How Village Members Finance...						
Consumer purchases (vehicles, home furnishings, etc.)	46.8%	6.5%	58.4%	1.3%	1.3%	
Home purchases	29.9%	6.5%	42.9%	1.3%	46.8%	1.3%
Home construction	32.5%	9.1%	36.4%	-	51.9%	-
Home equity loans	14.3%	1.3%	41.6%	1.3%	16.9%	-
Property rehabilitation	20.8%	3.9%	24.7%	-	42.9%	-
Micro business (5 or fewer employees)	16.9%	14.3%	23.4%	1.3%	22.1%	-
Small business (6-25 employees)	13.0%	18.2%	19.5%	1.3%	27.3%	-
Large business (26 or more employees)	3.9%	5.2%	9.1%	1.3%	14.3%	-

5. APPROXIMATELY HOW MANY ORGANIZATIONS IN OR NEAR YOUR VILLAGE PROVIDE TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE TO ALASKA NATIVES RESIDING IN YOUR VILLAGE REGARDING...	FILL IN A NUMBER (e.g., 0,1,2,...)	IS THIS SUFFICIENT TO MEET THE NEEDS OF YOUR VILLAGE?	
		✓ YES	✓ NO
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan, etc.)		23.4%	54.5%
Consumer credit counseling and/or credit repair		11.7%	59.7%
Banking and lending practices		19.5%	50.6%
Home buyer education		22.1%	49.4%
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		23.4%	48.1%
Accounting and bookkeeping		33.8%	42.9%
Federal laws and regulations		22.1%	50.6%
Other (please specify)			

10. REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO YOUR VILLAGE AND/OR ITS MEMBERS' ABILITY TO OBTAIN CREDIT AND SERVICES FROM FINANCIAL INSTITUTIONS.		NOT APPLICABLE	NOT A BARRIER	MINOR BARRIER	MODERATE BARRIER	SIGNIFICANT BARRIER	VERY SIGNIFICANT BARRIER
PLEASE RATE EACH BARRIER BY PLACING A ✓ IN THE CORRESPONDING BOX. YOU MAY ADD ADDITIONAL BARRIERS IN THE SPACE PROVIDED BELOW.							
The following list of items does not necessarily reflect the views of the Treasury Department, but is the stated views of participants in 13 national workshops conducted by the Fund's <i>Native American Lending Study/Action Plan Program</i> regarding possible barriers to lending in Native American, Native Hawaiian, and Alaska Native Communities.							
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	1.3%	14.3%	10.4%	20.8%	22.1%	20.8%
B	Inflexible bank lending rules and regulations	5.2%	11.7%	9.1%	16.9%	29.9%	19.5%
C	Limited use of Trust land as collateral	15.6%	7.8%	7.8%	11.7%	15.6%	31.2%
D	Alaska Natives residing in Villages lack capital, collateral, and/or credit histories	2.6%	5.2%	5.2%	5.2%	14.3%	59.7%
E	Lenders do not understand Village governmental or legal systems	-	7.8%	11.7%	14.3%	20.8%	39.0%
F	Villages and Village members lack knowledge of or experience with the financial world	1.3%	5.2%	10.4%	7.8%	29.9%	40.3%
G	Insufficient or non-existent written Village commercial laws and regulations (e.g., commercial code, zoning code, or building code)	13.0%	16.9%	2.6%	14.3%	18.2%	28.6%
H	Differences between Alaska Native culture and the banking culture	2.6%	11.7%	10.4%	9.1%	18.2%	39.0%
I	Lack of understanding of Tribal sovereignty and sovereign immunity	3.9%	11.7%	6.5%	22.1%	9.1%	39.0%
J	Villages or Village members and banks have historically not trusted each other	6.5%	15.6%	14.3%	16.9%	18.2%	22.1%
K	Lack of physical and telecommunications infrastructure in the Villages	2.6%	19.5%	11.7%	15.6%	16.9%	22.1%
L	Discrimination against and/or stereotyping of Alaska Natives	1.3%	13.0%	13.0%	19.5%	19.5%	26.0%
M	Insufficient number of banks in or near the Villages	2.6%	13.0%	6.5%	9.1%	13.0%	49.4%
N	Lack of technical assistance resources	-	9.1%	13.0%	20.8%	19.5%	32.5%
O	Change in Village governmental leadership creates uncertainty	5.2%	22.1%	18.2%	14.3%	16.9%	15.6%
Comments or other barriers not listed:							

7. SELECT AND RANK THE TOP THREE BARRIERS FROM THE PREVIOUS QUESTION IN ORDER OF SIGNIFICANCE AND RECOMMEND A STRATEGY OR STRATEGIES TO OVERCOME EACH BARRIER.		
STRATEGIES MAY INCLUDE INITIATIVES THAT CAN BE IMPLEMENTED BY LENDING INSTITUTIONS, ALASKA NATIVE VILLAGES, OR NATIONALLY (BY FEDERAL OR PRIVATE INSTITUTIONS). YOU MAY HAVE MORE THAN ONE STRATEGY PER BARRIER. PLEASE FEEL FREE TO ATTACH ADDITIONAL SHEETS OF PAPER IF NECESSARY.		
RANK	LETTER OF BARRIER (FROM LIST IN #6)	STRATEGY TO OVERCOME THE BARRIER
3 (most significant)	D, F, I, C, M	
2	D, F, H, N	
1 (least significant)	F, M, O, N	

8. DOES YOUR VILLAGE HAVE THE FOLLOWING? (PLEASE CHECK ALL THAT APPLY)	✓ IF YES
Village tax code	22.1%
Overall economic development plan	49.4%
A program that encourages entrepreneurship	16.9%
Land use plan including roads, communication, and future building uses	44.2%
Village zoning code	13.0%
Village building code	5.2%
Village court system	32.5%
Village mortgage code	1.3%
Village commercial code	2.6%
Village foreclosure code/ordinance	2.6%
Authority to waive or provide a limited waiver of sovereign immunity	31.2%

9. IN YOUR BEST ESTIMATE, WHICH OF THE FOLLOWING INDUSTRY SECTORS IN YOUR VILLAGE HAVE THE MOST SIGNIFICANT NEED FOR CREDIT AND/OR CAPITAL? (PLEASE CHECK NO MORE THAN FOUR)			
	✓		✓
Agriculture	6.5%	Services (Non-Government)	22.1%
Construction	64.9%	Housing	68.8%
Manufacturing	11.7%	Tourism, Hospitality, Recreation	35.1%
Natural Resources (Energy/Minerals/Timber)	28.6%	Transportation	3.9%
Retail	24.7%	Utilities and Telecommunications	37.7%
Services (Government)	41.6%		
Other (please specify)			

10. WHAT IS YOUR VILLAGE'S CURRENT UNEMPLOYMENT RATE?	MEDIAN 65% MODE 75%
11. WHAT PERCENTAGE OF YOUR VILLAGE'S ADULT POPULATION DEPENDS ON SUBSISTENCE?	MEDIAN 98%

12. TO THE BEST OF YOUR KNOWLEDGE, WHAT PERCENTAGE OF THE TOTAL ADULT POPULATION OF YOUR VILLAGE ARE EMPLOYED FULL TIME OR PART TIME, IN ...	FT	PT
Agriculture	%	%
Construction	%	%
Manufacturing	%	%
Natural Resources (Energy/Minerals/Timber)	%	%
Retail	%	%
Housing	%	%
Services (Government)	%	%
Services (Non-Government)	%	%
Tourism, Hospitality, Recreation	%	%
Transportation	%	%
Utilities and Telecommunications	%	%
Other (please specify)	%	%

14. Office or official responding (chairman's office, community development or economic development office, planning office, etc.) _____

Name and contact number (optional) _____

**APPENDIX B – ALASKA FSO SURVEY
 UNITED STATES DEPARTMENT OF TREASURY – CDFI FUND
 NATIVE AMERICAN LENDING STUDY**

This survey seeks to gather information on the assets and activities of branch offices located closest to Alaska Native Villages. To the extent possible, please provide branch level data.

1. WHAT PORTION OF YOUR BRANCH'S LOAN PORTFOLIO IS COMPRISED OF THE FOLLOWING PRODUCTS? (Loan portfolio is defined as: Total Loans Outstanding as of June 30, 2000) (PLEASE ✓ AS APPROPRIATE)	NOT APPLICABLE	MINOR COMPONENT (10% OR LESS)	MAJOR COMPONENT (GREATER THAN 10%)
Conventional mortgages	27.3%	27.3%	45.5%
Loans for mobile home purchases	54.5%	45.5%	-
Property rehabilitation loans	9.1%	81.8%	9.1%
Home equity loans	18.2%	54.5%	27.3%
Personal/consumer loans (e.g., trucks, autos, home furnishings)	9.1%	27.3%	63.6%
Construction loans (residential and commercial real estate)	27.3%	36.4%	36.4%
Start-up business loans (in operation for fewer than 2 years)	27.3%	54.5%	18.2%
Micro business loans under \$25,000	-	81.8%	18.2%
Small business loans between \$25,000 and \$100,000	9.1%	36.4%	54.5%
Large business loans over \$100,000	18.2%	18.2%	63.6%

4. DOES YOUR BRANCH OR INSTITUTION OFFER THE FOLLOWING PRODUCTS TO RESIDENTS OF ALASKA NATIVE VILLAGES? (PLEASE ✓ AS APPROPRIATE)	NOT APPLICABLE	YES, A MINOR COMPONENT (10% OR LESS OF LOAN PORTFOLIO)	YES, A MAJOR COMPONENT (GREATER THAN 10% OF LOAN PORTFOLIO)
Conventional mortgages	27.3%	63.6%	9.1%
Loans for mobile home purchases	63.6%	36.4%	-
Property rehabilitation loans	18.2%	81.8%	-
Home equity loans	27.3%	72.7%	-
Personal/consumer loans (e.g., trucks, autos, home furnishings)	18.2%	54.5%	27.3%
Construction loans (residential and commercial real estate)	36.4%	45.5%	18.2%
Start-up business loans (in operation for fewer than 2 years)	27.3%	63.6%	9.1%
Micro business loans (under \$25,000)	18.2%	72.7%	9.1%
Small business loans (between \$25,000 and \$100,000)	27.3%	63.6%	9.1%
Large business loans (over \$100,000)	27.3%	36.4%	36.4%

3A. DOES YOUR BRANCH OR INSTITUTION MAINTAIN AND/OR OFFER THE FOLLOWING...	YES ✓	NO ✓
Financial services (deposit accounts) to Alaska Natives residing in a Native Village	81.8%	
A branch(s) or service center(s) in an Alaska Native Village	36.4%	
An ATM(s) in an Alaska Native Village	18.2%	
Branches and ATM's near an Alaska Native Village that are readily accessible to Village residents	36.4%	
If so, what is the approximate distance from the Village to these services?	[]	
A "mobile" branch serving an Alaska Native Village	9.1%	
Federal loan or loan guarantee programs (e.g., SBA, HUD, VA, BIA, USDA, etc.) to Alaska Natives residing in a Native Village	72.7%	
State loan or loan guarantee programs (e.g., state financing or mortgage authority, etc.) to Alaska Natives residing in a Native Village	72.7%	
3B. DOES YOUR INSTITUTION PROVIDE GRANTS OR EQUITY INVESTMENTS TO COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION(S) IN ALASKA NATIVE VILLAGES, OR DOES YOUR INSTITUTION PARTNER WITH LOCAL CDFI'S TO FINANCE PROJECTS OR BUSINESSES IN ALASKA NATIVE VILLAGES?	27.3%	
If yes, does your institution participate in the CDFI Fund's Bank Enterprise Awards program?	-	

4. DOES YOUR BRANCH OR INSTITUTION HAVE...	YES ✓	NO ✓
A MARKETING OR OUTREACH PROGRAM FOR ALASKA NATIVE VILLAGES OR ALASKA NATIVE CORPORATIONS IN YOUR AREA?	63.6%	
SPECIFIC PRODUCTS FOR ALASKA NATIVE VILLAGES OR ALASKA NATIVE CORPORATIONS IN YOUR AREA?	9.1%	
If yes to either question, please provide examples:		

5. TO WHAT EXTENT DOES YOUR BRANCH FUND OR DIRECTLY PROVIDE TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE TO ALASKA NATIVES OR ALASKA NATIVE VILLAGES ON THE FOLLOWING TOPICS. . .	NONE	VERY LIMITED	MODEST	SUBSTANTIAL
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan)	27.3%	45.5%	27.3%	-
Consumer credit counseling and/or credit repair	27.3%	54.5%	18.2%	-
Your institution's financial products and services	18.2%	18.2%	36.4%	27.3%
Home buyer education	36.4%	9.1%	27.3%	27.3%
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan – what banks look for)	36.4%	9.1%	54.5%	-
Accounting and bookkeeping	45.5%	36.4%	9.1%	9.1%
Federal laws and regulations	27.3%	54.5%	9.1%	9.1%
Other (please specify)				

6. PLEASE INDICATE THE DEGREE OF EASE OR DIFFICULTY YOUR BRANCH OR INSTITUTION TYPICALLY EXPERIENCES FINANCING THE FOLLOWING FOR ALASKA NATIVES...	NOT APPLICABLE	EASY	SOMEWHAT EASY	SOMEWHAT DIFFICULT	DIFFICULT	EXTREMELY DIFFICULT
Conventional mortgages	27.3%	27.3%	9.1%	27.3%	-	-
Loans for mobile home purchases	55.6%	11.1%	11.1%	22.2%	-	-
Property rehabilitation loans	18.2%	27.3%	27.3%	27.3%	-	-
Home equity loans	18.2%	36.4%	9.1%	27.3%	-	-
Personal/consumer loans (e.g. trucks, autos, home furnishings)	9.1%	45.5%	18.2%	18.2%	-	-
Construction loans (residential and commercial real estate)	27.3%	18.2%	18.2%	36.4%	-	-
Start-up business loans (in operation for fewer than 2 years)	27.3%	9.1%	-	63.6%	-	-
Micro business loans under \$25,000	18.2%	9.1%	27.3%	45.5%	-	-
Small business loans between \$25,000 and \$100,000	27.3%	9.1%	18.2%	45.5%	-	-
Large business loans over \$100,000	18.2%	18.2%	18.2%	36.4%	-	-
Comments:						

11. REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO YOUR BRANCH'S LENDING ACTIVITY FOR ALASKA NATIVES IN YOUR AREA.		NOT APPLICABLE	NOT A BARRIER	MINOR BARRIER	MODERATE BARRIER	SIGNIFICANT BARRIER	VERY SIGNIFICANT BARRIER
PLEASE RATE EACH BARRIER BY PLACING A ✓ IN THE CORRESPONDING BOX. YOU MAY ADD ADDITIONAL BARRIERS IN THE SPACE PROVIDED BELOW.							
The following list of items does not necessarily reflect the views of the Treasury Department, but is the stated views of participants in 13 national workshops conducted by the Fund's <i>Native American Lending Study/Action Plan Program</i> regarding possible barriers to lending in Native American, Native Hawaiian, and Alaska Native Communities.							
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	18.2%	36.4%	27.3%	9.1%	-	9.1%
B	Inflexible lending/underwriting regulations	18.2%	45.5%	18.2%	9.1%	9.1%	-
C	Limited use of Trust land as collateral	18.2%	18.2%	18.2%	18.2%	9.1%	18.2%
D	Alaska Natives lack capital, collateral, and/or credit histories	18.2%	54.5%	-	9.1%	-	18.2%
E	Lenders do not understand Alaska Native Village governmental or legal systems	18.2%	54.5%	18.2%	9.1%	-	-
F	Alaska Native Villages and Village members lack knowledge of or experience with the financial world	18.2%	45.5%	18.2%	9.1%	9.1%	-
G	Insufficient or non-existent written Alaska Native Village commercial laws and regulations (e.g., commercial code, zoning code, or building code)	27.3%	36.4%	-	36.4%	-	-
H	Differences between Alaska Native culture and the banking culture	18.2%	63.6%	9.1%	9.1%	-	-
I	Lack of understanding of Tribal sovereignty and sovereign immunity	36.4%	36.4%	9.1%	9.1%	9.1%	-
J	Alaska Native Villages/Village members and banks have historically not trusted each other	45.5%	27.3%	18.2%	-	-	-
K	Lack of physical and telecommunications infrastructure in Alaska Native Villages	36.4%	36.4%	9.1%	9.1%	-	9.1%
L	Discrimination against and/or stereotyping of Alaska Native Villages	54.5%	36.4%	-	-	-	-
M	Insufficient number of banks in or near Alaska Native Villages	45.5%	45.5%	-	-	-	-
N	Lack of technical assistance resources	27.3%	45.5%	9.1%	9.1%	18.2%	-
O	Change in Alaska Native Village governmental leadership creates uncertainty	27.3%	18.2%	18.2%	18.2%	9.1%	-
Comments or other barriers not listed:							

8. SELECT AND RANK THE TOP THREE BARRIERS FROM THE PREVIOUS QUESTION IN ORDER OF SIGNIFICANCE AND RECOMMEND A STRATEGY OR STRATEGIES TO OVERCOME EACH BARRIER.		
STRATEGIES MAY INCLUDE INITIATIVES THAT CAN BE IMPLEMENTED BY LENDING INSTITUTIONS, ALASKA NATIVE VILLAGES/CORPORATIONS, OR NATIONALLY (BY FEDERAL OR PRIVATE INSTITUTIONS). YOU MAY HAVE MORE THAN ONE STRATEGY PER BARRIER. PLEASE FEEL FREE TO ATTACH ADDITIONAL SHEETS OF PAPER IF NECESSARY.		
RANK	LETTER OF BARRIER (FROM LIST IN #7)	STRATEGY TO OVERCOME THE BARRIER
3 (most significant)	A, B, C, D, I	
2	C, D, F, K, N	
1 (least significant)	D, J, K, O	

9. To which industry sectors do you extend lending? (Please check all that apply)	✓
Agriculture	27.3%
Construction	63.6%
Manufacturing	63.6%
Natural Resources (Energy/Minerals/Timber)	63.6%
Retail	63.6%
Housing	45.5%
Services	63.6%
Tourism, Hospitality, Recreation	63.6%
Transportation	72.7%
Utilities and Telecommunications	63.6%
Other (please specify)	

10. WHAT IS YOUR BRANCH OR INSTITUTION'S MINIMUM LOAN THRESHOLD FOR...	
Personal/Consumer Loans	<u>Most frequent \$2,500</u>
Business Loans	<u>Most frequent \$2,500</u>

13. WHAT TYPE OF CHARTER DOES YOUR INSTITUTION HAVE? (PLEASE CHECK ALL THAT APPLY)	✓
Federally chartered bank	27.3%
State-chartered bank	36.4%
Federally chartered thrift, savings association, or savings bank	9.1%
State-chartered thrift, savings association, or savings bank	-
Federally chartered credit union	18.2%
State-chartered credit union	9.1%
Other (please specify)	

12. PLEASE INDICATE THE ASSET SIZE OF YOUR BRANCH OR INSTITUTION AS OF 6/30/2000	✓
Up to \$100 million	18.2%
\$101 million to \$1 billion	45.5%
\$1 billion to \$10 billion	27.3%
\$10 billion to \$20 billion	-
More than \$20 billion	-

15. Office or official responding: _____

Name and contact number (optional): _____

What Alaska Native Village(s) do you serve? (optional)

**APPENDIX B – OKLAHOMA TRIBAL SURVEY
 UNITED STATES DEPARTMENT OF TREASURY – CDFI FUND
 NATIVE AMERICAN LENDING STUDY**

1. DOES YOUR TRIBE CURRENTLY SPONSOR, FUND, PARTNER WITH, OR OTHERWISE OFFER TO ITS MEMBERS ANY OF THE FOLLOWING. . .	✓ IF YES
Credit office, credit department, or credit association	12.5%
Rental assistance	68.8%
Mortgage assistance (down payment or subsidy)	62.5%
Business lending program (business/financing assistance)	6.3%
Cooperative services (agricultural, arts & crafts, or other cooperative services)	12.5%
Tribally-owned bank or other financial institution	7.0%
Community development corporation (CDC)	6.3%
Community development financial institution (CDFI) (e.g., a community-based loan fund, credit union, venture capital fund, etc.)	-

2. ARE NON-TRIBALLY AFFILIATED INSTITUTIONS OFFERING THE FOLLOWING TYPES OF FINANCIAL PRODUCTS AND SERVICES TO YOUR TRIBE, TRIBAL ENTITIES, OR TRIBAL MEMBERS LIVING ON THE RESERVATION OR INDIAN LANDS . . .	LOCATED ON THE RESERVATION/ INDIAN LANDS? (✓ IF YES)	LOCATED NEAR THE RESERVATION/ INDIAN LANDS? (✓ IF YES)
Conventional home mortgages	-	62.5%
Loans for mobile home purchases	-	31.3%
Property rehabilitation loans	-	37.5%
Home equity loans	-	31.3%
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	6.3%	50.0%
Construction loans (residential and commercial real estate)	6.3%	37.5%
Start-up business loans (in operation for fewer than 2 years)	-	31.3%
Micro business loans (businesses requiring under \$25,000) to individual tribal members	-	25.0%
Small business loans (businesses requiring between \$25,000 and \$100,000) to individual tribal members	-	25.0%
Private equity investments (venture capital investments, start-up capital)	-	18.8%
Financial services (checking and savings accounts)	-	56.3%
Large business loans (businesses requiring over \$100,000) to individual tribal members	-	31.3%
Large business loans (businesses requiring over \$100,000) to tribe	-	37.5%
“Mobile” banking services	-	18.8%
Automated Teller Machines (ATM’s)	12.5%	56.3%
What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?		

