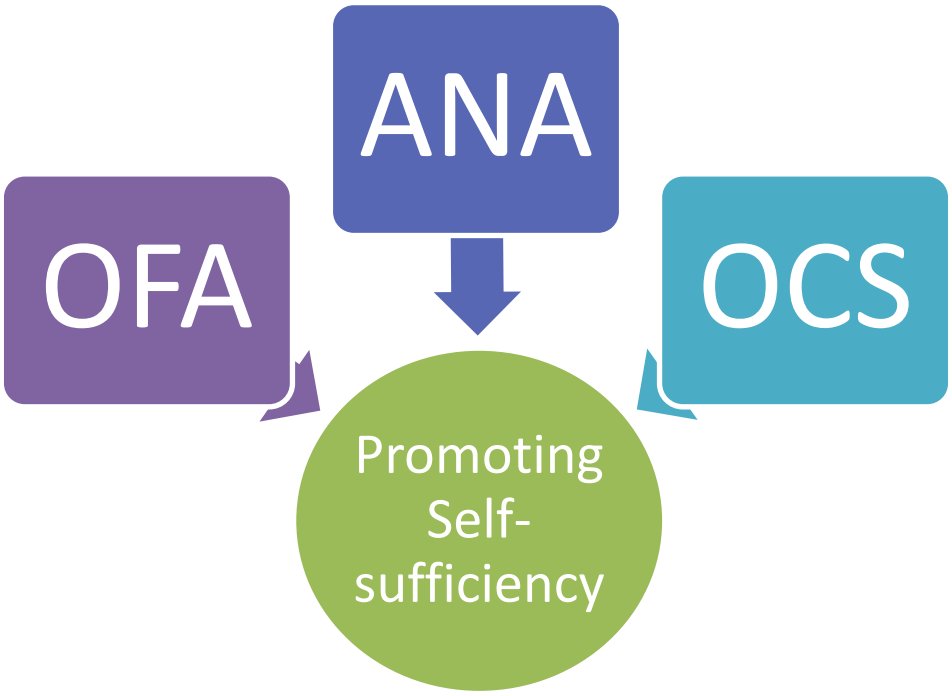
ADMINISTRATION FOR CHILDREN & FAMILIES

Economic Development Resource Guide for Tribes and Tribal Communities



Exploring how grants and services from the Administration for Native Americans (ANA), the Office of Community Services (OCS) and the Office of Family Assistance (OFA) can help Tribes achieve more self-sufficiency for Tribal members by integrating or coordinating services funded by ACF.

The Administration for Children and Families Administration for Native Americans, the Office of Community Services and the Office of Family Assistance programs have created this Economic Development Resource Guide to assist tribes, especially those interested in economic development to better understand the options available through our various funding.

The **Administration for Native Americans** (ANA) promotes self-sufficiency for Native Americans by providing discretionary grant funding for community based projects, and training and technical assistance to eligible tribes and Native organizations.

The **Office of Community Services (OCS)** partners with states, communities and agencies to eliminate causes of poverty, increase self-sufficiency of individuals and families and revitalize communities. OCS has two discretionary programs that provide economic development support: Community Economic Development and Assets for Independence.

The **Office of Family Assistance/ Temporary Assistance for Needy Families (TANF)** program gives federally recognized tribes flexibility in the design of programs that promote self-sufficiency, work and strengthens native families.

Our programs help to reduce dependency on public funds and social services while increasing self-sufficiency and economic well-being for native children and families. This resource provides information, program guidance and includes examples of projects and services established by tribes for the purpose of economic development using ANA, OCS and/or TANF funds. This resource can assist you to think about potential partnerships, job creation strategies or ways to increase self-sufficiency in your community through economic development.

We encourage you to review the information and if you have additional questions or would like more details please visit our website:

http://www.acf.hhs.gov/

http://www.acf.hhs.gov/programs/ana

http://www.acf.hhs.gov/programs/ocs

http://www.acf.hhs.gov/programs/ofa/programs/tribal

The **Administration for Native Americans (ANA)** promotes self-sufficiency for Native Americans by providing discretionary grant funding for community based projects. The ANA also provides a wide range of training and technical assistance to eligible tribes and Native organizations.