3. INDICATE THE EASE OR DIFFICULTY TRIBAL MEMBERS RESIDING ON THE RESERVATION OR INDIAN LANDS TYPICALLY EXPERIENCE OBTAINING... (PLEASE ✓ ONE FOR EACH ITEM LISTED)	NOT APPLICABLE	EASY	SOMEWHAT EASY	SOMEWHAT DIFFICULT	DIFFICULT	NOT POSSIBLE
Conventional home mortgages	-	-	31.3%	6.3%	50.0%	-
Loans for mobile home purchases	-	-	6.3%	18.8%	50.0%	6.3%
Property rehabilitation loans	-	-	25.0%	31.3%	18.8%	12.5%
Home equity loans	-	-	18.8%	18.8%	31.3%	-
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	-	-	43.8%	18.8%	18.8%	-
Construction loans (residential and commercial real estate)	-	-	18.8%	25.0%	25.0%	12.5%
Start-up business loans (in operation for fewer than 2 years)	-	-	6.3%	31.3%	18.8%	18.8%
Micro business loans (businesses requiring under \$25,000)	6.3%	-	6.3%	31.3%	12.5%	18.8%
Small business loans (businesses requiring between \$25,000 and \$100,000)	6.3%	-	-	31.3%	18.8%	18.8%
Large business loans (businesses requiring over \$100,000)	6.3%	-	-	18.8%	25.0%	25.0%
Business site leases	6.3%	-	-	18.8%	37.5%	12.5%
Homesite leases	-	-	6.3%	12.5%	43.8%	12.5%
Private equity investments (venture capital investments, start-up capital)	-	-	12.5%	6.3%	25.0%	18.8%
Financial services (checking and savings accounts)	-	25.0%	25.0%	12.5%	6.3%	-

7. FROM THE LIST BELOW, PLEASE ✓ THE SOURCES OF FUNDS YOUR TRIBE OR ITS MEMBERS USE MOST OFTEN TO FINANCE THE ACTIVITIES LISTED. AREAS IN DARK GRAY ARE NOT APPLICABLE.

(PLEASE ✓ ALL THAT APPLY)

Sources of Funds

How Your Tribe Finances....	Personal Source (e.g., savings, credit cards, loan from family)	Tribal Source (e.g., credit office, tribal corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority
Reservation infrastructure		25.0%	18.8%	-	75.0%	-
Large business (26 or more employees)		25.0%	12.5%	6.3%	12.5%	-
Economic development (e.g., capital improvement projects, neighborhood revitalization, etc.)		31.3%	25.0%	-	75.0%	-
How Tribal Members Finance...						
Consumer purchases (vehicles, home furnishings, etc.)	43.8%	-	68.8%	-	-	
Home purchases	18.8%	31.3%	43.8%	-	50.0%	-
Home construction	18.8%	37.5%	50.0%	-	37.5%	-
Home equity loans	12.5%	12.5%	56.3%	-	25.0%	-
Property rehabilitation	18.8%	25.0%	37.5%	-	37.5%	-
Micro business (5 or fewer employees)	-	6.3%	37.5%	-	12.5%	-
Small business (6-25 employees)	-	6.3%	31.3%	-	12.5%	-
Large business (26 or more employees)	-	-	31.3%	6.3%	12.5%	-

5. APPROXIMATELY HOW MANY ORGANIZATIONS ON OR NEAR THE RESERVATION/INDIAN LANDS PROVIDE TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE TO TRIBAL MEMBERS RESIDING ON THE RESERVATION OR INDIAN LANDS REGARDING...	FILL IN A NUMBER (e.g., 0,1,2,...)	IS THIS SUFFICIENT TO MEET THE NEEDS OF YOUR COMMUNITY?	
		✓ YES	✓ NO
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan)		12.5%	62.5%
Consumer credit counseling and/or credit repair		18.8%	62.5%
Banking and lending practices		25.0%	43.8%
Home buyer education		31.3%	50.0%
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		12.5%	50.0%
Accounting and bookkeeping		12.5%	43.8%
Federal laws and regulations		18.8%	43.8%
Other (please specify)		-	-

12. REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO YOUR TRIBE'S AND/OR ITS MEMBERS' ABILITY TO OBTAIN CREDIT, EQUITY INVESTMENTS, AND/OR FINANCIAL SERVICES FROM THE PRIVATE SECTOR (FINANCIAL INSTITUTIONS, INVESTORS, ETC.)		NOT APPLICABLE	NOT A BARRIER	MINOR BARRIER	MODERATE BARRIER	SIGNIFICANT BARRIER	VERY SIGNIFICANT BARRIER
PLEASE RATE EACH BARRIER BY PLACING A ✓ IN THE CORRESPONDING BOX. YOU MAY ADD ADDITIONAL BARRIERS IN THE SPACE PROVIDED BELOW.							
The following list of items does not necessarily reflect the views of the Treasury Department, but is the stated views of participants in 13 national workshops conducted by the Fund's <i>Native American Lending Study/Action Plan Program</i> regarding possible barriers to lending in Native American, Native Hawaiian, and Alaska Native Communities.							
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	-	-	18.8%	56.3%	12.5%	12.5%
B	Inflexible bank lending rules and regulations	-	-	6.3%	68.8%	6.3%	18.8%
C	Limited use of Trust land as collateral	12.5%	-	-	12.5%	25.0%	50.0%
D	Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	-	-	-	25.0%	25.0%	50.0%
E	Lenders do not understand Tribal governmental or legal systems	-	-	-	43.8%	18.8%	37.5%
F	Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	-	-	18.8%	18.8%	12.5%	50.0%
G	Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)	-	6.3%	12.5%	37.5%	25.0%	18.8%
H	Differences between Native American culture and the banking culture	-	-	6.3%	31.3%	18.8%	43.8%
I	Lack of understanding of Tribal sovereignty and sovereign immunity	-	-	-	50.0%	12.5%	37.5%
J	Tribes or Tribal members and banks have historically not trusted each other	-	12.5%	6.3%	25.0%	25.0%	18.8%
K	Lack of physical and telecommunications infrastructure on the Reservation or Indian lands	6.3%	31.3%	6.3%	25.0%	6.3%	18.8%
L	Discrimination against and/or stereotyping of Native American communities	-	18.8%	6.3%	18.8%	6.3%	50.0%
M	Insufficient number of banks on or near the Reservation or Indian lands	12.5%	56.3%	25.0%	6.3%	-	-
N	Lack of technical assistance resources	-	-	18.8%	37.5%	18.8%	25.0%
O	Change in Tribal governmental leadership creates uncertainty	-	25.0%	25.0%	12.5%	25.0%	12.5%
Comments or other barriers not listed:							

7. SELECT AND RANK THE TOP THREE BARRIERS FROM THE PREVIOUS QUESTION IN ORDER OF SIGNIFICANCE AND RECOMMEND A STRATEGY OR STRATEGIES TO OVERCOME EACH BARRIER.		
STRATEGIES MAY INCLUDE INITIATIVES THAT CAN BE IMPLEMENTED BY LENDING INSTITUTIONS, NATIVE AMERICAN COMMUNITIES, OR NATIONALLY (BY FEDERAL OR PRIVATE INSTITUTIONS). YOU MAY HAVE MORE THAN ONE STRATEGY PER BARRIER. PLEASE FEEL FREE TO ATTACH ADDITIONAL SHEETS OF PAPER IF NECESSARY.		
RANK	LETTER OF BARRIER (FROM LIST IN #6)	STRATEGY TO OVERCOME THE BARRIER
3 (most significant)	B, J, C, D, F, L	
2	E, F, G, C, D, B, L, N	
1 (least significant)	C, H, I, L, N, D, A, E, F	

8. DOES YOUR TRIBE HAVE THE FOLLOWING? (PLEASE CHECK ALL THAT APPLY)	✓ IF YES
Tribal tax code	75.0%
Overall economic development plan	43.8%
A program that encourages entrepreneurship	25.0%
Land use plan including roads, communication, and future building uses	50.0%
Tribal zoning code	43.8%
Tribal building code	18.8%
Tribal court system	56.3%
Tribal mortgage code	18.8%
Tribal commercial code	18.8%
Tribal foreclosure code/ordinance	31.3%
Authority to waive or provide a limited waiver of sovereign immunity	75.0%

9. IN YOUR BEST ESTIMATE, WHICH OF THE FOLLOWING INDUSTRY SECTORS ON YOUR RESERVATION OR INDIAN LANDS HAVE THE MOST SIGNIFICANT NEED FOR CREDIT AND/OR CAPITAL? (PLEASE CHECK NO MORE THAN FOUR)			
	✓		✓
Agriculture	25.0%	Services (Non-Government)	25.0%
Construction	50.0%	Housing	62.5%
Manufacturing	43.8%	Tourism, Hospitality, Recreation	31.3%
Natural Resources (Energy/Minerals/Timber)	6.3%	Transportation	31.3%
Retail	37.5%	Utilities and Telecommunications	43.8%
Services (Government)	25.0%		
Other (please specify)			

10. WHAT IS YOUR TRIBE'S CURRENT UNEMPLOYMENT RATE?	MEDIAN
	17%
	MODE
	11%

11. TO THE BEST OF YOUR KNOWLEDGE, WHAT PERCENTAGE OF THE TOTAL ADULT TRIBAL POPULATION ARE EMPLOYED FULL TIME OR PART TIME, IN . . .	FT	PT
Agriculture	%	%
Construction	%	%
Manufacturing	%	%
Natural Resources (Energy/Minerals/Timber)	%	%
Retail	%	%
Housing	%	%
Services (Government)	%	%
Services (Non-Government)	%	%
Tourism, Hospitality, Recreation	%	%
Transportation	%	%
Utilities and Telecommunications	%	%
Other (please specify)	%	%

15. Office or official responding (chairman's office, community development or economic development office, planning office, etc.) _____

Name and contact number (optional) _____

**APPENDIX B – OKLAHOMA FSO SURVEY
UNITED STATES DEPARTMENT OF TREASURY – CDFI FUND
NATIVE AMERICAN LENDING STUDY**

This survey seeks to gather information on the assets and activities of branch offices located closest to Reservations or Indian Lands. To the extent possible, please provide branch level data.

1. WHAT PORTION OF YOUR BRANCH'S LOAN PORTFOLIO IS COMPRISED OF THE FOLLOWING PRODUCTS? (Loan portfolio is defined as: Total Loans Outstanding as of June 30, 2000) (PLEASE ✓ AS APPROPRIATE)	NOT APPLICABLE	MINOR COMPONENT (10% OR LESS)	MAJOR COMPONENT (GREATER THAN 10%)
Conventional mortgages	7.7%	15.4%	69.2%
Loans for mobile home purchases	26.9%	61.5%	88.5%
Property rehabilitation loans	23.1%	53.8%	11.5%
Home equity loans	19.2%	50.0%	23.1%
Personal/consumer loans (e.g., trucks, autos, home furnishings)	-	3.8%	80.8%
Construction loans (residential and commercial real estate)	23.1%	38.5%	30.8%
Start-up business loans (in operation for fewer than 2 years)	19.2%	57.7%	7.7%
Micro business loans under \$25,000	11.5%	76.9%	3.8%
Small business loans between \$25,000 and \$100,000	15.4%	38.5%	34.6%
Large business loans over \$100,000	30.8%	19.2%	34.6%

2. DOES YOUR BRANCH OR INSTITUTION OFFER THE FOLLOWING PRODUCTS TO RESIDENTS OF NATIVE AMERICAN RESERVATIONS OR INDIAN LANDS? (PLEASE ✓ AS APPROPRIATE)	NOT APPLICABLE	YES, A MINOR COMPONENT (10% OR LESS OF LOAN PORTFOLIO)	YES, A MAJOR COMPONENT (GREATER THAN 10% OF LOAN PORTFOLIO)
Conventional mortgages	23.1%	34.6%	26.9%
Loans for mobile home purchases	34.6%	46.2%	3.8%
Property rehabilitation loans	34.6%	46.2%	3.8%
Home equity loans	34.6%	42.3%	7.7%
Personal/consumer loans (e.g., trucks, autos, home furnishings)	19.2%	26.9%	42.3%
Construction loans (residential and commercial real estate)	42.3%	34.6%	7.7%
Start-up business loans (in operation for fewer than 2 years)	30.8%	42.3%	7.7%
Micro business loans (under \$25,000)	30.8%	50.0%	3.8%
Small business loans (between \$25,000 and \$100,000)	30.8%	46.2%	7.7%
Large business loans (over \$100,000)	42.3%	30.8%	11.5%

3A. DOES YOUR BRANCH OR INSTITUTION MAINTAIN AND/OR OFFER THE FOLLOWING...	YES ✓	NO ✓
Financial services (deposit accounts) to tribal members residing on a Reservation or Indian lands	76.9%	
A branch(s) or service center(s) on a Reservation or Indian lands	11.5%	
An ATM(s) on a Reservation or Indian lands	11.5%	
Branches and ATM's near a Reservation or Indian lands that are readily accessible to Reservation or Indian land residents	46.2%	
If so, what is the approximate distance from the Reservation or Indian lands to these services?		
A "mobile" branch serving the Reservation or Indian lands	-	
Federal loan or loan guarantee programs (e.g., SBA, HUD, VA, BIA, USDA, etc.) to tribal members residing on a Reservation or Indian lands	50.0%	
State loan or loan guarantee programs (e.g., state financing or mortgage authority, etc.) to tribal members residing on a Reservation or Indian lands	19.2%	
3B. DOES YOUR INSTITUTION PROVIDE GRANTS OR EQUITY INVESTMENTS TO COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION(S) ON RESERVATIONS OR INDIAN LANDS, OR DOES YOUR INSTITUTION PARTNER WITH LOCAL CDFI'S TO FINANCE PROJECTS OR BUSINESSES ON THE RESERVATION OR INDIAN LANDS?	7.7%	
If yes, does your institution participate in the CDFI Fund's Bank Enterprise Awards program?	3.8%	

4. DOES YOUR BRANCH OR INSTITUTION HAVE...	YES ✓	NO ✓
A MARKETING OR OUTREACH PROGRAM FOR RESERVATION-BASED OR INDIAN LAND-BASED COMMUNITIES IN YOUR AREA?	23.1%	
SPECIFIC PRODUCTS FOR RESERVATION OR INDIAN LAND-BASED COMMUNITIES IN YOUR AREA?	11.5%	
If yes to either question, please provide examples:		

5. TO WHAT EXTENT DOES YOUR BRANCH FUND OR DIRECTLY PROVIDE TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE TO NATIVE AMERICANS, TRIBES, OR NATIVE AMERICAN ORGANIZATIONS ON A RESERVATION OR INDIAN LANDS ON THE FOLLOWING TOPICS. . .	NONE	VERY LIMITED	MODEST	SUBSTANTIAL
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan)	38.5%	30.8%	11.5%	-
Consumer credit counseling and/or credit repair	53.8%	19.2%	7.7%	-
Your institution's financial products and services	30.8%	11.5%	23.1%	15.4%
Home buyer education	34.6%	26.9%	19.2%	-
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan – what banks look for)	50.0%	19.2%	7.7%	-
Accounting and bookkeeping	65.4%	7.7%	7.7%	-
Federal laws and regulations	53.8%	23.1%	3.8%	-
Other (please specify)				

6. PLEASE INDICATE THE DEGREE OF EASE OR DIFFICULTY YOUR BRANCH OR INSTITUTION TYPICALLY EXPERIENCES FINANCING THE FOLLOWING ON RESERVATIONS OR INDIAN LANDS...	NOT APPLICABLE	EASY	SOMEWHAT EASY	SOMEWHAT DIFFICULT	DIFFICULT	EXTREMELY DIFFICULT
Conventional mortgages	30.8%	7.7%	7.7%	11.5%	15.4%	7.7%
Loans for mobile home purchases	38.5%	15.4%	7.7%	-	15.4%	3.8%
Property rehabilitation loans	30.8%	7.7%	3.8%	11.5%	11.5%	7.7%
Home equity loans	42.3%	3.8%	3.8%	7.7%	11.5%	7.7%
Personal/consumer loans (e.g. trucks, autos, home furnishings)	15.4%	30.8%	23.1%	3.8%	7.7%	3.8%
Construction loans (residential and commercial real estate)	26.9%	3.8%	11.5%	11.5%	7.7%	11.5%
Start-up business loans (in operation for fewer than 2 years)	30.8%	7.7%	15.4%	7.7%	15.4%	3.8%
Micro business loans under \$25,000	34.6%	7.7%	15.4%	7.7%	7.7%	7.7%
Small business loans between \$25,000 and \$100,000	30.8%	7.7%	19.2%	7.7%	11.5%	3.8%
Large business loans over \$100,000	42.3%	11.5%	7.7%	7.7%	11.5%	3.8%
Comments:						

13. REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO YOUR BRANCH'S OR INSTITUTION'S LENDING ACTIVITY ON THE RESERVATION(S) OR INDIAN LANDS IN YOUR AREA.		NOT APPLICABLE	NOT A BARRIER	MINOR BARRIER	MODERATE BARRIER	SIGNIFICANT BARRIER	VERY SIGNIFICANT BARRIER
PLEASE RATE EACH BARRIER BY PLACING A ✓ IN THE CORRESPONDING BOX. YOU MAY ADD ADDITIONAL BARRIERS IN THE SPACE PROVIDED BELOW.							
The following list of items does not necessarily reflect the views of the Treasury Department, but is the stated views of participants in 13 national workshops conducted by the Fund's <i>Native American Lending Study/Action Plan Program</i> regarding possible barriers to lending on Native American, Native Hawaiian, and Alaska Native Communities.							
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	23.1%	7.7%	11.5%	15.4%	15.4%	7.7%
B	Inflexible lending/underwriting regulations	19.2%	23.1%	7.7%	15.4%	7.7%	7.7%
C	Limited use of Trust land as collateral	15.4%	3.8%	3.8%	7.7%	26.9%	23.1%
D	Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	15.4%	7.7%	15.4%	7.7%	30.8%	3.8%
E	Lenders do not understand Tribal governmental or legal systems	11.5%	15.4%	3.8%	19.2%	19.2%	7.7%
F	Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	15.4%	11.5%	19.2%	15.4%	11.5%	7.7%
G	Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)	19.2%	7.7%	15.4%	11.5%	7.7%	19.2%
H	Differences between Native American culture and the banking culture	15.4%	23.1%	26.9%	7.7%	3.8%	3.8%
I	Lack of understanding of Tribal sovereignty and sovereign immunity	15.4%	19.2%	7.7%	15.4%	15.4%	7.7%
J	Tribes or Tribal members and banks have historically not trusted each other	23.1%	34.6%	11.5%	3.8%	7.7%	-
K	Lack of physical and telecommunications infrastructure on the Reservation or Indian lands	23.1%	38.5%	7.7%	7.7%	-	3.8%
L	Discrimination against and/or stereotyping of Native American communities	23.1%	46.2%	7.7%	-	3.8%	-
M	Insufficient number of banks on or near the Reservation or Indian lands	30.8%	34.6%	3.8%	3.8%	-	7.7%
N	Lack of technical assistance resources	15.4%	34.6%	15.4%	7.7%	3.8%	3.8%
O	Change in Tribal governmental leadership creates uncertainty	19.2%	19.2%	-	23.1%	3.8%	15.4%
Comments or other barriers not listed:							

8. SELECT AND RANK THE TOP THREE BARRIERS FROM THE PREVIOUS QUESTION IN ORDER OF SIGNIFICANCE AND RECOMMEND A STRATEGY OR STRATEGIES TO OVERCOME EACH BARRIER.		
STRATEGIES MAY INCLUDE INITIATIVES THAT CAN BE IMPLEMENTED BY LENDING INSTITUTIONS, NATIVE AMERICAN COMMUNITIES, OR NATIONALLY (BY FEDERAL OR PRIVATE INSTITUTIONS). YOU MAY HAVE MORE THAN ONE STRATEGY PER BARRIER. PLEASE FEEL FREE TO ATTACH ADDITIONAL SHEETS OF PAPER IF NECESSARY.		
RANK	LETTER OF BARRIER (FROM LIST IN #7)	STRATEGY TO OVERCOME THE BARRIER
3 (most significant)	C, G, O	
2	C, E, I, G	
1 (least significant)	C, I	

9. To which industry sectors do you extend lending? (Please check all that apply)	✓
Agriculture	76.9%
Construction	69.2%
Manufacturing	57.7%
Natural Resources (Energy/Minerals/Timber)	57.7%
Retail	80.8%
Housing	73.1%
Services	61.5%
Tourism, Hospitality, Recreation	42.3%
Transportation	57.7%
Utilities and Telecommunications	57.7%
Other (please specify)	

10. WHAT IS YOUR BRANCH OR INSTITUTION'S MINIMUM LOAN THRESHOLD FOR...	
Personal/Consumer Loans	<u>Most frequent \$1,000</u>
Business Loans	<u>Most frequent \$1,000</u>

11. WHAT TYPE OF CHARTER DOES YOUR INSTITUTION HAVE? (PLEASE CHECK ALL THAT APPLY)	✓
Federally chartered bank	38.5%
State-chartered bank	38.5%
Federally chartered thrift, savings association, or savings bank	3.8%
State-chartered thrift, savings association, or savings bank	-
Federally chartered credit union	15.4%
State-chartered credit union	3.8%
Other (please specify)	

12. PLEASE INDICATE THE ASSET SIZE OF YOUR BRANCH OR INSTITUTION AS OF 6/30/2000	✓
Up to \$100 million	69.2%
\$101 million to \$1 billion	23.1%
\$1 billion to \$10 billion	7.7%
\$10 billion to \$20 billion	-
More than \$20 billion	-

13. Office or official responding: _____

Name and contact number (optional): _____

What state and Reservation(s) or Indian lands do you serve? (optional)

APPENDIX C

NUMBER OF RESPONSES BROKEN OUT BY QUESTION

OVERALL, ALASKAN, HAWAIIAN VERSIONS

**APPENDIX C-- NUMBER OF RESPONSES BROKEN OUT BY QUESTION
TRIBAL SURVEY
TOTAL SURVEYS RECEIVED: 206**

1. DOES YOUR TRIBE CURRENTLY SPONSOR, FUND, PARTNER WITH, OR OTHERWISE OFFER TO ITS MEMBERS ANY OF THE FOLLOWING. . .	#
Credit office, credit department, or credit association	43
Rental assistance	69
Mortgage assistance (down payment or subsidy)	56
Business lending program (business/financing assistance)	31
Cooperative services (agricultural, arts & crafts, or other cooperative services)	32
Tribally-owned bank or other financial institution	14
Community development corporation (CDC)	21
Community development financial institution (CDFI) (e.g., a community-based loan fund, credit union, venture capital fund, etc.)	9

2. ARE NON-TRIBALLY AFFILIATED INSTITUTIONS OFFERING THE FOLLOWING TYPES OF FINANCIAL PRODUCTS AND SERVICES TO YOUR TRIBE, TRIBAL ENTITIES, OR TRIBAL MEMBERS LIVING ON THE RESERVATION OR INDIAN LANDS . . .	# RESPONDENTS
Conventional home mortgages	93
Loans for mobile home purchases	79
Property rehabilitation loans	63
Home equity loans	61
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	108
Construction loans (residential and commercial real estate)	84
Start-up business loans (in operation for fewer than 2 years)	70
Micro business loans (businesses requiring under \$25,000) to individual tribal members	53
Small business loans (businesses requiring between \$25,000 and \$100,000) to individual tribal members	59
Private equity investments (venture capital investments, start-up capital)	30
Financial services (checking and savings accounts)	91
Large business loans (businesses requiring over \$100,000) to individual tribal members	42
Large business loans (businesses requiring over \$100,000) to tribe	60
“Mobile” banking services	25
Automated Teller Machines (ATM’s)	115
What is the approximate distance from the Reservation or Indian Lands to the nearest branch or ATM?	127

3. INDICATE THE EASE OR DIFFICULTY TRIBAL MEMBERS RESIDING ON THE RESERVATION OR INDIAN LANDS TYPICALLY EXPERIENCE OBTAINING... (PLEASE ✓ ONE FOR EACH ITEM LISTED)	# RESPONDENTS
Conventional home mortgages	183
Loans for mobile home purchases	179
Property rehabilitation loans	180
Home equity loans	163
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	186
Construction loans (residential and commercial real estate)	184
Start-up business loans (in operation for fewer than 2 years)	179
Micro business loans (businesses requiring under \$25,000)	175
Small business loans (businesses requiring between \$25,000 and \$100,000)	174
Large business loans (businesses requiring over \$100,000)	174
Business site leases	169
Homesite leases	174
Private equity investments (venture capital investments, start-up capital)	153
Financial services (checking and savings accounts)	163

4. FROM THE LIST BELOW, PLEASE ✓ THE SOURCES OF FUNDS YOUR TRIBE OR ITS MEMBERS USE MOST OFTEN TO FINANCE THE ACTIVITIES LISTED. AREAS IN DARK GRAY ARE NOT APPLICABLE.

(PLEASE ✓ ALL THAT APPLY)

Sources of Funds

How Your Tribe Finances....	Personal Source (e.g., savings, credit cards, loan from family)	Tribal Source (e.g., credit office, tribal corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority
Reservation infrastructure		57	31	2	162	10
Large business (26 or more employees)		45	39	10	53	5
Economic development (e.g., capital improvement projects, neighborhood revitalization, etc.)		57	32	7	151	9
How Tribal Members Finance...						
Consumer purchases (vehicles, home furnishings, etc.)	87	18	137	1	2	
Home purchases	55	42	88	1	87	1
Home construction	54	44	77	0	95	0
Home equity loans	30	15	79	1	32	1
Property rehabilitation	42	31	58	0	79	0
Micro business (5 or fewer employees)	36	36	55	5	36	0
Small business (6-25 employees)	28	36	55	4	45	0
Large business (26 or more employees)	17	19	47	8	34	0

5. APPROXIMATELY HOW MANY ORGANIZATIONS ON OR NEAR THE RESERVATION/INDIAN LANDS PROVIDE TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE TO TRIBAL MEMBERS RESIDING ON THE RESERVATION OR INDIAN LANDS REGARDING...	# RESPONDENTS
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan)	158
Consumer credit counseling and/or credit repair	155
Banking and lending practices	154
Home buyer education	157
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)	156
Accounting and bookkeeping	155
Federal laws and regulations	150
Other (please specify)	

<p>6. REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO YOUR TRIBE'S AND/OR ITS MEMBERS' ABILITY TO OBTAIN CREDIT, EQUITY INVESTMENTS, AND/OR FINANCIAL SERVICES FROM THE PRIVATE SECTOR (FINANCIAL INSTITUTIONS, INVESTORS, ETC.)</p> <p>PLEASE RATE EACH BARRIER BY PLACING A ✓ IN THE CORRESPONDING BOX. YOU MAY ADD ADDITIONAL BARRIERS IN THE SPACE PROVIDED BELOW.</p> <p>The following list of items does not necessarily reflect the views of the Treasury Department, but is the stated views of participants in 13 national workshops conducted by the Fund's <i>Native American Lending Study/Action Plan Program</i> regarding possible barriers to lending in Native American, Native Hawaiian, and Alaska Native Communities.</p>		# RESPONDENTS
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	193
B	Inflexible bank lending rules and regulations	193
C	Limited use of Trust land as collateral	194
D	Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	195
E	Lenders do not understand Tribal governmental or legal systems	197
F	Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	197
G	Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)	193
H	Differences between Native American culture and the banking culture	192
I	Lack of understanding of Tribal sovereignty and sovereign immunity	196
J	Tribes or Tribal members and banks have historically not trusted each other	191
K	Lack of physical and telecommunications infrastructure on the Reservation or Indian lands	181
L	Discrimination against and/or stereotyping of Native American communities	194
M	Insufficient number of banks on or near the Reservation or Indian lands	197
N	Lack of technical assistance resources	196
O	Change in Tribal governmental leadership creates uncertainty	194
Comments or other barriers not listed:		

<p>7. SELECT AND RANK THE TOP THREE BARRIERS FROM THE PREVIOUS QUESTION IN ORDER OF SIGNIFICANCE AND RECOMMEND A STRATEGY OR STRATEGIES TO OVERCOME EACH BARRIER.</p> <p>STRATEGIES MAY INCLUDE INITIATIVES THAT CAN BE IMPLEMENTED BY LENDING INSTITUTIONS, NATIVE AMERICAN COMMUNITIES, OR NATIONALLY (BY FEDERAL OR PRIVATE INSTITUTIONS). YOU MAY HAVE MORE THAN ONE STRATEGY PER BARRIER. PLEASE FEEL FREE TO ATTACH ADDITIONAL SHEETS OF PAPER IF NECESSARY.</p>		
RANK	LETTER OF BARRIER (FROM LIST IN #6)	STRATEGY TO OVERCOME THE BARRIER
3 (most significant)		153
2		135
1 (least significant)		129

8. DOES YOUR TRIBE HAVE THE FOLLOWING? (PLEASE CHECK ALL THAT APPLY)	#
Tribal tax code	85
Overall economic development plan	118
A program that encourages entrepreneurship	57
Land use plan including roads, communication, and future building uses	100
Tribal zoning code	52
Tribal building code	51
Tribal court system	113
Tribal mortgage code	31
Tribal commercial code	27
Tribal foreclosure code/ordinance	55
Authority to waive or provide a limited waiver of sovereign immunity	102

9. IN YOUR BEST ESTIMATE, WHICH OF THE FOLLOWING INDUSTRY SECTORS ON YOUR RESERVATION OR INDIAN LANDS HAVE THE MOST SIGNIFICANT NEED FOR CREDIT AND/OR CAPITAL? (PLEASE CHECK NO MORE THAN FOUR)			
	#		#
Agriculture	47	Services (Non-Government)	44
Construction	129	Housing	143
Manufacturing	49	Tourism, Hospitality, Recreation	87
Natural Resources (Energy/Minerals/Timber)	47	Transportation	47
Retail	67	Utilities and Telecommunications	82
Services (Government)	61		
Other (please specify)			

10. WHAT IS YOUR TRIBE'S CURRENT UNEMPLOYMENT RATE?	# 164
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11. TO THE BEST OF YOUR KNOWLEDGE, WHAT PERCENTAGE OF THE TOTAL ADULT TRIBAL POPULATION ARE EMPLOYED FULL TIME OR PART TIME, IN . . .	FT	PT
Agriculture	54	34
Construction	95	59
Manufacturing	48	26
Natural Resources (Energy/Minerals/Timber)	63	36
Retail	78	43
Housing	59	43
Services (Government)	122	55
Services (Non-Government)	74	40
Tourism, Hospitality, Recreation	73	36
Transportation	65	40
Utilities and Telecommunications	64	34
Other (please specify)		

APPENDIX C -- NUMBER OF RESPONSES BROKEN OUT BY QUESTION

FSO SURVEY

TOTAL SURVEYS RECEIVED: 236

1. WHAT PORTION OF YOUR BRANCH'S LOAN PORTFOLIO IS COMPRISED OF THE FOLLOWING PRODUCTS? (Loan portfolio is defined as: Total Loans Outstanding as of June 30, 2000) (PLEASE ✓ AS APPROPRIATE)	# RESPONDENTS
Conventional mortgages	215
Loans for mobile home purchases	213
Property rehabilitation loans	212
Home equity loans	214
Personal/consumer loans (e.g., trucks, autos, home furnishings)	217
Construction loans (residential and commercial real estate)	214
Start-up business loans (in operation for fewer than 2 years)	209
Micro business loans under \$25,000	216
Small business loans between \$25,000 and \$100,000	216
Large business loans over \$100,000	214

2. DOES YOUR BRANCH OR INSTITUTION OFFER THE FOLLOWING PRODUCTS TO RESIDENTS OF NATIVE AMERICAN RESERVATIONS OR INDIAN LANDS? (PLEASE ✓ AS APPROPRIATE)	# RESPONDENTS
Conventional mortgages	210
Loans for mobile home purchases	209
Property rehabilitation loans	209
Home equity loans	208
Personal/consumer loans (e.g., trucks, autos, home furnishings)	218
Construction loans (residential and commercial real estate)	208
Start-up business loans (in operation for fewer than 2 years)	211
Micro business loans (under \$25,000)	212
Small business loans (between \$25,000 and \$100,000)	215
Large business loans (over \$100,000)	211

3A. DOES YOUR BRANCH OR INSTITUTION MAINTAIN AND/OR OFFER THE FOLLOWING...	# RESPONDENTS
Financial services (deposit accounts) to tribal members residing on a Reservation or Indian lands	222
A branch(s) or service center(s) on a Reservation or Indian lands	226
An ATM(s) on a Reservation or Indian lands	218
Branches and ATM's near a Reservation or Indian lands that are readily accessible to Reservation or Indian land residents	185
If so, what is the approximate distance from the Reservation or Indian lands to these services?	138
A "mobile" branch serving the Reservation or Indian lands	211
Federal loan or loan guarantee programs (e.g., SBA, HUD, VA, BIA, USDA, etc.) to tribal members residing on a Reservation or Indian lands	222
State loan or loan guarantee programs (e.g., state financing or mortgage authority, etc.) to tribal members residing on a Reservation or Indian lands	217
3B. DOES YOUR INSTITUTION PROVIDE GRANTS OR EQUITY INVESTMENTS TO COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION(S) ON RESERVATIONS OR INDIAN LANDS, OR DOES YOUR INSTITUTION PARTNER WITH LOCAL CDFI'S TO FINANCE PROJECTS OR BUSINESSES ON THE RESERVATION OR INDIAN LANDS?	206
If yes, does your institution participate in the CDFI Fund's Bank Enterprise Awards program?	79

4. DOES YOUR BRANCH OR INSTITUTION HAVE...	# RESPONDENTS
A MARKETING OR OUTREACH PROGRAM FOR RESERVATION-BASED OR INDIAN LAND-BASED COMMUNITIES IN YOUR AREA?	222
SPECIFIC PRODUCTS FOR RESERVATION OR INDIAN LAND-BASED COMMUNITIES IN YOUR AREA?	220
If yes to either question, please provide examples:	

5. TO WHAT EXTENT DOES YOUR BRANCH FUND OR DIRECTLY PROVIDE TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE TO NATIVE AMERICANS, TRIBES, OR NATIVE AMERICAN ORGANIZATIONS ON A RESERVATION OR INDIAN LANDS ON THE FOLLOWING TOPICS. . .	# RESPONDENTS
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan)	221
Consumer credit counseling and/or credit repair	220
Your institution's financial products and services	219
Home buyer education	218
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan – what banks look for)	217
Accounting and bookkeeping	218
Federal laws and regulations	219
Other (please specify)	

6. PLEASE INDICATE THE DEGREE OF EASE OR DIFFICULTY YOUR BRANCH OR INSTITUTION TYPICALLY EXPERIENCES FINANCING THE FOLLOWING ON RESERVATIONS OR INDIAN LANDS...	# RESPONDENTS
Conventional mortgages	215
Loans for mobile home purchases	216
Property rehabilitation loans	214
Home equity loans	214
Personal/consumer loans (e.g. trucks, autos, home furnishings)	218
Construction loans (residential and commercial real estate)	215
Start-up business loans (in operation for fewer than 2 years)	217
Micro business loans under \$25,000	216
Small business loans between \$25,000 and \$100,000	216
Large business loans over \$100,000	217
Comments:	

<p>7. REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO YOUR BRANCH'S OR INSTITUTION'S LENDING ACTIVITY ON THE RESERVATION(S) OR INDIAN LANDS IN YOUR AREA.</p> <p>PLEASE RATE EACH BARRIER BY PLACING A ✓ IN THE CORRESPONDING BOX. YOU MAY ADD ADDITIONAL BARRIERS IN THE SPACE PROVIDED BELOW.</p> <p>The following list of items does not necessarily reflect the views of the Treasury Department, but is the stated views of participants in 13 national workshops conducted by the Fund's <i>Native American Lending Study/Action Plan Program</i> regarding possible barriers to lending on Native American, Native Hawaiian, and Alaska Native Communities.</p>		# RESPONDENTS
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	214
B	Inflexible lending/underwriting regulations	215
C	Limited use of Trust land as collateral	218
D	Tribal members on the Reservation or Indian lands lack capital, collateral, and/or credit histories	219
E	Lenders do not understand Tribal governmental or legal systems	219
F	Tribes and Tribal members on the Reservation or Indian lands lack knowledge of or experience with the financial world	216
G	Insufficient or non-existent written Tribal commercial laws and regulations (e.g., commercial code, zoning code, or building code)	217
H	Differences between Native American culture and the banking culture	217
I	Lack of understanding of Tribal sovereignty and sovereign immunity	217
J	Tribes or Tribal members and banks have historically not trusted each other	215
K	Lack of physical and telecommunications infrastructure on the Reservation or Indian lands	218
L	Discrimination against and/or stereotyping of Native American communities	216
M	Insufficient number of banks on or near the Reservation or Indian lands	215
N	Lack of technical assistance resources	217
O	Change in Tribal governmental leadership creates uncertainty	217
Comments or other barriers not listed:		

<p>8. SELECT AND RANK THE TOP THREE BARRIERS FROM THE PREVIOUS QUESTION IN ORDER OF SIGNIFICANCE AND RECOMMEND A STRATEGY OR STRATEGIES TO OVERCOME EACH BARRIER.</p> <p>STRATEGIES MAY INCLUDE INITIATIVES THAT CAN BE IMPLEMENTED BY LENDING INSTITUTIONS, NATIVE AMERICAN COMMUNITIES, OR NATIONALLY (BY FEDERAL OR PRIVATE INSTITUTIONS). YOU MAY HAVE MORE THAN ONE STRATEGY PER BARRIER. PLEASE FEEL FREE TO ATTACH ADDITIONAL SHEETS OF PAPER IF NECESSARY.</p>		
RANK	LETTER OF BARRIER (FROM LIST IN #7)	STRATEGY TO OVERCOME THE BARRIER
3 (most significant)		120
2		94
1 (least significant)		73

9. TO WHICH INDUSTRY SECTORS DO YOU EXTEND LENDING? (PLEASE CHECK ALL THAT APPLY)	236
Agriculture	
Construction	
Manufacturing	
Natural Resources (Energy/Minerals/Timber)	
Retail	
Housing	
Services	
Tourism, Hospitality, Recreation	
Transportation	
Utilities and Telecommunications	
Other (please specify)	

10. WHAT IS YOUR BRANCH OR INSTITUTION'S MINIMUM LOAN THRESHOLD FOR...	
Personal/Consumer Loans	151
Business Loans	113

11. WHAT TYPE OF CHARTER DOES YOUR INSTITUTION HAVE? (PLEASE CHECK ALL THAT APPLY)	236
Federally chartered bank	
State-chartered bank	
Federally chartered thrift, savings association, or savings bank	
State-chartered thrift, savings association, or savings bank	
Federally chartered credit union	
State-chartered credit union	
Other (please specify)	

12. PLEASE INDICATE THE ASSET SIZE OF YOUR BRANCH OR INSTITUTION AS OF 6/30/2000	220
Up to \$100 million	
\$101 million to \$1 billion	
\$1 billion to \$10 billion	
\$10 billion to \$20 billion	
More than \$20 billion	

**APPENDIX C -- NUMBER OF RESPONSES BROKEN OUT BY QUESTION
NATIVE HAWAIIAN TRIBAL SURVEY
TOTAL SURVEYS RECEIVED: 6**

1. DOES YOUR ORGANIZATION (NON-PROFIT, DHHL, OR OHA) CURRENTLY SPONSOR, FUND, PARTNER WITH, OR OTHERWISE OFFER TO ITS MEMBERS ANY OF THE FOLLOWING. . .	✓ IF YES
Consumer credit loans	1
Rental assistance	1
Mortgage assistance (down payment or subsidy)	2
Business loans	1
Cooperative services (agricultural, arts & crafts, or other cooperative services)	0
Native Hawaiian-owned bank or other financial institution	1
Community development corporation (CDC)	4
Community development financial institution (CDFI) (e.g., a community-based loan fund, credit union, venture capital fund, etc.)	1

2. ARE NON-NATIVE-HAWAIIAN AFFILIATED INSTITUTIONS OFFERING THE FOLLOWING TYPES OF FINANCIAL PRODUCTS AND SERVICES TO NATIVE HAWAIIANS THAT YOU SERVE . . .	✓ IF YES	✓ IF NO
Conventional home mortgages	5	1
Loans for mobile home purchases	1	2
Property rehabilitation loans	4	1
Home equity loans	5	0
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	5	0
Construction loans (residential and commercial real estate)	4	0
Start-up business loans (in operation for fewer than 2 years)	5	0
Micro business loans (businesses requiring under \$25,000)	5	0
Small business loans (businesses requiring between \$25,000 and \$100,000)	5	0
Large business loans (businesses requiring over \$100,000)	4	0
Private equity investments (venture capital investments, start-up capital)	2	1
Basic financial services (checking and savings accounts)	4	0
“Mobile” banking services	0	2
Automated Teller Machines (ATM’s)	4	0
What is the approximate distance from your primary service area to the nearest financial institution branch or ATM?		

3. INDICATE THE EASE OR DIFFICULTY NATIVE HAWAIIANS TYPICALLY EXPERIENCE OBTAINING... (PLEASE ✓ ONE FOR EACH ITEM LISTED)	NOT APPLICABLE	EASY	SOMEWHAT EASY	SOMEWHAT DIFFICULT	DIFFICULT	NOT POSSIBLE
Conventional home mortgages			1	2	3	
Loans for mobile home purchases	1				1	1
Property rehabilitation loans			1	1	3	
Home equity loans			2	1	1	
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)			1	1	2	
Construction loans (residential and commercial real estate)				2	4	
Start-up business loans (in operation for fewer than 2 years)				2	4	
Micro business loans (businesses requiring under \$25,000)				3	2	
Small business loans (businesses requiring between \$25,000 and \$100,000)				2	3	
Large business loans (businesses requiring over \$100,000)				1	3	
Business site leases				1	3	
Homesite leases					4	
Private equity investments (venture capital investments, start-up capital)				2	1	
Basic financial services (checking and savings accounts)		1	2	1	1	

4. FROM THE LIST BELOW, PLEASE ✓ THE SOURCES OF FUNDS YOUR ORGANIZATION USES TO FINANCE PROJECTS FOR THE BENEFIT OF THE NATIVE HAWAIIAN COMMUNITY AND THAT THE NATIVE HAWAIIANS THAT YOU SERVE USE MOST OFTEN TO FINANCE THE ACTIVITIES LISTED. AREAS IN DARK GRAY ARE NOT APPLICABLE.

(PLEASE ✓ ALL THAT APPLY)

Sources of Funds

How Your Organization Finances the Following on Behalf of the Native Hawaiian Community....	Personal Source (e.g., savings, credit cards, loan from family)	Hawaiian Organizations (non-profits and foundations)	Banks	Venture Capital (or other private equity investors)	Federal Government, DHHL, OHA, or other State Government Sources (e.g., grants, loans, or direct financing)	Bonding Authority
Infrastructure on Hawaiian Home Lands or other community lands					2	
Large business (26 or more employees)					1	
Economic development (e.g., capital improvement projects, neighborhood revitalization, etc.)		1			3	

How Individual Native Hawaiians Finance...