ANA's goals include:

- Fostering the development of stable diversified local economies and economic activities to provide jobs, promote community and economic well-being, encourage community partnerships and reduce dependency on public funds and social services.
- Supporting local access to, control of, and coordination of services and programs that safeguard the health and well-being of native children and families
- Increasing the number of projects involving youth and intergenerational activities in Native American communities

Current Funding: ANA funds economic development under CFDA#93.612 with the following titles

- Social and Economic Development Strategies (SEDS)
- Sustainable Employment and Economic Development Strategies (SEEDS)
- Native Asset Building Initiative (joint competition with Office of Community Services) (NABI)

Examples of ANA funding used for economic development, projects that promote the creation of a sustainable local economy, include:

- *Asset Building* - Increasing availability of effective financial education, savings and individual development accounts, managing credit and debt, accessing federal and state benefits including tax credits, and other asset-building strategies for individuals and families
- *Economic Stability* - Conducting the necessary planning and/or research to support achievement of long-range economic development goals. Examples may include: establishing a separate division to administer economic development programs, performing gap or value-added analyses to identify strengths and weaknesses in the local economy, or for a particular industry in the region. Strengthening an organization's capacity to deliver programs that promote economic development and security
- *Institutional Infrastructure* - Developing soft infrastructure (governance, economic, or social infrastructure such as public transportation systems, communication systems, distribution networks, financial institutions, technology, etc.) to support the local workforce and make business activity possible
- *Subsistence* - Enhancing subsistence and agricultural activities to retain or revitalize traditional native food sources and practices

Funding Information:
ANA has published standing funding opportunity announcements for SEDS and SEEDS that cover FY 2014-FY2016. The current FOA and future deadlines, which will be open for 90 days after publication in the federal register can be found on the ANA website:
http://www.acf.hhs.gov/programs/ana/grants/funding-opportunities

Funding Opportunity Announcements	SEDS	SEEDS	NABI
Award Ceiling	$400,000	$500,000	$250,000
Award Floor	$50,000	$100,000	$50,000
Project award terms	12-36 months	12-60 months	60 months
Expected number of awards/Funding	varies	Up to $5 million	varies

Training and Technical Assistance:
ANA, in collaboration with regional training and technical assistance providers, implements three types of free training and technical assistance to prospective applicants across the U.S and the Pacific territories:

1) Project planning and development training
2) Pre-application training
3) Pre-application electronic technical assistance

ANA provides training and technical assistance (T/TA) to potential applicants both in person and in virtual formats.

Additional Training:
ANA also provides in person Project Planning and Development training that can be very useful to communities looking to apply for any of ACF funding opportunities and to craft economic development projects. A copy of the Project Planning and Development manual is on the website.

ANA hosts regular webinars; many of which are useful for economic development projects. Upcoming webinars can found on the website under "Events" and past webinars are archived and searchable on the ANA website under "Resources".

Example of Economic Development in ANA SEDS projects
Pueblo of Zia | Zia Pueblo, NM
$1,060,702 | 9/30/2012 – 9/29/2015

Pueblo of Zia is improving their tribal economy by creating the Zia's Growers Cooperative, reorganizing their farmers market and creating a second one. They will also teach tribal members sustainable agriculture and business skills to cultivate traditional farmland and revitalize their orchard. This will help the community by expanding sustainable job opportunities as well as bring healthy local food to the community.

Example of Economic Development in ANA SEEDS projects
The Pine Ridge Chamber of Commerce | Kyle SD
$1,874,990 | 09/30/2013 – 9/29/2018
www.pineridgechamber.com/

The Pine Ridge Chamber of Commerce in South Dakota received funding for Oglala Adventures, An American Indian Journey to Create Jobs. This is a project to attract visitors to the Pine Ridge Reservation through improving accommodations, offering tours, new events, and utilizing collective marketing. The Chamber will provide business members and emerging entrepreneurs with training and technical assistance to enhance their ability to offer attractions and accommodations for tourists. In addition, the Chamber will provide specialized job training for tourism/hospitality workers with a focus on enhancing work ethics through hands on experiences.

Example of Economic Development in ANA NABI projects
Dry Creek Rancheria | Santa Rosa, CA
$1,012,050 | 09/30/2012 – 9/29/2017
http://drycreekrancheria.com/

Dry Creek Rancheria is in their second year of the Dry Creek Economic Security Project to develop and implement a comprehensive asset building strategy to help build individual's assets and increase the

economic security of the Dry Creek Tribal community. Key components of the project include an IDA program, a Credit Builder Program and development of a certified Native CDFI.