Consumer purchases (vehicles, home furnishings, etc.)	1		3			
Home purchases		1	4		1	
Home construction		1	3			
Home equity loans			2		1	
Property rehabilitation			1		2	
Micro business (5 or fewer employees)		1			3	
Small business (6-25 employees)			1		2	
Large business (26 or more employees)					2	

5. APPROXIMATELY HOW MANY ORGANIZATIONS IN YOUR SERVICE AREA PROVIDE TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE TO NATIVE HAWAIIANS REGARDING...	FILL IN A NUMBER (e.g., 0,1,2,...)	IS THIS SUFFICIENT TO MEET THE NEEDS OF YOUR COMMUNITY?	
		✓ YES	✓ NO
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan, etc.)			5
Consumer credit counseling and/or credit repair			5
Banking and lending practices			4
Home buyer education			5
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)		1	4
Accounting and bookkeeping		1	4
Federal and state laws and regulations			4
Other (please specify)			2

6. REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO NATIVE HAWAIIANS' ABILITY TO OBTAIN CREDIT, EQUITY INVESTMENTS, AND/OR FINANCIAL SERVICES FROM THE PRIVATE SECTOR (FINANCIAL INSTITUTIONS, INVESTORS, ETC).		NOT APPLICABLE	NOT A BARRIER	MINOR BARRIER	MODERATE BARRIER	SIGNIFICANT BARRIER	VERY SIGNIFICANT BARRIER
PLEASE RATE EACH BARRIER BY PLACING A ✓ IN THE CORRESPONDING BOX. YOU MAY ADD ADDITIONAL BARRIERS IN THE SPACE PROVIDED BELOW.							
The following list of items does not necessarily reflect the views of the Treasury Department, but is the stated views of participants in 2 Hawaiian workshops conducted by the Fund's <i>Native American Lending Study/Action Plan Program</i> regarding possible barriers to lending in Native Hawaiian Communities.							
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations				1	3	1
B	Inflexible bank lending rules and regulations					4	1
C	Limited use of Hawaiian Home Lands as collateral	1				1	4
D	Native Hawaiians lack capital, collateral, and/or credit histories					4	2
E	The State Legislature's inaction and indifference to Native Hawaiian issues					1	5
F	Native Hawaiians lack knowledge of or experience with the financial world					3	3
G	Mismanagement of Trust Assets by State agencies					1	4
H	Differences between Native Hawaiian culture and the banking culture			1		1	4
I	No Native-Hawaiian-owned lending institutions				1	1	3
J	Native Hawaiians and banks have historically not trusted each other					1	4
K	Lack of physical and telecommunications infrastructure in Native Hawaiian Communities				1	2	2
L	Discrimination against and/or stereotyping of Native Hawaiians					3	3
M	Limited guarantee authority by Department of Hawaiian Home Lands and the Federal Government	1			1	1	2
N	Lack of technical assistance resources					3	2
O	Native Hawaiian sovereignty issues		1	1		1	2
Comments or other barriers not listed:							

7. SELECT AND RANK THE TOP THREE BARRIERS FROM THE PREVIOUS QUESTION IN ORDER OF SIGNIFICANCE AND RECOMMEND A STRATEGY OR STRATEGIES TO OVERCOME EACH BARRIER.		
STRATEGIES MAY INCLUDE INITIATIVES THAT CAN BE IMPLEMENTED BY LENDING INSTITUTIONS, NATIVE HAWAIIAN COMMUNITIES, OR NATIONALLY (BY FEDERAL OR PRIVATE INSTITUTIONS). YOU MAY HAVE MORE THAN ONE STRATEGY PER BARRIER. PLEASE FEEL FREE TO ATTACH ADDITIONAL SHEETS OF PAPER IF NECESSARY.		
RANK	LETTER OF BARRIER (FROM LIST IN #6)	STRATEGY TO OVERCOME THE BARRIER
3 (most significant)		5
2		5
1 (least significant)		5

8. IN YOUR BEST ESTIMATE, HOW MANY NATIVE HAWAIIANS DO THE FOLLOWING INDUSTRY SECTORS EMPLOY?	✓ EMPLOYS VERY FEW NATIVE HAWAIIANS	✓ EMPLOYS SOME NATIVE HAWAIIANS	✓ EMPLOYS MANY NATIVE HAWAIIANS
Agriculture		3	2
Construction		1	4
Manufacturing	4		1
Natural Resources (Energy/Minerals/Timber)	3	1	
Retail	1	3	1
Services (Government)		5	
Services (Non-Government)		5	
Housing	4		
Tourism, Hospitality, Recreation		2	3
Transportation	1	3	1
Utilities and Telecommunications	2	3	
Other (please specify)			

9. IN YOUR BEST ESTIMATE, WHICH OF THE FOLLOWING INDUSTRY SECTORS HAVE THE MOST SIGNIFICANT NEED FOR CREDIT AND/OR CAPITAL? (PLEASE CHECK NO MORE THAN FOUR)	✓ IF NEEDS CREDIT	✓ IF NEEDS EQUITY CAPITAL
Agriculture	2	2
Construction	1	2
Manufacturing	2	
Natural Resources (Energy/Minerals/Timber)	2	
Retail		1
Services (Government)	2	
Services (Non-Government)	1	
Housing	1	2
Tourism, Hospitality, Recreation	1	
Transportation	1	
Utilities and Telecommunications	1	
Other (please specify)		

**APPENDIX C -- NUMBER OF RESPONSES BROKEN OUT BY QUESTION
HAWAIIAN FSO SURVEY
TOTAL SURVEYS RECEIVED: 7**

1. WHAT PORTION OF YOUR BRANCH'S LOAN PORTFOLIO IS COMPRISED OF THE FOLLOWING PRODUCTS? (Loan portfolio is defined as: Total Loans Outstanding as of June 30, 2000) (PLEASE ✓ AS APPROPRIATE)	NOT APPLICABLE	MINOR COMPONENT (10% OR LESS)	MAJOR COMPONENT (GREATER THAN 10%)
Conventional mortgages	2		4
Loans for mobile home purchases	6		
Property rehabilitation loans	4	1	
Home equity loans	1	2	3
Personal/consumer loans (e.g., trucks, autos, home furnishings)	1	1	4
Construction loans (residential and commercial real estate)	1	4	1
Start-up business loans (in operation for fewer than 2 years)	2	3	
Micro business loans under \$25,000	1	4	
Small business loans between \$25,000 and \$100,000	1		4
Large business loans over \$100,000	1	1	3

2. DOES YOUR BRANCH OR INSTITUTION OFFER THE FOLLOWING PRODUCTS TO NATIVE HAWAIIANS? (PLEASE ✓ AS APPROPRIATE)	NOT APPLICABLE	YES, A MINOR COMPONENT (10% OR LESS OF LOAN PORTFOLIO)	YES, A MAJOR COMPONENT (GREATER THAN 10% OF LOAN PORTFOLIO)
Conventional mortgages	1	3	2
Loans for mobile home purchases	5		
Property rehabilitation loans	2	3	1
Home equity loans	1	2	3
Personal/consumer loans (e.g., trucks, autos, home furnishings)	1	2	3
Construction loans (residential and commercial real estate)	1	4	1
Start-up business loans (in operation for fewer than 2 years)	1	5	
Micro business loans (under \$25,000)	1	2	
Small business loans (between \$25,000 and \$100,000)	1	4	1
Large business loans (over \$100,000)	1	4	1

3A. DOES YOUR BRANCH OR INSTITUTION MAINTAIN AND/OR OFFER THE FOLLOWING...	YES ✓	NO ✓
Financial services (deposit accounts) to Native Hawaiians	7	0
A branch(s) or service center(s) in a Native Hawaiian Community	6	1
An ATM(s) in a Native Hawaiian Community	6	1
Branches and ATM's near a Native Hawaiian Community that are readily accessible to Native Hawaiians	5	1
A "mobile" branch serving Native Hawaiians	0	6
Federal loan or loan guarantee programs (e.g., SBA, HUD, VA, BIA, USDA, etc.) to Native Hawaiians	6	1
State loan or loan guarantee programs (e.g., state financing or mortgage authority, etc.) to Native Hawaiians	6	1
3B. DOES YOUR INSTITUTION PROVIDE GRANTS OR EQUITY INVESTMENTS TO COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION(S) IN NATIVE HAWAIIAN COMMUNITIES, OR DOES YOUR INSTITUTION PARTNER WITH LOCAL CDFI'S TO FINANCE PROJECTS OR BUSINESSES IN NATIVE HAWAIIAN COMMUNITIES?	4	1
If yes, does your institution participate in the CDFI Fund's Bank Enterprise Awards program?	4	1

4. DOES YOUR BRANCH OR INSTITUTION HAVE...	YES ✓	NO ✓
A MARKETING OR OUTREACH PROGRAM FOR NATIVE HAWAIIANS OR NATIVE HAWAIIAN ORGANIZATIONS IN YOUR AREA?	5	1
SPECIFIC PRODUCTS FOR NATIVE HAWAIIANS OR NATIVE HAWAIIAN ORGANIZATIONS IN YOUR AREA?	3	3
If yes to either question, please provide examples:		

5. TO WHAT EXTENT DOES YOUR BRANCH FUND OR DIRECTLY PROVIDE TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE TO NATIVE HAWAIIANS OR NATIVE HAWAIIAN ORGANIZATIONS ON THE FOLLOWING TOPICS. . .	NONE	VERY LIMITED	MODEST	SUBSTANTIAL
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan)	3		3	
Consumer credit counseling and/or credit repair	2	1	2	
Your institution's financial products and services	1		3	2
Home buyer education	1		4	1
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan – what banks look for)	2	2	2	
Accounting and bookkeeping	3	3		
Federal or state laws and regulations	5	1		
Other (please specify)				

6. PLEASE INDICATE THE DEGREE OF EASE OR DIFFICULTY YOUR BRANCH OR INSTITUTION TYPICALLY EXPERIENCES FINANCING THE FOLLOWING FOR NATIVE HAWAIIANS...	NOT APPLICABLE	EASY	SOMEWHAT EASY	SOMEWHAT DIFFICULT	DIFFICULT	EXTREMELY DIFFICULT
Conventional mortgages	1		5			
Loans for mobile home purchases	4					1
Property rehabilitation loans	2		3	1		
Home equity loans	1		4	1		
Personal/consumer loans (e.g. trucks, autos, home furnishings)	1	1	3			
Construction loans (residential and commercial real estate)	1		4	1		
Start-up business loans (in operation for fewer than 2 years)	2		3	1		
Micro business loans under \$25,000	2	1	3			1
Small business loans between \$25,000 and \$100,000	2	1	3			
Large business loans over \$100,000	2		4			
Comments:						

<p>7. REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO YOUR BRANCH'S LENDING ACTIVITY FOR NATIVE HAWAIIANS IN YOUR AREA.</p> <p>PLEASE RATE EACH BARRIER BY PLACING A ✓ IN THE CORRESPONDING BOX. YOU MAY ADD ADDITIONAL BARRIERS IN THE SPACE PROVIDED BELOW.</p> <p>The following list of items does not necessarily reflect the views of the Treasury Department, but is the stated views of participants in 2 Hawaiian workshops conducted by the Fund's <i>Native American Lending Study/Action Plan Program</i> regarding possible barriers to lending in Native Hawaiian Communities.</p>		NOT APPLICABLE	NOT A BARRIER	MINOR BARRIER	MODERATE BARRIER	SIGNIFICANT BARRIER	VERY SIGNIFICANT BARRIER
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	1	1		2		2
B	Inflexible lending/underwriting regulations	3	2		1		
C	Limited use of Hawaiian Home Lands as collateral	1			1	2	2
D	Native Hawaiians lack capital, collateral, and/or credit histories	1	1		4		
E	The State Legislature's inaction and indifference to Native Hawaiian issues	1	1			2	1
F	Native Hawaiians lack knowledge of or experience with the financial world	1	1	1	2	1	
G	Mismanagement of Trust Assets by State agencies	3	1		1		
H	Differences between Native Hawaiian culture and the banking culture	2	2	2			
I	No Native Hawaiian-owned lending institutions	1	3	1		1	
J	Native Hawaiians and banks have historically not trusted each other	3	2	1			
K	Lack of physical and telecommunications infrastructure in Native Hawaiian Communities	3	3				
L	Discrimination against and/or stereotyping of Native Hawaiians	3	2	1			
M	Limited guarantee authority by Department of Hawaiian Home Lands and the Federal Government	1	2	1		1	1
N	Lack of technical assistance resources	1		2	1	1	
O	Native Hawaiian sovereignty issues	2	1		1		1
Comments or other barriers not listed:							

<p>8. SELECT AND RANK THE TOP THREE BARRIERS FROM THE PREVIOUS QUESTION IN ORDER OF SIGNIFICANCE AND RECOMMEND A STRATEGY OR STRATEGIES TO OVERCOME EACH BARRIER.</p> <p>STRATEGIES MAY INCLUDE INITIATIVES THAT CAN BE IMPLEMENTED BY LENDING INSTITUTIONS, NATIVE HAWAIIAN COMMUNITIES, OR NATIONALLY (BY FEDERAL OR PRIVATE INSTITUTIONS). YOU MAY HAVE MORE THAN ONE STRATEGY PER BARRIER. PLEASE FEEL FREE TO ATTACH ADDITIONAL SHEETS OF PAPER IF NECESSARY.</p>		
RANK	LETTER OF BARRIER (FROM LIST IN #7)	STRATEGY TO OVERCOME THE BARRIER
3 (most significant)		3
2		3
1 (least significant)		2

9. To which industry sectors do you extend lending? (Please check all that apply)	#
Agriculture	5
Construction	6
Manufacturing	7
Natural Resources (Energy/Minerals/Timber)	3
Retail	7
Housing	4
Services	7
Tourism, Hospitality, Recreation	6
Transportation	6
Utilities and Telecommunications	5
Other (please specify)	7

10. WHAT IS YOUR BRANCH OR INSTITUTION'S MINIMUM LOAN THRESHOLD FOR...	
Personal/Consumer Loans	7
Business Loans	7

11. WHAT TYPE OF CHARTER DOES YOUR INSTITUTION HAVE? (PLEASE CHECK ALL THAT APPLY)	#
Federally chartered bank	2
State-chartered bank	4
Federally chartered thrift, savings association, or savings bank	1
State-chartered thrift, savings association, or savings bank	0
Federally chartered credit union	0
State-chartered credit union	0
Other (please specify)	7

12. PLEASE INDICATE THE ASSET SIZE OF YOUR BRANCH OR INSTITUTION AS OF 6/30/2000	#
Up to \$100 million	1
\$101 million to \$1 billion	1
\$1 billion to \$10 billion	3
\$10 billion to \$20 billion	1
More than \$20 billion	1

**APPENDIX C -- NUMBER OF RESPONSES BROKEN OUT BY QUESTION
NATIVE ALASKAN SURVEY
TOTAL SURVEYS RECEIVED: 77**

1. DOES YOUR VILLAGE CURRENTLY SPONSOR, FUND, PARTNER WITH, OR OTHERWISE OFFER TO ITS MEMBERS ANY OF THE FOLLOWING. . .	#
Credit office, credit department, or credit association	3
Rental assistance	15
Mortgage assistance (down payment or subsidy)	10
Business lending program (business/financing assistance)	4
Cooperative services (agricultural, arts & crafts, or other cooperative services)	8
Village-owned bank or other financial institution	3
Community development corporation (CDC)	6
Community development financial institution (CDFI) (e.g., a community-based loan fund, credit union, venture capital fund, etc.)	2

2. ARE NON-VILLAGE AFFILIATED INSTITUTIONS OFFERING THE FOLLOWING TYPES OF FINANCIAL PRODUCTS AND SERVICES TO YOUR VILLAGE, VILLAGE ENTITIES, OR ALASKA NATIVES LIVING IN YOUR VILLAGE . . .	# RESPONDENTS
Conventional home mortgages	30
Loans for mobile home purchases	14
Property rehabilitation loans	23
Home equity loans	21
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	40
Construction loans (residential and commercial real estate)	31
Start-up business loans (in operation for fewer than 2 years)	25
Micro business loans (businesses requiring under \$25,000) to individual Village members	18
Small business loans (businesses requiring between \$25,000 and \$100,000) to individual Village members	24
Large business loans (businesses requiring over \$100,000) to individual Village members	13
Large business loans (businesses requiring over \$100,000) to Village or Village entity	19
Private equity investments (venture capital investments, start-up capital)	10
Financial services (checking and savings accounts)	32
“Mobile” banking services	5
Automated Teller Machines (ATM’s)	39
What is the approximate distance from the Village to the nearest financial institution branch or ATM?	48

3. INDICATE THE EASE OR DIFFICULTY ALASKA NATIVES RESIDING IN YOUR VILLAGE TYPICALLY EXPERIENCE OBTAINING... (PLEASE ✓ ONE FOR EACH ITEM LISTED)	# RESPONDENTS
Conventional home mortgages	67
Loans for mobile home purchases	64
Property rehabilitation loans	68
Home equity loans	63
Personal/consumer loans (e.g., vehicles, home furnishings, etc.)	71
Construction loans (residential and commercial real estate)	69
Start-up business loans (in operation for fewer than 2 years)	68
Micro business loans (businesses requiring under \$25,000)	67
Small business loans (businesses requiring between \$25,000 and \$100,000)	67
Large business loans (businesses requiring over \$100,000)	64
Business site leases	63
Homesite leases	65
Private equity investments (venture capital investments, start-up capital)	61
Financial services (checking and savings accounts)	64

4. FROM THE LIST BELOW, PLEASE ✓ THE SOURCES OF FUNDS YOUR VILLAGE OR ITS MEMBERS USE MOST OFTEN TO FINANCE THE ACTIVITIES LISTED. AREAS IN DARK GRAY ARE NOT APPLICABLE.

(PLEASE ✓ ALL THAT APPLY)

Sources of Funds

How Your Village Finances....	Personal Source (e.g., savings, credit cards, loan from family)	Village Source (e.g., credit office, village corporation)	Banks	Venture Capital	Federal or State Government (e.g., grants or loans)	Bonding Authority
Village infrastructure		17	7	-	63	2
Large business (26 or more employees)		4	7	1	15	1
Economic development (e.g., capital improvement projects, neighborhood revitalization, etc.)		9	7	1	57	3

How Village Members Finance...

Consumer purchases (vehicles, home furnishings, etc.)	36	5	45	1	1	
Home purchases	23	5	33	1	36	1
Home construction	25	7	28	-	40	-
Home equity loans	11	1	32	1	13	-
Property rehabilitation	16	3	19	-	33	-
Micro business (5 or fewer employees)	13	11	18	1	17	-
Small business (6-25 employees)	10	14	15	1	21	-
Large business (26 or more employees)	3	4	7	1	11	-

5. APPROXIMATELY HOW MANY ORGANIZATIONS IN OR NEAR YOUR VILLAGE PROVIDE TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE TO ALASKA NATIVES RESIDING IN YOUR VILLAGE REGARDING...	# RESPONDENTS
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan, etc.)	56
Consumer credit counseling and/or credit repair	54
Banking and lending practices	55
Home buyer education	55
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan, etc.)	59
Accounting and bookkeeping	59
Federal laws and regulations	54
Other (please specify)	

<p>6. REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO YOUR VILLAGE AND/OR ITS MEMBERS' ABILITY TO OBTAIN CREDIT AND SERVICES FROM FINANCIAL INSTITUTIONS.</p> <p>PLEASE RATE EACH BARRIER BY PLACING A ✓ IN THE CORRESPONDING BOX. YOU MAY ADD ADDITIONAL BARRIERS IN THE SPACE PROVIDED BELOW.</p> <p>The following list of items does not necessarily reflect the views of the Treasury Department, but is the stated views of participants in 13 national workshops conducted by the Fund's <i>Native American Lending Study/Action Plan Program</i> regarding possible barriers to lending in Native American, Native Hawaiian, and Alaska Native Communities.</p>		# RESPONDENTS
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	69
B	Inflexible bank lending rules and regulations	71
C	Limited use of Trust land as collateral	69
D	Alaska Natives residing in Villages lack capital, collateral, and/or credit histories	71
E	Lenders do not understand Village governmental or legal systems	72
F	Villages and Village members lack knowledge of or experience with the financial world	73
G	Insufficient or non-existent written Village commercial laws and regulations (e.g., commercial code, zoning code, or building code)	72
H	Differences between Alaska Native culture and the banking culture	70
I	Lack of understanding of Tribal sovereignty and sovereign immunity	71
J	Villages or Village members and banks have historically not trusted each other	72
K	Lack of physical and telecommunications infrastructure in the Villages	68
L	Discrimination against and/or stereotyping of Alaska Natives	71
M	Insufficient number of banks in or near the Villages	72
N	Lack of technical assistance resources	73
O	Change in Village governmental leadership creates uncertainty	71
Comments or other barriers not listed:		

<p>7. SELECT AND RANK THE TOP THREE BARRIERS FROM THE PREVIOUS QUESTION IN ORDER OF SIGNIFICANCE AND RECOMMEND A STRATEGY OR STRATEGIES TO OVERCOME EACH BARRIER.</p> <p>STRATEGIES MAY INCLUDE INITIATIVES THAT CAN BE IMPLEMENTED BY LENDING INSTITUTIONS, ALASKA NATIVE VILLAGES, OR NATIONALLY (BY FEDERAL OR PRIVATE INSTITUTIONS). YOU MAY HAVE MORE THAN ONE STRATEGY PER BARRIER. PLEASE FEEL FREE TO ATTACH ADDITIONAL SHEETS OF PAPER IF NECESSARY.</p>		
RANK	LETTER OF BARRIER (FROM LIST IN #6)	STRATEGY TO OVERCOME THE BARRIER
3 (most significant)		60
2		57
1 (least significant)		57

8. DOES YOUR VILLAGE HAVE THE FOLLOWING? (PLEASE CHECK ALL THAT APPLY)	#
Village tax code	17
Overall economic development plan	38
A program that encourages entrepreneurship	13
Land use plan including roads, communication, and future building uses	34
Village zoning code	10
Village building code	4
Village court system	25
Village mortgage code	1
Village commercial code	2
Village foreclosure code/ordinance	2
Authority to waive or provide a limited waiver of sovereign immunity	24

9. IN YOUR BEST ESTIMATE, WHICH OF THE FOLLOWING INDUSTRY SECTORS IN YOUR VILLAGE HAVE THE MOST SIGNIFICANT NEED FOR CREDIT AND/OR CAPITAL? (PLEASE CHECK NO MORE THAN FOUR)			
	#		#
Agriculture	5	Services (Non-Government)	17
Construction	50	Housing	53
Manufacturing	9	Tourism, Hospitality, Recreation	27
Natural Resources (Energy/Minerals/Timber)	22	Transportation	3
Retail	19	Utilities and Telecommunications	29
Services (Government)	32		
Other (please specify)			

10. WHAT IS YOUR VILLAGE'S CURRENT UNEMPLOYMENT RATE?	62
11. WHAT PERCENTAGE OF YOUR VILLAGE'S ADULT POPULATION DEPENDS ON SUBSISTENCE?	61

12. TO THE BEST OF YOUR KNOWLEDGE, WHAT PERCENTAGE OF THE TOTAL ADULT POPULATION OF YOUR VILLAGE ARE EMPLOYED FULL TIME OR PART TIME, IN . . .	FT	PT
Agriculture	5	8
Construction	33	35
Manufacturing	13	13
Natural Resources (Energy/Minerals/Timber)	21	20
Retail	27	25
Housing	22	26
Services (Government)	51	32
Services (Non-Government)	30	23
Tourism, Hospitality, Recreation	21	18
Transportation	25	28
Utilities and Telecommunications	28	23
Other (please specify)		

APPENDIX C -- NUMBER OF RESPONSES BROKEN OUT BY QUESTION

ALASKAN FSO SURVEY

TOTAL SURVEYS RECEIVED: 11

1. WHAT PORTION OF YOUR BRANCH'S LOAN PORTFOLIO IS COMPRISED OF THE FOLLOWING PRODUCTS? (Loan portfolio is defined as: Total Loans Outstanding as of June 30, 2000) (PLEASE ✓ AS APPROPRIATE)	# RESPONDENTS
Conventional mortgages	11
Loans for mobile home purchases	11
Property rehabilitation loans	11
Home equity loans	11
Personal/consumer loans (e.g., trucks, autos, home furnishings)	11
Construction loans (residential and commercial real estate)	11
Start-up business loans (in operation for fewer than 2 years)	11
Micro business loans under \$25,000	11
Small business loans between \$25,000 and \$100,000	11
Large business loans over \$100,000	11

2. DOES YOUR BRANCH OR INSTITUTION OFFER THE FOLLOWING PRODUCTS TO RESIDENTS OF ALASKA NATIVE VILLAGES? (PLEASE ✓ AS APPROPRIATE)	# RESPONDENTS
Conventional mortgages	11
Loans for mobile home purchases	11
Property rehabilitation loans	11
Home equity loans	11
Personal/consumer loans (e.g., trucks, autos, home furnishings)	11
Construction loans (residential and commercial real estate)	11
Start-up business loans (in operation for fewer than 2 years)	11
Micro business loans (under \$25,000)	11
Small business loans (between \$25,000 and \$100,000)	11
Large business loans (over \$100,000)	11

3A. DOES YOUR BRANCH OR INSTITUTION MAINTAIN AND/OR OFFER THE FOLLOWING...	# RESPONDENTS
Financial services (deposit accounts) to Alaska Natives residing in a Native Village	11
A branch(s) or service center(s) in an Alaska Native Village	11
An ATM(s) in an Alaska Native Village	11
Branches and ATM's near an Alaska Native Village that are readily accessible to Village residents	11
If so, what is the approximate distance from the Village to these services?	11
A "mobile" branch serving an Alaska Native Village	11
Federal loan or loan guarantee programs (e.g., SBA, HUD, VA, BIA, USDA, etc.) to Alaska Natives residing in a Native Village	11
State loan or loan guarantee programs (e.g., state financing or mortgage authority, etc.) to Alaska Natives residing in a Native Village	11
3B. DOES YOUR INSTITUTION PROVIDE GRANTS OR EQUITY INVESTMENTS TO COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION(S) IN ALASKA NATIVE VILLAGES, OR DOES YOUR INSTITUTION PARTNER WITH LOCAL CDFI'S TO FINANCE PROJECTS OR BUSINESSES IN ALASKA NATIVE VILLAGES?	6
If yes, does your institution participate in the CDFI Fund's Bank Enterprise Awards program?	5

4. DOES YOUR BRANCH OR INSTITUTION HAVE...	# RESPONDENTS
A MARKETING OR OUTREACH PROGRAM FOR ALASKA NATIVE VILLAGES OR ALASKA NATIVE CORPORATIONS IN YOUR AREA?	11
SPECIFIC PRODUCTS FOR ALASKA NATIVE VILLAGES OR ALASKA NATIVE CORPORATIONS IN YOUR AREA?	10
If yes to either question, please provide examples:	

5. TO WHAT EXTENT DOES YOUR BRANCH FUND OR DIRECTLY PROVIDE TRAINING, COUNSELING, OR TECHNICAL ASSISTANCE TO ALASKA NATIVES OR ALASKA NATIVE VILLAGES ON THE FOLLOWING TOPICS. . .	# RESPONDENTS
Basic financial literacy (e.g., family budget, managing a checkbook, savings plan)	11
Consumer credit counseling and/or credit repair	11
Your institution's financial products and services	11
Home buyer education	11
Basic small business financial literacy (e.g., writing a business plan, sources of financing, obtaining a bank loan – what banks look for)	11
Accounting and bookkeeping	11
Federal laws and regulations	11
Other (please specify)	

6. PLEASE INDICATE THE DEGREE OF EASE OR DIFFICULTY YOUR BRANCH OR INSTITUTION TYPICALLY EXPERIENCES FINANCING THE FOLLOWING FOR ALASKA NATIVES...	# RESPONDENTS
Conventional mortgages	10
Loans for mobile home purchases	9
Property rehabilitation loans	11
Home equity loans	10
Personal/consumer loans (e.g. trucks, autos, home furnishings)	10
Construction loans (residential and commercial real estate)	11
Start-up business loans (in operation for fewer than 2 years)	11
Micro business loans under \$25,000	11
Small business loans between \$25,000 and \$100,000	11
Large business loans over \$100,000	10
Comments:	

<p>7. REVIEW THE LIST OF ITEMS BELOW AND INDICATE THE DEGREE TO WHICH EACH ITEM PRESENTS A BARRIER TO YOUR BRANCH'S LENDING ACTIVITY FOR ALASKA NATIVES IN YOUR AREA.</p> <p>PLEASE RATE EACH BARRIER BY PLACING A ✓ IN THE CORRESPONDING BOX. YOU MAY ADD ADDITIONAL BARRIERS IN THE SPACE PROVIDED BELOW.</p> <p>The following list of items does not necessarily reflect the views of the Treasury Department, but is the stated views of participants in 13 national workshops conducted by the Fund's <i>Native American Lending Study/Action Plan Program</i> regarding possible barriers to lending in Native American, Native Hawaiian, and Alaska Native Communities.</p>		# RESPONDENTS
A	Cumbersome, conflicting, or ineffective State and/or Federal programs and regulations	11
B	Inflexible lending/underwriting regulations	11
C	Limited use of Trust land as collateral	11
D	Alaska Natives lack capital, collateral, and/or credit histories	11
E	Lenders do not understand Alaska Native Village governmental or legal systems	11
F	Alaska Native Villages and Village members lack knowledge of or experience with the financial world	11
G	Insufficient or non-existent written Alaska Native Village commercial laws and regulations (e.g., commercial code, zoning code, or building code)	11
H	Differences between Alaska Native culture and the banking culture	11
I	Lack of understanding of Tribal sovereignty and sovereign immunity	11
J	Alaska Native Villages/Village members and banks have historically not trusted each other	10
K	Lack of physical and telecommunications infrastructure in Alaska Native Villages	11
L	Discrimination against and/or stereotyping of Alaska Native Villages	10
M	Insufficient number of banks in or near Alaska Native Villages	10
N	Lack of technical assistance resources	11
O	Change in Alaska Native Village governmental leadership creates uncertainty	10
Comments or other barriers not listed:		

<p>8. SELECT AND RANK THE TOP THREE BARRIERS FROM THE PREVIOUS QUESTION IN ORDER OF SIGNIFICANCE AND RECOMMEND A STRATEGY OR STRATEGIES TO OVERCOME EACH BARRIER.</p> <p>STRATEGIES MAY INCLUDE INITIATIVES THAT CAN BE IMPLEMENTED BY LENDING INSTITUTIONS, ALASKA NATIVE VILLAGES/CORPORATIONS, OR NATIONALLY (BY FEDERAL OR PRIVATE INSTITUTIONS). YOU MAY HAVE MORE THAN ONE STRATEGY PER BARRIER. PLEASE FEEL FREE TO ATTACH ADDITIONAL SHEETS OF PAPER IF NECESSARY.</p>		
RANK	LETTER OF BARRIER (FROM LIST IN #7)	STRATEGY TO OVERCOME THE BARRIER
3 (most significant)		8
2		6
1 (least significant)		4

9. TO WHICH INDUSTRY SECTORS DO YOU EXTEND LENDING? (PLEASE CHECK ALL THAT APPLY)	#
Agriculture	3
Construction	7
Manufacturing	7
Natural Resources (Energy/Minerals/Timber)	7
Retail	7
Housing	5
Services	7
Tourism, Hospitality, Recreation	7
Transportation	8
Utilities and Telecommunications	7
Other (please specify)	

10. WHAT IS YOUR BRANCH OR INSTITUTION'S MINIMUM LOAN THRESHOLD FOR...	
Personal/Consumer Loans	7
Business Loans	7

11. WHAT TYPE OF CHARTER DOES YOUR INSTITUTION HAVE? (PLEASE CHECK ALL THAT APPLY)	#
Federally chartered bank	3
State-chartered bank	4
Federally chartered thrift, savings association, or savings bank	1
State-chartered thrift, savings association, or savings bank	0
Federally chartered credit union	2
State-chartered credit union	1
Other (please specify)	

12. PLEASE INDICATE THE ASSET SIZE OF YOUR BRANCH OR INSTITUTION AS OF 6/30/2000	#
Up to \$100 million	2
\$101 million to \$1 billion	5
\$1 billion to \$10 billion	3
\$10 billion to \$20 billion	0
More than \$20 billion	0

Tribal Survey Recipient List

First Name	Last Name	Tribe	JobTitle	City	State	PostalCode
Mary	Irving	Oglala Sioux Tribe - Financial Offices	Director	Pine Ridge	SD	57770
Phil	Scott	Navajo Nation Division of Economic	CFO	Window Rock	AZ	86515
Susie	Jones	Eastern Band of Cherokee		Cherokee	NC	28719
Joyce	Eddie	Gila River Indian Community, Housing	Director	Sacaton	AZ	85247
Bobby	Whitefeathe	Red Lake Band of Chippewa Indians	Chairman	Red Lake	MN	56671
Mitch	Conley	Confederated Tribes of the Warm Springs	Economic Development	Warm Springs	OR	97761
Jennie	Green	Wampanoag Tribal Housing Authority	Housing Administrator	Aquinnah	MA	2535
Bob	Johnsen	Treasury, Mashantucket Pequot Tribal Nation	Managing Director	Mashantucket	CT	6339
William	Hood	Economic Development Authority, Yavapai-	Executive Director	Camp Verde	AZ	86322
Bryce	Washington	Apache Nation	Tribal Administrator	Seneca	MO	64865
Robert	Gauthier	Eastern Shawnee Tribe of Oklahoma				
Arlan	Melendez	Confederated Salish and Kootenai Tribes	Executive Director	Pablo	MT	59855
Sharon	Scott	Housing Authority	Chairman	Reno	NV	89502
John	Barrett, Jr.	Reno-Sparks Indian Colony Tribal Council	Tribal Administrator	Allakaket	AK	99720
Myra D.	Gardner	Alatna Traditional Council	Chairman	Shawnee	OK	74801
Joe	Williams	Citizen Potawatomi Nation	CEO	Klawock	AK	99925
Paige	Barber	Klawock Heenya Corporation		Ketchikan	AK	99901
Anthony Deal	Stanton	Organized Village of Saxman		Nanakuli	HI	96792
Roger	Aitken	Home Ownership Center of Hawaii	Tribal Administrator	Charlestown	RI	2813
Pat E.	Calf Looking	Narragansett Indian Tribe	Executive Director	Cass Lake	MN	56633
Phyllis	Nash	MAST, Leech Lake Band of Ojibwe		Lakeport	CA	95453
David	Eluska	Scotts Valley Band of Pomo Indians		Lapwai	ID	83540
Philip	Peter	Economic Development, Nez Perce Tribe	President	Akhiok	AK	99503
Jacob	Ivan	Akhiok Kaguyak	Chairperson	Akiachak	AK	99551
Jenny	Webster	Akiachak Native Community	President	Akiak	AK	99552
Gerald	Phillip	Akiak Native Community	President	Akutan	AK	99553
		Akutan Native Village of	President	Alakanuk	AK	99554
		Alakanuk Village of				

Miriam	Olson	Aleknagik Native Village of	President	Aleknagik	AK	99555
Raymond	Vent	Allakaket Village	Chief	Allakaket	AK	99720
Wassile	Sam	Alatna Village	Chief	Allakaket	AK	99720
Cornelius	Douglas	Ambler Native Village of	President	Ambler	AK	99786
Dorothy	Hopson	Anaktuvuk Pass Village of	President	Anaktuvuk Pass	AK	99721
Bruce	Robertson	Lesnoi Village (aka Woody Island)	President	Anchorage	AK	99503
			Director, Grants			
Sativa	Quinn	ARDC/Alaska Villages Initiatives	Administration	Anchorage	AK	99501
Isa	Fredericks	Georgetown Tribal Council	President	Anchorage	AK	99501
Tom	Harris	Alaska Village Initiatives	President/CFO	Anchorage	AK	99501
matthew	Nicolai	Calista Native Regional Corporation	President	Anchorage	AK	995012225
Julie	Kitka	Alaska Federation of Natives	President	Anchorage	AK	99501-5133
Dennis	Metrokin	Koniag, Inc.	President	Anchorage	AK	99503
Carol	Gore	Cook Inlet Housing Authority	Acting Executive Dir	Anchorage	AK	99503
Jacques	Smith	Aleutian Housing Authority	Executive Dir	Anchorage	AK	99503
Barney	Uhart	Chugach Alaska Corporation	President	Anchorage	AK	995034196
Carl	Marrs	Cook Inlet Regional Corporation, Inc.	President	Anchorage	AK	99509
Hjalmar E.	Olson	Bristol Bay Native Corporation	President	Anchorage	AK	99510
Bruce	Kovarik	Assoc. of Alaska Housing Authorities	Chairman	Anchorage	AK	99504
Wally	Frank, Sr.	Angoon Community Association	President	Angoon	AK	99820
Ruth	Birky	Aniak Traditional Council	Chief	Aniak	AK	99557
Carl	Jerue, Jr.	Anvik Tribal Council	Chief	Anvik	AK	99558
Albert	James	Arctic Village	Chief	Arctic Village	AK	99722
Mark	Snigaroff	Atka Native Village of	President	Atka	AK	99547
Elizabeth	Hollingswort	Atkasuk Village	President	Atkasook	AK	99723
Andrew	Nicholai, Sr.	Atmautluak, Village of	President	Atmautluak	AK	99559
Kathy	Itta	Barrow Native Village of	President	Barrow	AK	99723
Eben	Hopson, Sr.	Arctic Slope Regional Corporation	President	Barrow	AK	99723
Arnold	Brower	Inupiat Community of Arctic Slope	President	Barrow	AK	99723
William	Henry, Sr.	Beaver Village Council	First Chief	Beaver	AK	99724
Ron	Hoffman	AVCP Housing Authority	Executive Director	Bethel	AK	99559
Rhoda	Musser	Evansville Village	Chief	Bettles Field, E	AK	99726
Gilbert	Tocktoo	Brevig Mission Native Village of	President	Brevig Mission	AK	99785
Percy	Ballot	Buckland, Native Village of	President	Buckland	AK	99727
Veronica	Nicholas	Cantwell, Native Village of	President	Cantwell	AK	99729
Woody	Salmon	Chalkyitsik Village Council	First Chief	Chalkyitsik	AK	99788
Paul	Tunuchuk	Chefornak Village of	President	Chefornak	AK	99561

Carol Ann	Kompkoff	Chenega Native Village of (aka Chanega)	President	Chenega Bay	AK	99574
James	Ayuluk	Chevak Native Village	President	Chevak	AK	99563
Gary	Harrison	Chickaloon Village Trad Council	President	Chickaloon	AK	99674
Lars	Anderson	Chignik Native Village of	President	Chignik	AK	99564
Rodney	Anderson	Chignik Lagoon Village	President	Chignik Lagoon	AK	99565
John	Lind	Chignik Lake Village	President	Chignik Lake	AK	99548
Harry	Billum	Chitina, Native Village of	President	Chitina	AK	99566
Wassillie	Philips	Chuathbaluk Traditional Council	President	Chuathbaluk	AK	99557
Dorothy	Cook	Eklutna Native Village of	President	Chugiak	AK	99657
Larry	Nathaniel, S	Circle Native Community	Chief	Circle	AK	99773
Harry	Wassily	Clark's Point, Village of	President	Clarks Point	AK	99569
Linda	Tyone	Gakona Native Village of	Chief	Copper Center	AK	99573
		Kluti-Kaah Native Village of (aka Copper				
Susan	Larson	Center)	President	Copper Center	AK	99573
Jeff	Doty	Copper River Housing Authority	Executive Dir	Copper Center	AK	99573
Robert	Heinrichs	Eyak Native Village of	President	Cordova	AK	99574
Jeff	Sheakley	Craig Community Association	President	Craig	AK	99921
Madrona	Sakar	Crooked Creek Traditional Council	President	Crooked Creek	AK	99575
James	Moto, Jr.	Deering Native Village of	President	Deering	AK	99736
Anna Marie	Ferraro	Curyung Tribal Council	President	Dillingham	AK	99576
Robert	Heyano	Ekuk, Native Village of	President	Dillingham	AK	99576
Davud	McClure	Bristol Bay Housing Authority	Executive Dir	Dillingham	AK	99576
Patrick	Omiak, Sr.	Diomedede, Native Village of	President	Diomedede	AK	99762
William	Miller	Dot Lake Village of	President	Dot Lake	AK	99737
Howard	David	Eagle Native Village of	President	Eagle	AK	99738
Nick	Carter	Eek, Native Village of	President	Eek	AK	99578
James	Shanigan	Kanatak Native Village of	President	Egegik	AK	99579
Lucy	Goode	Egegik Tribal Council		Egegik	AK	99579
Fred	Hurley	Ekwok Village	President	Ekwok	AK	99580
Robert	Keith	Elim Native Village of Elim (IRA)	President	Elim	AK	99739
Russ	Akers	Chuloonawick Native Village	President	Emmonak	AK	99581
Rosemarie	Maher	Doyon Ltd	President/CEO	Fairbanks	AK	99701
Joseph	Wilson	Interior Regional Housing Authority	Executive Dir	Fairbanks	AK	99701
Mellisa	Erickson	Healy Lake Village	President	Fairbanks	AK	99706
Gilda	Shelikoff	False Pass Native Village	President	False Pass	AK	99583
Winston	James	Birch Creek Village	First Chief	Fort Yukon	AK	99740
Cheryl	Willaims	Fort Yukon Native Village of	President	Fort Yukon	AK	99740

William	Andrew	Marshall Native Village of (Fortuna Ledge)	President	Fortuna Lodge	AK	99585
Elaine	Sinyon	Chistochina, Native Village of	President	Gakona	AK	99586
Eileen	Ewan	Gulkana Village	President	Gakona	AK	99586
Cindy	Pilot	Louden Housing Authority	President	Galena	AK	99741
Gerald	Soonagrook	Gambell Native Village of	President	Gambell	AK	99742
Darryl	Jordan	AHTNA Inc	COO/President	Glenallen	AK	99588
Robert	Amarok	Chinik Eskimo Community	President	Golovin	AK	99762
Bavilla	Merritt	Goodnews Bay Native Village of	President	Goodnews Bay	AK	99589
Henry	Deacon	Grayling Organized Village of	President	Grayling	AK	99590
Lee	Clayton	Chilkoot Indian Association	President	Haines	AK	99827
Joe	Hotch	Chilkat Indian Village (Klukwan)	President	Haines	AK	99827
Kenneth	Richards, Sr	Holy Cross Village	Chief	Holy Cross	AK	99602
Johanna	Dybdahl	Hoonah Indian Association	President	Hoonah	AK	99829
Bosco	Olson	Hooper Bay Native Village of	President	Hooper Bay	AK	99604
Elis	Sam	Hughes Village	Chief	Hughes	AK	99745
Jack	Wholechees	Huslia Village	Chief	Huslia	AK	99746
John	Carle	Hydaburg Cooperative Association	President	Hydaburg	AK	99922
Michael	Andrew, Jr.	Igiugig Village	President	Igiugig	AK	99613
Harvey	Anelon	Iliamna Village Council	President	Iliamna	AK	99606
Alfred	Kalmakoff	Ivanoff Bay Village	President	Ivanof Bay	AK	99695
Edward	Thomas	Central Council of the Tlingit and Haida	President	Juneau	AK	99801
Dorothy	Owen	Douglas Indian Association	President	Juneau	AK	99824
Casimero	Aceveda, Jr.	Kake Organized Village of	President	Kake	AK	99830
Alfred	Linn, Jr.	Kaktovik Village	President	Kaktovik	AK	99747
John	Madros, Sr.	Kaltag Village of	Chief	Kaltag	AK	99748
Alicia	Reft	Karluk IRA Tribal Council	President	Karluk	AK	99608
Milton	Active	Kasigluk Tribal Coun. Yup'ik Hsg. Auth. (TDHE for Newtok)	Acting Executive Dir	Kasigluk	AK	99609
Rita	Smagee	Kenaitze Indian Tribe	President	Kenai	AK	99611
Roseann	Demmert	Ketchikan Indian Corporation	President	Ketchikan	AK	99901
Ronald	Leighton	Kasaan Organized Village of	President	Ketchikan	AK	99901
Vera	Morris	Kiana Native Village of	President	Kiana	AK	99749
Simeon	Kuzakin	Belkofski, Native Village of	President	King Cove	AK	99612
Marvin	Hoff, Sr	Agdaagux Tribe of King Cove	President	King Cove	AK	99612
Johnie	Paul	Kipnuk Native Village of	President	Kipnuk	AK	99614
David	Swan	Kivalina Native Village of	President	Kivalina	AK	99750
Delores	Peratrovich	Klawock Cooperative Association	President	Klawock	AK	99925