References and Citations

- Native American Programs Act 42 U.S.C 2991 *et seq.*
- ANA Regulations at 45 CFR 1336
- Website: www.acf.hhs.gov/programs/ana

The **Assets for Independence (AFI) Program** is administered by the **Office of Community Services (OCS)**. AFI enables community-based nonprofits and government agencies to implement and demonstrate an assets-based approach for supporting low-income individuals and their families. AFI grantees enroll participants to save earned income in special-purpose, matched savings accounts called Individual Development Accounts (IDAs). Every dollar that a participant deposits into an AFI IDA is matched (from $1 to $8 in combined federal and non-federal funds) by the AFI project, promoting savings and enabling participants to acquire a lasting asset.

AFI participants use their IDAs and matching funds for one of three allowable assets:

- Purchase a first home;
- Capitalize or expand a business for self-employment; or
- Fund post-secondary education or training.

AFI grantees provide training and support services to participants, such as:

- Financial education;
- Owning and managing a bank account;
- Family budgeting;
- Debt and credit counseling and repair; and
- Guidance in accessing refundable tax credits.

Target Population
AFI program eligibility guidelines are as follows:

- Members of households must be either eligible for the Temporary Assistance for Needy Families (TANF) program when they apply for enrollment in an AFI project (based upon their Tribe's eligibility criteria, if their tribe administered a Tribal TANF Plan); or
- Persons who meet **both** of the following criteria:
  - Their household adjusted gross income is equal to or less than twice the federal poverty line or within federal Earned Income Tax Credit (EITC) limits when they apply for enrollment in the AFI project; and
  - Their household net worth (excluding primary residence and one vehicle) does not exceed $10,000 at the end of the calendar year (that preceded the day that they applied for enrollment in the AFI project.)

Note: In order to participate in the AFI program, an individual must have a source of earned income to deposit in their IDA and must be able to make their asset purchase within the five-year time frame of the AFI grant.

AFI Funding Opportunity Announcement
AFI has a standing funding opportunity announcement (FOA) through 2016 available on line at http://www.acf.hhs.gov/grants/open/foa/files/HHS-2014-ACF-OCS-EI-0774_0.pdf

Eligible Applicants
AFI is authorized to award grants to the following categories of entities:

- Non-profit organizations with 501(c)(3) status;
- State, local, and tribal government agencies applying jointly with a non-profit;
- Financial institutions designated as a low-income credit unions by the National Credit Union Administration; and
- Organizations designated as a community development financial institution by the Secretary of the Treasury or the Community Development Financial Institutions Fund and can demonstrate a collaborative relationship with a local community-based organization whose activities are designed to address poverty in the community.

Recipients of AFI project funding must be able to provide a funding match of at least 100% of the AFI grant amount. Please note: Some, but not all, federal funds can be used as match for an AFI grant, based on their legislative authority. These include:

- Indian Community Development Block Grant Program (ICBDG)
- Native American Housing Assistance and Self-Determination Act (NAHASDA)
- Public Law 93-638 (the Indian Self-Determination and Education Assistance Act)

Native Asset Building Initiative (NABI)
The Native Asset Building Initiative (NABI) is a partnership between OCS and the Administration for Native Americans (ANA). Under the NABI joint funding opportunity announcement, organizations submit one application for both AFI and Social Economic Development Strategies (SEDS). Funding opportunity announcements for NABI are published by ANA. NABI grantees operate both an AFI and SEDS grant, and the NABI partnership offers coordinated technical assistance and support for grantees through both OCS and ANA.

Examples of AFI Projects Serving Native American Communities
First Ponca Financial | Grand Island, Nebraska
$180,000| 9/30/2013– 9/2/9/2018

As a NABI grantee, First Ponca Financial operates both an AFI and SEDS grant. First Ponca is a **certified Community Development Financial Institution** that emphasizes homeownership and business capitalization. Their goal is to provide small business training and technical assistance, financial literacy training, micro small business loans, and other asset-building strategies to American Indian/Alaska Natives living in a fifteen county service area in northeast Nebraska. **First Ponca Financial** partners with Ponca Tribal Nation Education Department for match funds, as well as the Native Youth Leadership Academy HOPE program (Having Our Plan Established), local schools, and other Ponca youth programs for support in delivering financial education to participants.