Rosie	Ward	Kobuk Native Village of	President	Kobuk	AK	99751
Gene	Sundberg	Afognak Village of	Chairperson	Kodiak	AK	99615
Marty	Shuravloff	Kodiak Housing Authority c/o Alaska Finance	Executive Director	Kodiak	AK	99615
John	Nelson	Kokhanok Village	President	Kokhanok	AK	99606
Herman	Nelson, Jr.	Koliganek Village	President	Koliganek	AK	99576
Martina	Azean	Kongiganak, Native Village of	President	Kongiganak	AK	99559
Agatha	Mike	Hamilton Native Village of	President	Kotlik	AK	99620
Joseph	Mike	Kotlik Village of	President	Kotlik	AK	99620
Jeff	Bender	Bill Moore's Slough Native Village of	Chairperson	Kotlik	AK	99620
Peter	Schaffer	Kotzebue Native Village of	Chairman	Kotzebue	AK	99757
Merlin	Henry	Koyuk Native Village of	President	Koyuk	AK	99753
Percy	Lolnitz	Koyukuk Native Village	Chief	Koyukuk	AK	99754
Phillip	Guy	Kwethluk Tribal Resident Council Inc	Chairman	Kwethluk	AK	99621
Tommy	Andrew	Kwigillingok Native Village of	President	Kwigillingok	AK	99622
Virginia	Squartsoff	Larsen Bay Native Village of	President	Larsen Bay	AK	99624
Sergie	Chukwak	Levelock Village	President	Levelock	AK	99625
George	Sam	Lower Kalskag Village of	President	Lower Kalskag	AK	99626
George	Gloko, Sr.	Manakotak Traditional Council	President	Manakotak	AK	99586
John	Woods	Manley Hot Springs Village	President	Manley Hot Spr	AK	99756
Michael	Snow	McGrath Native Village	Chief	McGrath	AK	99627
Evan	Bobby, jr	Lime Village Traditional Council	President	McGrath	AK	99627
Hultman	Fleagle	Mekoryuk Native Village of	President	Mekoryuk	AK	99630
Jimmy	Landlord	Asa'Carsarmiut Tribe	Chief	Mountain Villag	AK	99632
Verdene	Anselment	Medfra Traditional Council	Chief	Nikolai	AK	99691
Jack	Carpenter	Bering Straits Native Regional Corporation	President	Nome	AK	99762
Marilyn	Koezuna-Ire	King Island Native Community	Chief	Nome	AK	99762
Wayne	Mundy	Bering Straits Reg'l Hous	Executive Director	Nome	AK	99762
Steven	Longley	Council Native Village of	President	Nome	AK	99762
Lonnie	Tibbits, Sr.	Eskimo Tribal Hsg. Program (Noorvik)	President	Noorvik	AK	99763
Lucille	Cleveland	Kwinhagak Native Village of	President	Quinhagak	AK	99655
Wassily	Alexie	Iqurmiut Traditional Council	President	Russian Missioi	AK	99657
Blake	Kazama	Baranof Island Housing Authority	Acting Executive Dir	Sitka	AK	99835
Louie	Paukan, Sr.	Algaaciq Native Village	President	St. Mary's	AK	99658
Richard	Komok	Mary's Igloo Native Village of	President	Teller	AK	99778
Carol	Theodore	Knik Native Village of	President	Wasilla	AK	99687
Charlie	Curtis	NANA Regional Corporation	President	Anchorage	AK	99508

Olen Harris	North Pacific Rim Housing Authority	Executive Dir	Anchorage	AK	99518
Hattie Albecker	Ugashik Village	President	Anchorage	AK	99503
Marcie Sherer	Napaimute Village	President	Aniak	AK	99557
Earl Henry	Venetie Village (IRA)	First Chief	Arctic Village	AK	99781
Maggie Kavalsky	Nuiqsut Village	Mayor	Barrow	AK	99723
Delbert J. Rexford	Tagiugmiullu Nunamiullu Housing Authority	Executive Director	Barrow	AK	99723
Henry Hunter	Orutsararmuit Native Council	Deputy Director	Bethel	AK	99559
Lawrence SpottedBird	Saan-Seet, Inc.		Craig	AK	99921
Vincent Kvasnikoff, Sr	Nanwalek Native Village of (English Bay)	Chief	English Bay	AK	99603
		Director of Planning and Development	Fairbanks	AK	99701
Bear Ketzler	Tanana Chiefs Conference, Inc.	President	Fortuna Ledge	AK	99585
Nick Isaac	Ohogamiut Village of	President	Glenallen	AK	99588
Gloria Stickwan	Tazlina Native Village of	President	Hooper Bay	AK	99604
Franklin Napoleon	Paimiut Native Village of	Executive Dir	Juneau	AK	99803
Blake Kazama	Tlingit-Haida Regional Housing Authority	President	Kalskag	AK	99607
Marcie Sherer	Napaimute Native Village of	First Chief	Kalskag	AK	99607
AnnieLou Williams	Upper Kalskag Traditional Council	President	Kenai	AK	99611
James Segura	Salamatoff Village of	President	Ketchikan	AK	99901
Joe Williams, II	Saxman Organized Village of	President	Koliganek	AK	99606
Herman Nelson	New Koliganek Village Council	Executive Dir	Kotzebue	AK	99752
James Gregg	Northwest Inupiat Housing Authority	First Chief	McGrath	AK	99627
Steven Nikolai, Sr	Telida Village		Mentasta Lake	AK	99780
Anita Adams	Mentasta Tribal Council	Executive Dir	Metlakatla	AK	99926
Will H. Brown	Metlakatla Housing Authority	Chief	Minto	AK	99758
Philip Titus	Minto Native Village of	Executive Contact	NA	AK	
	Pribilof Islands Aleut Communities	Person			
Norman Anderson	Naknek Native Village	President	Naknek	AK	99633
Ida Kernak	Napakiak Native Village of	President	Napakiak	AK	99634
Phillip Nicholai	Napaskiak Native Village of	President	Napaskiak	AK	99559
Harold Johnson	Nelson Lagoon Village of	President	Nelson Lagoon	AK	99571
Mitch Demientieff	Nenana Native Association	Chief	Nenana	AK	99760
Wassille Wonhola	New Stuyahok Village	President	New Stuyahok	AK	99636
Ronald Wassillie	Newhalen Village	President	Newhalen	AK	99606
Moses Carl	Newtok Village	President	Newtok	AK	99559
Joseph Post	Nightmute Village	President	Nightmute	AK	99690
Simon Angus	Umkumiute Native Village	President	Nightmute	AK	99690

Alexie leonte	Anselmen Ermeloff	Nikolai Village Nikolski Native Village of	First Chief President	Nikolai Nikolski	AK AK	99691 99638
Jack	Kvasnikoff,	Ninilchik Traditional Council	President	Ninilchik	AK	99639
Phillip	Booth	Noatak Village of	President	Noatak	AK	99761
Andrew	Miller, Jr.	Nome Eskimo Community	President	Nome	AK	99762
Joseph	Curran	Solomon Native Village of	President	Nome	AK	99762
William	Trefon, Jr.	Nondalton Village	President	Nondalton	AK	99640
Robert	Silas	Northway Village	President	Northway	AK	99764
Thomas	Nukapigeak	Nuiqsut Native Village of	President	Nuiqsut	AK	99723
Victor	Nicholas	Nulato Village	President	Nulato	AK	99765
Jimmy	Stevens	Nunapitchuk Native Village of	President	Nunapitchuk	AK	99641
Tony	Azuyak	Old Harbor Village of	President	Old Harbor	AK	99643
Alexie	Nicholai	Oscarville Traditional Council	President	Oscarville	AK	99559
Paul	Panamaroff	Ouzinkie Native Village of	President	Ouzinkie	AK	99644
Keith	Jensen	Pedro Bay Village	President	Pedro Bay	AK	99647
Gerald	Kosbruk	Perryville Native Village of	President	Perryville	AK	99648
Leilani	Kito	Petersburg Indian Association	President	Petersburg	AK	99883
Sue	Evanoff	Pilot Point Traditional Council	President	Pilot Point	AK	99649
Charles	Heckman	Pilot Station Traditional Village	President	Pilot Station	AK	99650
James	Kasayulie	Platinum Traditional Village	President	Platinum	AK	99651
Charlie	Kinneveau	Point Hope Native Village of	President	Point Hope	AK	99766
Annie	Stalker	Point Lay Native Village of	President	Point Lay	AK	99759
Elenore	McMullen	Port Graham Village of	President	Port Graham	AK	99603
John	Christensen	Port Heiden Native Village of	President	Port Heiden	AK	99549
Helen	Harris	Port Lions Native Village of	President	Port Lions	AK	99550
Leona	Carr	Portage Creek Village	President	Portage Creek	AK	99576
Denise	Newman	Rampart Village	Chief	Rampart	AK	99767
Tommy Willis		Red Devil Village	President	Red Devil	AK	99656
Kathryn	Jabgas	Ruby, Native Village of	Chief	Ruby	AK	99768
George A.	Gunderson	Pauloff Harbor Village	Chairperson	Sand Point	AK	99661
David	Osterback	Qagan Toyagungin Tribe of Sand Point	President	Sand Point	AK	99661
John	Foster	Unga, Native Village of	President	Sand Point	AK	99661
Fritz	Waghigi	Savoonga Native Village of	President	Savoonga	AK	99769
Alovsius	Aguchak, sr	Scammon Bay Native Village of	President	Scammon Bay	AK	99662
Alan	Tickett, Sr.	Selawik, Native Village of	President	Selawik	AK	99770
Rhonda	Nordenson	Seldovia Village Tribe	President	Seldovia	AK	99663
Minnie	Kanter	Shageluk Native Village	Chief	Shageluk	AK	99665

Simon	Bekoalok, Jr	Shaktoolik Native Village of	President	Shaktoolik	AK	99771
Edward J.	Adams, Sr	Sheldon's Point, Native Village of	President	Sheldon's Point	AK	99666
Luci	Eningowuk	Shishmaref Native Village of	President	Shishmaref	AK	99772
Ernest	Berry	Shungnak, Native Village of	President	Shungnak	AK	99773
Lawrence	Widmark	Sitka Tribe of Alaska	Chairman	Sitka	AK	99835
Dorothy Dennis		Skagway Traditional Council	President	Skagway	AK	99840
Andrew	Fredericks	Sleetmute Village	President	Sleetmute	AK	99668
Donald	Nielsen	South Naknek Village	President	South Naknek	AK	99670
Gilbert	Merculief	St. George Island Traditional Council	President	St George Islan	AK	99660
Maureen	Sipary	Pitka's Point Native Village of	President	St Mary's	AK	99658
Frank	Myomick	St. Michael Native Village of	President	St Michael	AK	99659
George	Beans, Sr.	Yupit of Andreafski	President	St. Mary's	AK	99658
Richard	Zacharof	St. Paul, Village of	President	St. Paul	AK	99660
Rennie	Jack	Stebbins Community Association	President	Stebbins	AK	99671
Randy	Mayo	Stevens Village Housing Authority	President	Stevens Village	AK	99774
Andrew	Gusty	Stony River Traditional Council	President	Stony River	AK	99557
Carol	Abraham	Takotna Village	First Chief	Takotna	AK	99675
Jerry	Isaac	Tanacross Native Village of	Executive Director	Tanacross	AK	99776
Faith	Peters	Tanana Native Village of	Chairperson	Tanana	AK	99777
Gary	Kompkoff	Tatitlek Native Village of	President	Tatitlek	AK	99677
Charles	Okpealuk, S	Teller Native Village of	President	Teller	AK	99778
Donald	Adams	Tetlin Native Village of	President	Tetlin	AK	99780
Moses	Kritz	Togiak Traditional Council of	President	Togiak	AK	99678
Joseph	Asulak, Sr.	Toksook Bay Native Village of	Chief	Toksook Bay	AK	99637
Alexie	Maxie	United Village Inc. (TDHE for Nighmute)	Executive Dir	Toksook Bay	AK	99637
Joseph	Alexie	Tuluksak Native Community	President	Tuluksak	AK	99632
Patrick	Pavilla	Tuntutuliak Native Village of	President	Tuntutuliak	AK	99680
George	Hooper	Tununak Native Village of	President	Tununak	AK	99681
George A.	Pleasant,sr	Twin Hills Village	President	Twin Hills	AK	99576
Peter	Merryman	Tyonek, Native Village of	President	Tyonek	AK	99682
Larry	Ivanoff	Unalakleet Native Village of	President	Unalakleet	AK	99684
Emil	Berikoff	Qawalangin Tribe of Unalaska	President	Unalaska	AK	99685
Myra	Thomas	Venetie, Village of	President	Venetie	AK	99781
June	Childress	Wainwright, Village of	President	Wainright	AK	99782
Luther	Komonasea	Wales, Native Village of	President	Wales	AK	99783
John	Feller	Wrangell Cooperative Association	President	Wrangell	AK	99929
Bert	Adams, Sr	Yakutat Tlingit Tribe	President	Yakutat	AK	99689

Susan	Wicker	Poarch Creek Housing Authority	Executive Director	Atmore	AL	36502
			Executive Contact			
Mr. Fred Bushyhead		Southern Cheyenne	Person	Hot Springs	AR	71914
Lorena Zah Bahe		Low Mountain	President	Blue Gap	AZ	86510
Seymour Tso, Sr.		Cameron Chapter	President	Cameron	AZ	86020
Roselyn Yazzie		Chinle Chapter	President	Chinle	AZ	86503
Thomas H. Begay		Dennehotso	President	Dennehostso	AZ	86535
Albert Deschine		Fort Defiance	President	Fort Defiance	AZ	86504
Bernadine Boyd		Fort McDowell Indian Community	President	Fountain Hills	AZ	95269
Yolanda Hill		Kaibab Paiute Tribal Housing Authority	Executive Dir	Fredonia	AZ	86022
Roy Begay		Klagetoh	President	Ganado	AZ	86505
Bill Spencer		Lower Greasewood	President	Ganado	AZ	86505
Jimmie Taliman, Sr.		Cornfields Chapter	President	Ganado	AZ	86505
Martin Begay		Ganado Chapter	President	Ganado	AZ	86505
Evelyn Acothley		Bodaway Chapter	President	Gap	AZ	86045
Tom Shirley		Houck Chapter	President	Houck	AZ	87506
Alfred Clark		Indian Wells Chapter	President	Indian Well	AZ	86031
Phillip Brown, Sr.		Kaibeto Chapter	President	Kaibeto	AZ	86053
Ben Johnson		Kayenta Chapter	President	Kayenta	AZ	86033
Lee Joe Gambler		Chinlchinbeto	President	Kayenta	AZ	86033
Bahe Jackson		Jeddito Chapter	President	Keames Canyo	AZ	86034
Percy Deal		Hard Rock Chapter	President	Kykotsmovi	AZ	86039
Wayne Taylor, Jr.		Hopi Tribe of AZ	Chairperson/CEO	Kykotsmovi	AZ	86039
Jim Store		Leupp Chapter	President	Leupp	AZ	86035
Alfred Barney		Lukachukai Chapter	President	Lukachukai	AZ	86507
Paul Begay		Lupton	President	Lupton	AZ	86508
Paul M. Begay		Many Farms	President	Many Farms	AZ	86538
Leona Kakar		Ak-Chin Indian Reservation	Chairperson	Maricopa	AZ	85239
Harry Begay		Coppermine	President	Page	AZ	86040
Tommy Tsosie		LeChee Chapter	President	Page	AZ	86040
T.J. Laffoon		Colorado River Indian Tribes	Tribal Enterprises	Parker	AZ	85344
Louise Benson		Hualapai Indian Tribe	Chairperson	Peach Springs	AZ	86434
John Lewis		Inter-Tribal Council of Arizona	Director	Phoenix	AZ	85004
Amos F. Johnson		Forest Lake Chapter	President	Pinon	AZ	86510
Larry Biltah		Black Mesa Chapter	President	Pinon	AZ	86510
			Director, Economic			
Dean Weatherly		Gila River Indian Community	Development	Sacaton	AZ	85247

Sherry Cordova	Cocopah Indian Reservation	Chairperson	Somerton	AZ	85350
Nelson J. McCabe	Kinlichee Chapter	President	St. Micheals	AZ	86511
Augustine Hanna	Havasupai Indian Tribe	Chairperson	Supai	AZ	86435
Lena Manheimer	Inscription Hse.	President	Tonalea	AZ	86044
Charley McCabe	Coalmine Mesa	President	Tuba City	AZ	
Ned Norris	Desert Diamond Casino		Tucson	AZ	85706
Ray Curley	Birdsprings Chapter	President	Winslow	AZ	86047
Anna M. Frazier	Dilkon Chapter	President	Winsowl	AZ	86047
Preci V. La-Lae	Tachee/Blue Gap	Vice-President	Blue Gap	AZ	86520
Vincent Randall	Yavapai-Apache Nation of Camp Verde	Chairperson	Camp Verde	AZ	86322
Louise J. Nelson	Wide Ruins	President	Chambers	AZ	86503
Bill Johnson	Rough Rock	Vice- President	Chinle	AZ	86504
Nelson Charley	Tselani/Cottonwood	President	Chinle	AZ	86503
Wilfred E. Tahy	Steamboat	President	Ganado	AZ	86505
Denny e. Tsaipi, Sr.	White Cone	President	Indian Wells	AZ	86031
Johnson Claw	Nazlini Chapter	President	Nazlini	AZ	86540
Vivian Burdette	Tonto Apache Tribe	Chairperson	Payson	AZ	85541
Preston McCabe	Pinon Chapter	President	Pinon	AZ	86510
Peter Sage	Whippoorwill	President	Pinon	AZ	86510
Stan Rice, Jr.	Yavapai-Prescott Tribe	President	Prescott	AZ	86301-2038
Raymond Jones	Rock Point Chapter	President	Rock Point	AZ	86545
Ruth W. Roessel	Round Rock	President	Round Rock	AZ	86547
James Cutter	San Carlos Apache Housing Authority	Executive Dir	San Carlos	AZ	85542
Cecel Nez	New Lands (Nahathdzill)	President	Sanders	AZ	86512
Roscoe D. Smith	Sawmill	President	Sawmill	AZ	86549
Ivan Makil	Salt River Pima-Maricopa Indian Community	President	Scottsdale	AZ	85256
Edward D. Manuel	Tohono O'odham Nation	Chairperson	Sells	AZ	85634
Joe Holgate, Jr.	Shonto Chapter	President	Shonto	AZ	86054
Joe Lee Yazzie	St. Micheals	President	St. Micheals	AZ	86511
Curtis Yanito	Mexican Water	President	Teecnospos	AZ	86514
Woody Lee	Sweetwater Chapter	President	TeecNosPos	AZ	86514
Wayne Saltwater	TeecNosPos Chapter	President	TeecNosPos	AZ	86514
Keith Begay	Tolani Lake Chapter	President	Tolani Lake	AZ	86047
Kerry Smallcanyon	Navajo Mountain	President	Tonalea	AZ	86045
Billy Reese Kee	Tonalea Chapter	President	Tonalea	AZ	86045
Lettie M. Nave	Tsaile/Wheatfields	President	Tsaile	AZ	86556
Evelyn James	San Juan Southern Paiute Tribe of AZ	Spokesperson	Tuba City	AZ	86045

Robert Yazzie		Tuba City Chapter	President	Tuba City	AZ	86045
Benito	Valencia	Pascua Yaqui IndianTribe	Chairperson	Tucson	AZ	85746
Victor	Velasquez	White Mountain Apache Tribe	Executive Director	Whiteriver	AZ	85941
Kelsey	Begaye	Navajo Nation	President	Window Rock	AZ	86515
Roy Dempsey		Oak/Pine Springs	President	Window Rock	AZ	87364
Roky D. Yazzie		Teesto	President	Winslow	AZ	86047
Mike	Jackson	Quechan Tribal Council	President	Yuma	AZ	85366
Marisha	Fragua	Cedarville Rancheria of Northern Paiute Indians	Chairperson	Alturas	CA	96101
Paul	Del Rosa	Alturas Rancheria of Pit River Cuyapaipa Community of Diegueno Mission	Chairperson	Alturas	CA	96101
Tony	Pinto	Indians	Chairperson	Apine	CA	91903
Loren	Baty	Big Sandy Rancheria of Mono Indians Big Pine Band of Owens Valley Paiute	Chairperson	Auberry	CA	93602
Cheryl	Levine	Shoshone	Chairperson	Big Pine	CA	93513
Claudia	Brundin	Blue Lake Rancheria	Chairperson Economic	Blue Lake	CA	95525
Jane	Estrada	La Posta Band of Mission Indians	Development Board	Boulevard	CA	91905
Leroy	Elliott	Manzanita Band of Diegueno Indians	Chairperson	Boulevard	CA	91905
Venica	Hess	Bridgeport Paiute Indian Colony	Chairperson	Bridgeport	CA	93517
Ralph	Goff	Campo Band of Diegueno Mission Indians	Chairperson	Campo	CA	91906
Peter R.	Ramirez	Mechoopda Tribe of Chico Rancheria	Chairperson	Chico	CA	95926
Frank	Frease	Cortina Indian Rancheria of Wintun Indians	Chairperson	Citrus Heights	CA	95621
Jim	Brown	Elem Indian Colony of Pomo Indians	Chairperson	Clearlake Oaks	CA	95423
Patricia	Hermosillo	Cloverdale Rancheria of Pomo Indians	Chairperson	Cloverdale	CA	95425
Maryann	Martin	Augustine Band of Cahuilla Mission Indians Cachil DeHe Band-Wintun Indians-Colusa Rancheria	Chairperson	Coachella	CA	92236
Wayne	Mitchum	Elk Valley Rancheria of Smith River Tolowa Indians	Chairperson	Colusa	CA	95932
John	Green	Grindstone Rancheria of Wintun-Wailaki Indians	Chairperson	Crescent City	CA	95531
Dudley	Burrows	Indians	Chairperson	Elk Creek	CA	95939
Denise	Pollard	Fort Bidwell Paiute Indian Community	Chairperson	Fort Bidwell	CA	96112
Lorita	Silvas	Indian HSG. Authority of Central CA. Dry Creek Rancheria Tribal Hsg. & Econ. Dev.	Executive Dir	Fresno	CA	93722
Lorilie	Fakhouri	Auth	Tribal Chairperson	Geyserville	CA	95441
Erin	Hillman	Karuk Housing Authority	Executive Dir	Happy Camp	CA	96039

Rose	Main	Chemeheuvi Housing Authority	Executive Dir	Havasu Lake	CA	92363
R. Dean	Davis, Sr.	Hoopa Valley Indian Housing	Executive Director	Hoopa	CA	95546
Sandra	Sigala	Hopland Band of Pomo Indians	Chairperson	Hopland	CA	95549
James	Crandell	CIMC, Inc.		Hopland	CA	95449
Vernon	Miller	Fort Independence Paiute Indians	Chairperson	Independence	CA	93526
John A.	James	Cabazon Band of Cahuilla Mission Indians	Chairperson	Indio	CA	92201
DonnaMarie	Potts	Buena Vista Reservation of Me-Wuk Indians	Chairperson	lone	CA	95640
Margaret	Dalton	Jackson Rancheria of Me-Wuk Indians	Chairperson	Jackson	CA	95642-1090
Lloyd	Mathieson	Chicken Ranch Rancheria of Me-Wuk Indians	Chairperson	Jamestown	CA	95327
Ken	Meza	Jamul Indian Village	Chairperson	Jamul	CA	91935
Don McCovey		Coast Indian Community	Tribal Chairperson	Klamath	CA	95548
Anthony	Jack	Big Valley Rancheria of Pomo and Pit River Indians	Chairperson	Lakeport	CA	95453
Clifford	LaChappa, S	Barona Group of Capitan Grande Band of Mission	Chairperson	Lakeside	CA	92040
Geneveive	Campbell	Cahto Indians of the Laytonville Rancheria	Chairperson	Laytonville	CA	95454
Nora	Helton	Fort Mojave Indian Tribe	Chairperson	Needles	CA	92363
Harvey	Angle	Enterprise Rancheria of Maidu Indians	Chairperson	Oroville	CA	95965
Dave	Edwards	Berry Creek Rancheria of the Tyme-Maiou Tribe	Chairman	Oroville	CA	95966
Jack	Musick	La Jolla Band of Luiseno Mission Indians	Chairperson	Pauma Valley	CA	92061
Joseph	Oropeza	Manchester Band of Pomo Indians	Chairperson	Point Arena	CA	95468
Louise	Barlese	Greenville Rancheria of Maidu Indians	Chairperson	Red Bluff	CA	96080
Pricilla	Hunter	Coyote Valley Band of Pomo Indians	Chairperson	Redwood Valley	CA	95470
Eugene	Pasqua	Inter-Tribal Council of California	Director	Sacramento	CA	95825
Margie	Mejia	Lytton Rancheria of California	Chairperson	Santa Rosa	CA	95401
Lynn A.	Silva	Kashia Band of Pomo - Stewarts Point Rancheria	Chairperson	Santa Rosa	CA	95403
Rebecca	Maxey	Inaja Band of Diegueno Indians	Chairperson	Santa Ysabel	CA	92070
Merlene	Sanchez	Guidiville Rancheria of California	Chairperson	Talmage	CA	95481
Jennifer	Philly	Cold Springs Rancheria of Mono Indians	Chairperson	Tollhouse	CA	93667
Carol	Ervin	Cher-Ae Heights Indian Community of Trinidad Rancheria	Chairperson	Trinidad	CA	95570
Virgil	Moorhead	Big Lagoon Rancheria of Smith River	Chairperson	Trinidad	CA	95570
Cathrine	Saubel	Los Coyotes Band of Cahuilla Indians	Spokesperson	Warner Springs	CA	92086

Anthony	Pico	Viejas Group of Capitan Grande Band of Mission	Chairperson	Alpine	CA	92001
Manuel	Hamilton	Ramona Band of Cahuilla Band of Mission Indians	Chairperson	Anza	CA	92539
Mary Ann	Andreas	Morongo Band of Cahuilla Indians	Chairperson	Banning	CA	92220
Rose Marie	Bahe	Utu Utu Gwaiti Benton Paiute Tribe	Chairperson	Benton	CA	93512
Mervin	Hess	Paiute-Shoshone Indians of Bishop Colony of CA	Chairperson	Bishop	CA	93515
Paula	Lorenzo	Rumsey Indian Rancheria of Wintun Indians	Chairperson	Brooks	CA	95606
Thomas	George	Pit River Tribe of CA	Chairperson	Burney	CA	96013
Dean	Mike	Twenty-Nine Palms Band of Luiseno Indians	Chairperson	Coachella	CA	92236
Dixie	Jackson	Picayune Rancheria of Chukchansi Indians	Chairperson	Coarsegold	CA	93614
Wanda	Balderama	Round Valley Indian Housing Authority	Executive Dir	Covelo	CA	95428
Paulene Esteves		Timbisha Shoshone Tribe	Chairperson	Death Valley	CA	92328
Georgia	Tucker	Sycuan Band of Diegueno Indians	Chairperson	El Cajon	CA	92019
Susan	Masten	Yurok Tribe of the Hoopa Valley Reservation	Chairperson	Eureka	CA	95501
Roy	Lincoln	Quartz Valley Reservation	Chairperson	Fort Jones	CA	96032
LeAnn	Walker-Grar	Table Mountain Rancheria	Chairperson	Friant	CA	93626
Anthony	Largo	Santa Rosa Band of Cahuilla Mission Indians	Chairperson	Hemet	CA	92543
Don	McCovey	Resighini Rancheria	Chairman	Klamath	CA	95548
Leslie	Miller	Scotts Valley Band of Pomo Indians	Chairperson	Lakeport	CA	95453
Clarence	Atwell	Santa Rosa Indians of the Santa Rosa Rancheria	Chairperson	Lemoore	CA	93245
Lionel	Carroll, Sr.	Rohnerville Rancheria Band of Bear River Indians	Chairperson	Loleta	CA	95541
Cheryl	Seidner	Table Bluff Rancheria of Wiyot Indians	Chairperson	Loleta	CA	95551
Sandra	Jefferson-Yc	Paiute-Shoshone Indians of Lone Pine	Chairperson	Lone Pine	CA	93545
Phillip	Bennett	Woodfords Community Council	Chairman	Markleeville	CA	96120
Jose	Simon III	Middletown Rancheria of Pomo Indians	Chairperson	Middletown	CA	95461
Jessica	Tavares	United Auburn Indian Community/Auburn Rancheria	Chairperson	New Castle	CA	95658
Claire	Wilson	Robinson Rancheria of Pomo Indians	Chairperson	Nice	CA	95464
Delores Roberts		North Fork Rancheria of Mono Indian...	Chairperson	North Fork	CA	93643
Everett	Freeman	Paskenta Band of Nomlaki Indians of CA	Interim Chairperson	Orland	CA	95963
Shirley	Prusia	Mooretown Rancheria of Maidu Indians	Chairperson	Oroville	CA	95966
Robert	Smith	Pala Band of Luiseno Mission Indians	Chairperson	Pala	CA	92059

Henry Benjamin Phillip Robert Lois Robert	Duro Magante Hunter Benner Lockhart Salgado	San Manuel Band of Serrano Indians Pauma Band of Luiseno Mission Indians Tule River Indian Tribe Redding Rancheria of CA Redwood Valley Reservation Soboba Band of Luiseno Mission Indians	Chairperson Chairperson Chairperson Chairperson Tribal Administrator Chairperson	Patton Pauma Valey Porterville Redding Redwood Valley San Jacinto	CA CA CA CA CA CA	92346 92061 93258 96001 95470 92581
Alex	Valencia	Santa Ynez Band of Chumash Mission Indians Santa Ysabel Band of Diegueno Mission Indians	Chairperson	Santa Ynez	CA	93460
Ben	Scerato	Mesa Grande Band of Diegueno Mission Indians	Chairperson	Santa Ysabel	CA	92070
Howard	Marcy	Indians	Chairman	Santa Ysbel	CA	92070
Silvia Burley		Sheep Ranch Band of Me-Wuk Indians	Chairperson	Sheep Ranch	CA	95920
Jim	Adams	Shingle Springs Band of Miwok Indians	Chairperson	Shingle Springs	CA	95682
Loren	Bommelyn	Smith River Rancheria	Chairperson	Smith River	CA	95567
Phil	Bush	Nevada-Cal Housing Association	President	Susanville	CA	96130
Nicolas	Padilla	Susanville Indian Rancheria	Chairperson	Susanville	CA	96130
Mark	Macarro	Pechanga Band of Luiseno Mission Indians	Chairperson	Temecula	CA	92390
Mary	Belardo	Torres-Martinez Band of Cahuilla Indians	Chairperson	Thermal	CA	92274
Kevin	Day	Tuolumne Band of Me-Wuk Indians	Chairperson	Tuollumne	CA	95379
Patrick	Campbell, S	Northern Circle Indian Housing Authority		Ukiah	CA	95482
Leona	Williams	Pinoleville Rancheria of Pomo Indians	Chairperson	Ukiah	CA	95482
Norman	Rosales	Potter Valley Rancheria of Pomo Indians	Chairperson	Ukiah	CA	95482
Leora	Treppa-Dieg	Upper Lake Band of Pomo Indians	Chairperson	Upper Lake	CA	95485
John	Currier	Rincon Band of Luiseno Mission Indians San Pasqual Band of Diegueno Mission Indians	Chairperson	Valley Center	CA	95548
Allen	Lawson	Indians	Spokesperson	Valley Center	CA	92082
Robin	Phillips	Sherwood Valley Rancheria of Pomo Indians	Chairperson	Willits	CA	95490
Griselda	Joaquin	Quechan Tribal Housing Authority	Executive Dir	Winterhaven	CA	92283
Leona B.	Howe	Southern Ute Indian Housing Authority	Executive Director	Ignacio	CO	81137
Ernest	House	Ute Mountain Ute Tribe	Chairperson	Towaco	CO	81334
Juanita	Montey	Mashantucket Pequot Housing Authority	Executive Dir	Mashantucket	CT	06339
Joel M.	Frank Sr.	Seminole Tribal Housing Authority	Executive Dir	Hollywood	FL	33024
Betty	Jones	USET Housing Committee	Chairman	Hollywood	FL	33024
Billy	Cypress	Miccosukee Tribe of FL	Chairperson	Miami	FL	33144

Annette Winifred	Creamer Cummings	Hawaii Habitat for Humanity Association Inc. Anahola Hawaiian Homes Association Hana Affordable Housing & Community	President	Anahola Anahola	HI HI	96703 96703
Bill	Fuhrmann	Develop. Corp.	Executive Director	Hana	HI	96713
William	Chang	Hina-Malailena	Executive Director	Hana	HI	96713
Hoipo	Po	Hawaiian Community Assets		Kailua	HI	96734
Sherman	Napoleon	Ke Kua'aina Hanauna Hou		Kauanakakai	HI	96748
Earl	Moler	Ka Ohana O Kahikinui		Kula	HI	96790
Mahina	Martin	Friends of Moku'ula Inc.		Lahaina	HI	96000
LaFrance	Kapaka-Arbo	Kauai Habitat for Humanity	Executive Director	Lihue	HI	96766
Robert	Inguagiato	Kauai Business Assistance Corporation		Lihue	HI	96766
Maile	Sombelon	Lokahi Pacific		Wailuku	HI	96793
Roy	Newton	Maluhia Church		Wailuku	HI	96793
Blossom	Feiteira	Hui of Hawaiians		Wailuku	HI	96793
Ed	Wendt	Na Moku Aupuni O Ko'olau Hui		Haiku	HI	96708
Ao Pahakuku	Rodenhurst	Spiritual Nation of Ku Hui Ea		Kaneohe	HI	96844
Benjamin	Keau	Native American CDFI Initiative		Kula	HI	96790
Keolahou Ian	Davidson-C Hodges	Waiohuli Hawaiian Homesteaders Association Na Po'e Kookua	President	Pukalani Wailuku	HI HI	96788 96793
Keoni	Agard	Nation of Hawaii		Waimanalo	HI	96795
Pu'uhonua "E"	Kanahele	Pu'uhonua O. Waimanalo Village		Waimanalo	HI	96795
Mervin	Kaohi	Pali-Uli Farm & Ranch		Waimea	HI	96796
Deron	Ward	Sac and Fox Tribal Housing Authority	Excutive Dir	Tama	IA	52339
Velma	Bahe	Kootenai Tribe of Idaho	Chairperson	Bonner Ferry	ID	83805
Ernest	Stensgar	Coeur D'Alene Tribe	Chairperson	Plummer	ID	83851
Keith	Tinno	Shoshone-Bannock Tribes of Fort Hall	Chairperson	Fort Hall	ID	83203
Cielo	Gibson	Nez Perce Tribal Housing Authority	Executive Dir	Lapwai	ID	83540
Gwen	Davis	Northwestern Band of Shoshoni Indians	Chairperson	Pocatello	ID	83204
John	Kaul	Kickapoo Tribe of Kansas Housing Authority	Executive Dir	Horton	KS	66439
Brad	Campbell	Iowa Tribe of KS and NE Housing Authority	Executive Dir	White Cloud	KS	66094
Mamie Gary	Rupnicki Bahr	Prairie Band of Potawatomi Indians of Kansas Sac & Fox of Missouri in KS and NE	Chairperson Chairperson	Mayetta Reserve	KS KS	66509 66434
Marilyn	Burgess	Chitimacha Tribe of Louisiana	Executive Director, Housing Authority	Charenton	LA	70523

Wilson Cheryl Larry	Kenneth Smith Burgess	Coushatta Tribe of Louisiana Jena Band of Choctaw Indians Tunica-Biloxi TDHE	Chairperson Tribal Chief Tribal Planner	Elton Jena Marksville	LA LA LA	70532 71342 71351
Jane A.	Greene	Aquinnah-Wampanoag Tribal Housing Authority	Housing Admin	Aquinnah	MA	02535
Beverly M.	Wright	Wampanoag Tribe of Gay Head (Aquinnah) of MA	Chairperson Director of Business Development	Aquinnah	MA	02535-9701
Richard	Mitchell	AMERIND Inc. Houlton Band of Maliseet Indians Housing Authority	Executive Dir	Bangor	ME	04401
Aaron	Greenlaw	Aroostook Band of Micmacs - Housing Authority	Executive Director	Houlton	ME	04730
John	Dedam	Indian Township Passamaquoddy Reservation Hsg. Auth	Executive Dir	Presque Isle	ME	04769
Eva	Sockabasin	Penobscot Tribal Reservation Housing Authority	Executive Dir	Princeton	ME	04668
Susan	Hammond	Pleasant Point Passamaquoddy Reservation Housing Authority	Executive Director	Perry	ME	04667
Clayton	Cleaves	Keewanaw Bay Ojibwa Housing Authority	Executive Dir	Baraga	MI	49908
Brenda	Welsh	Keweenaw Bay Band of Chippewa	Chairperson	Baraga,	MI	49908
Wayne	Swartz					
Cheryl	Parish	Bay Mills Indian Community Housing Authority Match-e-be-nash-she-wish Band of Pottawatomie Indian	Executive Dir	Brimley	MI	49715
David K.	Sprague	Little River Band of Ottawa Indians Hsg. Authority	Chairman	Dorr,	MI	49323
Vacant	as of 4/24/01	Comm.	Executive Dir	Manistee	MI	49660
Sylvia	Evans-Murray	Inter-Tribal Council of Michigan	Executive Director	Sault Ste. Marie	MI	49783
Dale	Wheelock	Grand Traverse Band Housing Division	Executive Dir	Suttons Bay	MI	49682
Tammy	Gibson	Lac Vieux Desert Housing Authority	Acting Executive Dir.	Watersmeet,	MI	49969
Leroy	Wandahseg	Hannahville Potawatomi Housing Authority	Executive Dir	Wilson	MI	49896
Laurie	Anderson	Nottawaseppi Huron Band of Potawatomi Indian Hsg. Auth.	Housing Director	Battle Creek	MI	49017
Wally	Paisano	Pokagon Band Housing Authority	Executive Dir	Dowagiac	MI	49047
Jerry St.	Germaine	Nottawaseppi Huron Potawatomi Band	Chairperson	Fulton	MI	49052
April	Borten	Saginaw Chippewa Housing Authority	Executive Dir	Mt. Pleasant	MI	48858
Patty	Kequom	Odawa Housing Council	Executive Dir	Petoskey	MI	49770

Jolene	Nertoli	Sault Ste Marie Housing Authority	Executive Dir	Sault Ste Marie	MI	49783
Eli O. Hunt		Leech Lake Reservation Business Com...	Chairperson	Cass Lake	MN	56633
Vern	Barsness	MAST		Cass Lake	MN	56633
Martin	Jennings	Great Lakes Indian Housing Association	President	Cass Lake	MN	56633
Kathy	Beadle	Fond du Lac Housing Authority	Executive Director	Cloquet	MN	55720
Irene	DesChampe	Grand Portage Housing Authority	Executive Dir	Grand Portage	MN	55605
Roger	Prescott	Lower Sioux Mdewakanton Community	Chairperson	Morton	MN	56270
James	Kochevar	Bois Forte Housing Authority	Executive Dir	Nett Lake	MN	55772
Don	June	Corporate Commission Business Development		Onamia	MN	56359
Andrew	Datko	Bois Forte Reservation	Community Development Planner	Tower	MN	55790
Shirley	Cain	Mille Lacs Reservation Housing Authority	Attorney	Bemidji	MN	56619
Gary	Frazer	Minn. Chippewa Tribal Exec. Comm.	Executive Director	Cass Lake	MN	56633
Robert	Peacock	Minnesota Chippewa Tribe - Fond du Lac Band	Chairperson	Cloquet,	MN	55720
Norman	Des Champ	Minnesota Chippewa Tribe-Grand Portage	Chairperson	Grand Portage	MN	55605
Dallas	Ross	Upper Sioux Community of Minnesota	Chairperson	Granite Falls	MN	56241
Gina	Nelson	Minnesota Dakota Housing Authority	Executive Dir	Hastings	MN	55033-9377
Raymond	Kegg	Mille Lacs Indian Housing Authority	Executive Dir	Onamia	MN	56359
Jolene	Johnson	Prior Lake State Bank	CRA/Loan Officer	Prior Lake	MN	55372
Stanley R. Crooks		Shakopee Sioux Business Council	Chairman	Prior Lake	MN	55372-9077
Jane L.	Barrett	Red Lake Housing Authority	Executive Director	Red Lake	MN	56671
Audrey	Kohnen	Prairie Island Indian Community of Minnesota	President	Welch	MN	55089
Kaare	Haaleand	White Earth Reservation Housing Authority	Executive Dir	White Earth,	MN	56591
Rick	Landers	Eastern Shawnee Tribe	Tribal Planner	Seneca	MO	64865
Morris	Carpenter	Choctaw Housing Authority	Executive Dir	Philadelphia	MS	39350
Phillip	Martin	Mississippi Band of Choctaw Indians	Chief	Philadelphia	MS	39350
Bert	Corcoran	Chippewa-Cree Indians of Rocky Boy	Chairperson	Box Elder	MT	59521
Walter	Denny	Chippewa Cree Housing Authority	Executive Director	Box Elder	MT	59521
Jack	Kelly	Blackfeet National Bank	President	Browning	MT	59417
Lux	Devereaux	Blackfeet Tribe	Economic Development	Browning	MT	59517
Dean	Bird	Crow Tribal Housing Authority (Montana)	Executive Dir	Crow Agency	MT	59022
Carolyn	Brown	Fort Belknap College	TBIC	Harlem	MT	59526

Deanna	Boe	Fort Belknap Housing Authority	Acting Executive Dir	Harlem	MT	59526
Fred	Matt	Confederated Salish & Kootenai Tribes of Flathead	Vice-Chairperson	Pablo	MT	59855
Arlyn	Headdress	Assiniboine & Sioux Tribes of Ft. Peck	Chairperson	Poplar	MT	59255
Maurice	Lambert	Fort Peck Hsg. Auth. (Assiniboine & Sioux Tribe)	Executive Dir	Poplar	MT	59255
Gordon	Belcourt	Montana Wyoming Tribal Leaders Council	Administrator	Billings	MT	59101
Jennie	Lafranier	Native Action		Lame Deer	MT	59043
Jackie	Bement	Northern Cheyenne Housing Authority	Acting Executive Director	Lame Deer	MT	59043
Robert	Gauthier	Salish-Kootenai Housing Authority	Executive Dir	Pablo	MT	59855
Catherine	Lambert	Eastern Band of Cherokee Indians	Executive Director, Qualla Housing Authority	Cherokee	NC	28719
Joseph O.	Richardson	Haliwa Saponi Tribe	Housing Director	Hollister	NC	28744
Adolph	Blue	Lumbee Regional Development Association	Chairperson	Pembroke	NC	28372
Catherine	Lambert	Qualla Housing Authority	Executive Dir	Cherokee	NC	28719
Walt	Lang	Fort Totten Housing Authority	Acting Executive Dir	Fort Totten	ND	58335
Lisa	DeVille	Fort Berthold Housing		New Town	ND	58763
Linda	Decoteau	Turtle Mtn Housing Authority	Acting Executive Director	Belcourt	ND	58316
Kenny	Alkire	Standing Rock Housing Authority	Executive Director	Fort Yates	ND	58538
Tex	Hall	Three Affiliated Tribes Business Council	Tribal Chairman	New Town	ND	58763
Terrance	Redfox	United Native American Housing Association	Chairman	New Town	ND	58763
Janice	Johnston	Trenton Indian Service Area Housing	Executive Director	Trenton	ND	58853
Erica	Spears	Omaha Housing TDHE	Executive Dir	Macy	NE	68039
Frank	Whipple	Santee Sioux Housing Authority	Executive Dir	Niobrara	NE	68760
Gary	Hilkemann	Northern Ponca Housing Authority	Executive Dir	Norfolk	NE	68701
Fred R.	LeRoy	Ponca Tribe of Nebraska	Tribal Chairperson	Omaha	NE	68107
Norma	Stealer	Winnebago Housing Authority	Executive Dir	Winnebago	NE	68071
Nancy	Harjo	AMERIND Risk Management Corporation	Member Communications Director	Albuquerque	NM	87121
William	Weahkee	All Indian Pueblo Council	Director	Albuquerque	NM	87190
Wilson Ray		Five Sandoval Indian Pueblos, Inc. Huerfano Chapter	Executive Director President	Bernalillo Bloomfield	NM NM	87004 87413

Chevez John	Coyote Canyon	President	Brimhall	NM	87325
Herbert Benally	Church Rock Chapter	President	Church Rock	NM	87311
Wison A. Romero, Sr.	Cochiti Pueblo	Governor	Cochiti	NM	87072
Tom L. Guerito	Counselor Chapter	President	Counselor	NM	87018
George Jim	Little Water Chapter	President	Crownpoint	NM	87313
Jamison DeVore	Crownpoint Chapter	Vice-President	Crownpoint	NM	87313
Edison P. Tso	Lake Valley Chapter	President	Crownpoint	NM	87313
Leonard Mccauley	Becenti Chapter	Vice-President	Crownpoint	NM	87313
Edward Velarde	Jicarilla Apache Hsg. Auth.	Executive Dir	Dulce	NM	87528
Karl Katenay	Lyanbito Chapter	President	Ft. Wingate	NM	87316
Lolita R. Yazzie	Chichiltah Chapter	President	Gallup	NM	86301
Henry T. Begay	Mariano Lake Chapter	President	Gallup	NM	87301
Isabelle Morgan	Beadsprings Chapter	President	Gallup	NM	87301
Mike Garcia	Isleta Pueblo Housing Auth.	Executive Dir	Isleta	NM	87022-0760
Raymond Gachupin	Jemez Pueblo	Governor	Jemez Pueblo	NM	87024
Richard Ong	Laguna Dev. & Mgmt. Enterprise (Laguna Pueblo)	Executive Dir	Laguna	NM	87026
Frank Guerro	Alamo Chapter	President	Magdalena	NM	87825
E. Pino	Alamo-Navajo Indian Reservation	Chapter President	Magdalena	NM	87825
Melton Davidson	Manuelito Chapter	President	Manuelito	NM	87305
Perry Wilson	Crystal Chapter	President	Navajo	NM	87328
Albert Davis	Burnham Chapter	President	Newcome	NM	87455
Cecil Lewis, Jr.	Baca/Haystack Chapter	President	Prewitt	NM	87046
Thomas Young	Cove Chapter	President	Red Valley	NM	86544
Bernie Teba	Eight Northern Indian Pueblo Council	Director	San Juan Pueb	NM	87566
Daniel Yazzie	Cudeii Chapter	President	Shiprock	NM	87420
Charlie T. Jones, Sr.	Hogback Chapter	President	Shiprock	NM	87420
Frank John, Sr.	Beclabito Chapter	President	Shiprock	NM	87420
Tommy McDonald	Casamero Lake Chapter	President	Thoreau	NM	87323
Raymond Concho Jr	Pueblo of Acoma Housing Authority	Executive Dir	Acoma Pueblo	NM	87034
Lloyd Tortalita	Pueblo of Acoma	Governor	Acomita	NM	87034
Stewart Paisano	Pueblo of Sandia	Governor	Bernalillo	NM	87004
Lawrence Montoya	Pueblo of Santa Ana	Governor	Bernalillo	NM	87004
Teresa Mojado	Rio Grande Pueblo Housing Authority	Governor	Bernalillo	NM	87004
Raphael Martin	Pine Dale Chapter	President	Church Rock	NM	87311
Thomas Herrera	Pueblo De Cochiti Housing Authority	Executive Dir	Cochiti Pueblo	NM	87072
Harrison Morgan	Nahodishgish/Dalton Pass Chapter	President	Crownpoint	NM	87313

John Nez Begay	White Rock	President	Crownpoint	NM	87313
Lloyd Morgan	Standing Rock	President	Crownpoint	NM	87313
Phillip Werito	Ojo Encino Chapter	President	Cuba	NM	87013
Donald Chee	Pueblo Pintado	President	Cuba	NM	87013
David B. Rico	Torreón/Star Lake	President	Cuba	NM	87013
Johnnie A. Chavez	Whitehorse Lake	President	Cuba	NM	87013
Denny Gutierrez	Pueblo of Santa Clara	Governor	Espanola	NM	87532
Bernadette McKale	Santa Clara Pueblo Housing Authority	Executive Dir	Espanola	NM	87532
Lorenzo Bates	Navajo Agricultural Products Industry	General Manager	Farmington	NM	87499
Lucinda Bennialley	Nenahnezah Chapter	President	Fruitland	NM	87416
Ben C. Spencer	Red Rock Chapter	President	Gallup	NM	87305
Randy L. Jiron	Pueblo of Isleta	1st Lt. Governor	Isleta Pueblo	NM	87022
Charles England	Pueblo of Jemez Housing Authority	Executive Dir	Jemez Pueblo	NM	87024
David Lee	Tsayatoh Chapter	President	Mentmore	NM	87319
Jack Valliant	Mescalero Apache Housing Authority	Executive Dir	Mescalero	NM	88340
Richard Bowman	Mexican Springs	President	Mexican Spring	NM	87320
Lee Norberto	Nageezi	President	Nageezi	NM	87037
David A. Perez	Pueblo of Nambe	Governor	Nambe Pueblo	NM	87501
Paul Milford	Red Lake	President	Navajo	NM	87328
Marjorie R. Irwin	Newcomb Chapter	President	Newcomb	NM	87455
Minnie N. Joe	Two Grey Hills	President	Newcomb	NM	87416
Red Eagle Rael	Pueblo of Picuris	Governor	Penasco	NM	87553
Raymond Concho Jr	Southwest Indian Housing Assoc. c/o Pueblo of Acoma	Chairman	Pueblo of Acorr	NM	87034
Martha H. Garcia	Ramah-Navajo Chapter	President	Ramah	NM	87321
Willie W. Johnson	Red Valley Chapter	President	Red Valley	NM	86544
Anthony Ortiz	Pueblo of San Felipe	Governor	San Felipe Puel	NM	87001
Tomasita Duran	Ohkay Owingeh TDHE	Executive Dir	San Juan Pueb	NM	87566
John Bird	Pueblo of San Juan	Governor	San Juan Pueb	NM	87566
Eddie Mike	Sanostee Chapter	President	Sanostee	NM	87461
Terry Hudson	Northern Pueblos Housing Authority	Acting Executive Dir	Santa Fe	NM	87502-6640
Jacob Viarrial	Pueblo of Pojoaque	Governor	Santa Fe	NM	87501
Perry Martinez	Pueblo of San Ildefonso	Governor	Santa Fe	NM	87501
Gil Vigil	Pueblo of Tesuque	Governor	Santa Fe	NM	87501
Tony Tortalita	Pueblo of Santo Domingo	Governor	Santo Domingo	NM	87052
Edith B. Loretto	Naschitti	President	Sheep Springs	NM	87364
Bennie Joe	Sheepsprings	President	Sheepsprings	NM	87420

Williams Lee		Shiprock Chapter	President	Shiprock	NM	87420
Nelson J. Largo, Sr.		Smith Lake	President	Smith Lake	NM	87365
Don	Lighting Bow	Pueblo of Taos	Governor	Taos	NM	87571
Herman Yellowhorse		Thoreau Chapter	President	Thoreau	NM	87323
Caroline M. Tom		Tohatchi	President	Tohatchi	NM	87325
Robert C. Begay		San Juan Chapter	President	Uper Fruitland	NM	87416
Herbert Nakai		Upper Fruitland	President	Upper Fruitland	NM	87416
Joe Nelson		Rock Springs Chapter	President	Yah-Ta-Hey	NM	87375
Amos A. Ditsol		Twin Lakes	President	Yah-Ta-Hey	NM	87375
Vincent	Pino	Pueblo of Zia	Governor	Zia Pueblo	NM	87053-6013
Owen	Ondelacy	Pueblo of Zuni	Governor	Zuni Pueblo	NM	87053
Lydia	Johnson-Sa	Battle Mountain Band Council	Chairperson	Battle Mountain	NV	89820
Virginia	Sanchez	Duckwater Shoshone Tribe	Tribal Grant Writer	Duckwater	NV	89314
Wilbur	Woods	Elko Band of the Te-Moak Tribe of Western Shoshone	Chairman	Elko	NV	89801
Ronald	Apodaca	Ely Shoshone Tribe	Chairperson	Ely	NV	89301
Marvin	Morgan	Fallon Paiute-Shoshone Housing Authority	Acting Executive Dir	Fallon	NV	89406-7142
L. Mark	Kizer	Dresslerville Community Council	Vice-Chair	Gardnerville	NV	89410
Curtis	Anderson	Las Vegas Paiute Tribe	Chairperson	Las Vegas	NV	89106
Jane	Harrowa	Lovelock Paiute Tribe	Finance Director	Lovelock	NV	89419
Dennis	Smartt	Fort McDermitt Paiute and Shoshone Tribe	Chairperson	McDermitt	NV	89421
James	Paiva	Duckvalley Shoshone Paiute Tribes	Chairman	Owyhee	NV	89832
Kevin	Brady	Yomba-Shoshone Tribe	Chairperson	Austin	NV	89310-9301
Robert	Batchelor	Stewart Community Council	Vice-Chair	Carson City	NV	89701
Marvin McDade		South Fork Band Council	Chairman	Elko	NV	89801
Paula	Brady	Te-Moak Tribal Council	Executive Dir	Elko	NV	89801
Brian	Wallace	Washoe Tribe of Nevada & California	Chairperson	Gardnerville	NV	89410
Eugene	Tom	Moapa Band of Paiute	Chairperson	Moapa	NV	89025
Norman	Harry	Pyramid Lake Paiute Tribe	Chairperson	Nixon	NV	89424
Arlan	Melendez	Reno-Sparks Indian Colony	Chairperson	Reno	NV	89502
Cassidy	Williams	Walker River Paiute Tribe	Chairperson	Schurz	NV	89427
Andrea	Woods	Wells Indian Colony Band Council of Te-Moak Tribe of Western Shoshone	Chairperson	Wells	NV	89835
Robert	Sam	Summit Lake Paiute Tribe	Chairperson	Winnemucca	NV	89445
Sharon	Wasson	Winnemucca Indian Colony	Chairperson	Winnemucca	NV	89445
Wilma	Fawcett	Yerington Paiute Housing Authority	Executive Dir	Yerington	NV	89447
Cecilia	Cook	Akwesasne Housing Authority	Executive Dir	Hogansburg	NY	13655

Mary Floyd	Ricketts Leonard	Osage Tribe TDHE	Executive Dir	Hominy	OK	74035
Bill G.	Follis	Miami Tribe of Oklahoma	Chief	Miami	OK	74355
Ron	Froman	Modoc Tribe of Oklahoma	Chief	Miami	OK	74354-8224
		Peoria Indian Tribe of Oklahoma	Chief	Miami	OK	74355
Bill	Blalock	Quapaw TDHE (in care of Peoria Housing Authority)	Executive Dir	Miami	OK	74355
Jerry	Dillner	Seneca-Cayuga Tribe of Oklahoma	Chief	Miami	OK	74355
Grace	Bunner	Thlopthlocco Tribal Town	Town King	Okemah	OK	74859
			Economic Development			
Steve	Bruner	Muscogee Creek Nation	Coordinator	Okmulgee	OK	74447
Charles	Tillman	Osage Tribe	President	Pawhuska	OK	74056
Deborah	Gover	Pawnee Tribe TDHE	Executive Dir	Pawnee	OK	74058
George	Primeaux	Ponca Housing Authority	Executive Dir	Ponca City	OK	74601
A.Lionel	LeClair	Ponca Tribe of OK	Chairperson	Ponca City	OK	74601
Rick	Landers	Otoe-Missouria Tribe TDHE	Executive Dir	Red Rock	OK	74651
Glenn	Edwards	Oklahoma Indian Housing Association	Chairman	Shawnee	OK	74447
Scott	George	Sac and Fox TDHE (Oklahoma)	Executive Dir	Shawnee	OK	74801
Don	Abney	Sac & Fox Nation of Oklahoma	Principal Chief	Stroud	OK	74079
Jim	Henson	United Keetoowah Band of Cherokee Indians	Chief	Tahlequah	OK	74465-0746
Jacquelyn	Norman	Tonkawa Tribe TDHE	Executive Director	Tonkawa	OK	74653
Robert	Sellers	Seminole Nation of OK TDHE	Executive Dir	Wewoka	OK	74884
Leaford	Bearskin	Wyandotte Tribe of Oklahoma	Chief	Wyandotte	OK	74370
Wanda	Johnson	Burns Paiute Tribe	Chairperson	Burns	OR	97720
Roy	La Frombois	Klamath Tribal Housing Authority	Executive Dir	Chiloquin	OR	97624
		Confederated Tribes of Coos, Lower Umpqua & Siusla	Tribal Chairperson	Coos Bay	OR	97420
Dick	Clarkson	Coquille Housing Authority	Executive Dir	Coos Bay	OR	97420
Shawn	Scott	CLUSHA	Executive Dir	Coos Bay	OR	97420
Bill	Orme	Confederated Tribes of the Grande Ronde				
Kathryn	Harrison	Tribal Coun	Chairperson	Grande Ronde	OR	97347
Dave	Tovey	Confederated Tribes of the Umatilla	Executive Director	Pendleton	OR	97801
		Affiliated Tribes of Northwest Indians	Chairman	Portland	OR	97209-3900
Leroy	Bloget	Clow Creek of the Umpqua Indians	Economic Planner	Roseburg	OR	97470
			Economic Development			
Mitch	Conley	Confederated Tribes of the Warm Springs	Development	Warm Springs	OR	97761

Judy	Winn	Umatilla Reservation Housing Authority	Executive Dir	Pendleton	OR	97801
Elena	Bassett	Siletz Housing Authority	Executive Dir	Siletz	OR	97380
Chester	Van Pelt	Warm Springs Housing Authority	Executive Dir	Warm Springs	OR	97761
Mathew	Thomas	Narragansett Indian Tribe of RI	Sachem Chief	Charlestown	RI	02813
Sandy	McCaw	Narragansett Wetuomuck Housing Authority	Executive Dir	Kenyon	RI	02836
Connie	Wade	Catawba Indian Nation	USET Community & Economic Dev. Cmte	Catawba	SC	29704
Zachary	Ducheneaux	Inter-Tribal Agricultural Council	Advocate	Eagle Butte	SD	57525
			Planning and Economic Development	Eagle Butte	SD	57625
Cece	Curley-Baun	Cheyenne River Sioux Tribe	Executive Director	Eagle Butte	SD	57625
Wayne	Ducheneaux	Cheyenne River Housing Authority	Executive Dir	Flandreau	SD	57028
Nancy	Herrick	Flandreau Santee Sioux Housing Authority	Executive Dir	Fort Thompson	SD	57339
Debra	Isburg	Crow Creek Housing Authority	Executive Dir	Kyle	SD	57752
Monna	Patton	(Lil' Angels, Inc.) Financial Services	Executive Dir	Lower Brule	SD	57548
Jeanie M.	Langdeau	Lower Brule Housing Authority	Executive Dir	Rapid City	SD	57703
Fred	DuBray	Inter-Tribal Bison Cooperative	Acting Executive Dir	Agency Village/	SD	57262
Patrick	Deutsch	Sisseton-Wahpeton Housing Authority		Mission	SD	57555
Shawn	Bordeaux	Sinte Gleska University	President	Onida	SD	57564
Leslie	Day	Oneida Bank	Executive Director	Pierre	SD	57501
Clarence	Skye	United Sioux Tribe Development Corporation, Inc.	Director of Economic Development	Pine Ridge	SD	57770
George	Wilson	Oglala Sioux Tribe		Porcupine	SD	57772
Morris	Brewer	Oblaya Community Store		Rapid City	SD	57709
Richard	Bad Moccas	Mni Sose Water Rights Coalition	President	Rosebud	SD	57570
William	Kindle	Rosebud Sioux Tribe				
George	Keller	Sicangu Wicoti Awanyakeape Corp. (Rosebud)	Executive Dir	Rosebud	SD	57570
David	Gleason	Sisseton Co-Op Federal Credit Union	Manager	Sisseton	SD	57262
Joseph	Abdo, Jr.	Yankton Sioux Housing Authority	Executive Director	Wagner	SD	57380
James	Martin	United South and Eastern Tribes	Director	Nashville	TN	37214
Arturo	Delgado	Kickapoo Traditional Tribe	Tribal Administrator	Eagle Pass	TX	78853
Nelda	Bullock	Alabama-Coushatta Tribe of Texas	Housing Director	Livingston	TX	77351
Polly	Villa	Ysleta Del Sur Pueblo Housing Authority	Housing Director	El Paso	TX	79917-6808
Milton	Hooper	Confederated Tribes of the Goshute Reservation	Chairperson	Ibapah	UT	84034

Fred L.	Satala	Goshute Housing Authority	Executive Dir	Ibapah	UT	84034
Marci	Milligan	American Express Centurion Bank		Midvale	UT	84047
Leonard Lee		Aneth Chapter	President	Montezuma Cre	UT	84534
		Northwestern Band of Shoshoni Indians		Brigham City	UT	84302
Jessie	Laggis	Utah Paiute Housing Authority	Executive Dir	Cedar City	UT	84720
Ronald	Wopsock	Uintah & Ouray Business Committee	Chairman	Ft. Duchense	UT	84026
			Economic			
Max	Adams	Ute Indian Tribe	Development Director	Ft. Duchesne	UT	84026
Louis Tapaha		Red Mesa Chapter	President	Montezuma Cre	UT	84534
Neal Crank		Oljato Chapter	President	Monument Vall	UT	84536
Leon D.	Bear	Skull Valley Band of Goshute Indians	Chairperson	Salt Lake City	UT	84111
D. Webster	Custalow	Mataponi Indian Tribe	Chairperson	West Point	VA	23181
			Economic			
Clayton	Finkbonner	Lummi Indian Nation	Development	Bellingham	WA	98226
Colleen	Lee	Hoh Indian Tribe	Chairperson	Forks	WA	98331
John	Barnett	Cowlitz Tribe	Chairperson	Longview	WA	98632-8594
Cheryl	Clark	Makah Housing Authority	Executive Dir	Neah Bay	WA	98357
Sharon	Holmdahl	Colville Tribal Credit		Nespelem	WA	99155
Larry	Coyle	Chehalis Tribal Housing Authority	Executive Dir	Oakville	WA	98568
John	Williamson	Lower Elwha Housing Authority	Executive Dir	Port Angeles	WA	98362
W. Ron	Allen	Jamestown S'Klallam Tribe	Chairperson	Sequim	WA	98382
Glen	Nenema	Kalispel Indian Community	Chairperson	Usk	WA	99180
Kenneth	Hansen	Samish Indian Nation	Chairperson	Anacortes	WA	98221
Clifford	Keister	Stillaguamish Tribal Housing Authority	Executive Director	Arlington	WA	98223
Lee T.	Luscier	Muckleshoot Housing Authority	Executive Dir	Auburn	WA	98002
Joseph Mullen		Snoqualmie Tribal Organization	Chairman	Carnation	WA	98014
J. Lawrence	Joseph	Sauk-Suiattle Tribe	Chairperson	Darrington	WA	98241
Art	George	Nooksack Tribe of WA	Chairperson	Deming	WA	98244
Joseph	Mullen	Snoqualmie Tribe	Chairperson	Fall City	WA	98024
			Economic			
Bill	Smith	Port Gamble Tribe	Development	Kingston	WA	98346
John	Petrich	Swinomish Housing Authority	Executive Director	La Conner	WA	98257
Audry	Grafstrom	Quileute Housing Authority	Executive Dir	La Push	WA	98350
Cynthia	Hatch	Tulalip Tribes Housing Authority	Executive Dir	Marysville	WA	98721
			Economic			
Cynthia	Iyall	Nisqually Tribe	Development	Olympia	WA	98513
Marilyn	Scott	Upper Skagit Tribe of WA	Chairperson	Sedro Woolley	WA	98284

Gordon David	James Bell	Skokomish Tribe of WA Southern Puget Sound Intertribal Hsg. Auth.	Chairperson Executive Dir Economic Development	Shelton Shelton	WA WA	98584 98584
Barend Bernie Denney Coni Herbert Mark	Von Zanten Armstrong Bryan Wilson Whitish	Squaxin Island Tribe Suquamish Tribe Puyallup Nation Housing Authority Quinault Housing Authority Shoalwater Bay Tribe of WA	Chairperson Executive Dir Executive Dir Chairperson Economic Development	Shelton Suquamish Tacoma Taholah Tokeland	WA WA WA WA WA	98584 98392 98401 98587 98590
Teresa Brooke Brook	Mesplie Kristovich Kristovich	Yakama Indian Nation Credit Enterprise Spokane Tribe Northwest Indian Housing Association Forest County Potawatomi Community of Wisconsin	Development Housing Authority Chairman	Toppenish Wellpinit Wellpinit	WA WA WA	98948 99040 99040
Phillip J. Wm Twila	Shopodoc Cadotte Peters	Lac Courte Oreilles Housing Authority Menominee Tribal Housing Authority	Chairperson Executive Dir Acting Executive Dir.	Crandon Hayward Keshena	WI WI WI	54520 54843 54135
Glory Michael W. Karen Myra J. Pamela Randy	Allen Allen, Sr. Neveaux Price Gordon Young	Lac du Flambeau Chippewa Housing Authority Great Lakes Inter-Tribal Council, Inc. Bad River Housing Authority Ho-Chunk Housing Authority Red Cliff Housing Authority Mohican Housing Authority	Executive Dir Director Acting Executive Dir. Executive Dir Executive Dir Executive Dir	Lac du Flambeau Lac du Flambeau Odanah Tomah Bayfield Bowler	WI WI WI WI WI WI	54538 54538 54861 54660 54814 54416
Virgil Peter Monica	Murphy McGeshick, Butler	Stockbridge-Munsee Community of Wisconsin Sokagon Chippewa Housing Authority Saint Croix Chippewa Housing Authority Oneida Nation of Wisconsin - Development Division	Chairman Coordinator Executive Dir Senior Economic Advisor	Bowler Crandon Hertel	WI WI WI	54416 54520 54845
Charles E. Anthony Cheryl Frank Anthony	Peone, Jr. Addison Sr. Arthur Armajo Addison, Sr.	Arapaho Business Council Eastern Shoshone Housing Authority Northern Arapaho Housing Authority Northern Arapahoe Tribe of Wind River Shoshone Tribe of Wind River (Eastern Shoshone)	Chairman Executive Dir Executive Dir Chairperson Chairperson	Oneida Fort Washakie Ft Washakie Ethete Ft Washakie	WI WY WY WY WY	54115 82514 82514 82520 82514
John Sam Billie Ray	Washakie Kito III Allen	Denali Commission Ban-O-Yeel-Kon Corporation	Chairperson	Ft Washakie Anchorage Fairbanks	WY AK AK	82514 99501 Village Corp.)

Richard	Milanovich	Tribal Council, Agua Caliente Band of Cahulla	Chairman	Palm Springs	CA	92262
Roland	Johnson	Indians Laguna Development Corporation	Chairman	Casa Blanca	NM	87007
			General Manager/Chair of Tribal Development Authority			
Darrell	Longhorn	Absentee Shawnee Tribe of Oklahoma		Tecumseh	OK	74873