Four Bands Community Fund, Inc. | Eagle Butte, South Dakota
$127,500| 9/30/2012 – 9/29/9/2017
www.fourbands.org

Four Bands Community Fund is a non-profit Community Development Financial Institution that has received three AFI grants since 2005, two of which have been completed. The Fund emphasizes homeownership, postsecondary education, and business capitalization, with the goal of giving the people of the Cheyenne River Reservation the opportunity to achieve economic self-sufficiency, gain financial literacy, and attain long-term assets. The Fund has been successful in opening IDAs, providing financial education classes, and allowing their participants to purchase assets. **Four Bands Community Fund, Inc.** partners with Cheyenne River Sioux Tribal Ventures for recruitment, Cheyenne-Eagle Butte School District on training for education savers, and Cheyenne River Housing Authority for homeowner assistance. The Fund also partners with Habitat for Humanity to provide volunteer labor to complete home renovations and with local businesses to provide paid internships to high school youth who enroll in the AFI project.

Lakota Funds, Inc. | Kyle, South Dakota
$42,353 | 7/1/2012 – 6/30/2017
$101,622 | 9/1/2010 – 8/31/2015
$38,823 | 9/1/2009 – 8/31/2014
http://lakotafunds.org

Lakota Funds, Inc. has received five AFI grants since 2001, two of which have been completed. The objective of Lakota Funds' AFI projects is to promote economic growth and sustainability for members of the Oglala Lakota Sioux residing on the Pine Ridge Reservation in southwestern South Dakota. They emphasize homeownership, postsecondary education, and business capitalization, with the goal of providing the opportunity for families on the Pine Ridge Reservation to obtain long-term assets leading to greater self-sufficiency. Lakota Funds partners with Mazaska Owecaso Otiipi Financial, the Oglala Sioux Tribe Partnership for Housing, the Oglala Sioux Lakota Housing Authority, and Eagle Next Housing to provide homebuyer assistance and homebuyer client referrals. Other partnerships include Tribal Services of South Dakota and Thunder Valley Community Development Corporation, which provide client referrals as well as United States Department of Agriculture (USDA) Rural Development, which provides loans for low-income homebuyers. Additionally, the Pine Ridge Area Chamber of Commerce provides Volunteer Income Tax Assistance (VITA) services and Eagle Nest Community College provides use of their facilities. The Lakota Federal Credit Union provides financial literacy education.

Additional Resources
OCS provides webinars for prospective AFI and NABI applicants. Information is available on the AFI Resource Center Calendar: http://idaresources.acf.hhs.gov/Calendar.

Additional tools and resources for applicants and AFI grantees are available online at the AFI Resource Center at http://idaresources.acf.hhs.gov/.

The **Community Economic Development (CED) Program** is also administered by the **Office of Community Services**. The CED program:

- Promotes employment opportunities through investment in disinvested neighborhoods to support low-income individuals.
- Provides technical and financial assistance to well qualified, non-profit Community Development Corporations (CDCs).
- Develops business opportunities and provides equity investments to benefit low-income individuals in high need communities through the creation of employment opportunities for residents of these communities.

Eligible Applicants
Private, non-profit CDCs with experience in managing economic development projects. CDCs must:

- Be governed by a tripartite board of directors that consists of residents of the community served, local businesses, and civic leaders; AND
- Have planning, developing, or managing low-income housing or community development projects as their principle purpose.

Healthy Food Financing Initiative (HFFI)
Food deserts are communities, particularly in low-income areas, in which residents do not live in close proximity to affordable and healthy food retailers. Healthy food options in these communities are hard to find or are unaffordable.

Through a range of programs at the U.S. Departments of Agriculture, Treasury, and Health and Human Services, CED-HFFI funding supports projects that increase access to healthy, affordable food in communities that currently lack these options by developing and equipping grocery stores, small retailers, corner stores, and farmers' markets.

Upcoming Funding Opportunities Announcements (FOA)
CED & CED-HFFI funding announcement was released May 21. The closing date for both CED and CED-HFFI applications for Fiscal Year 2014 is July 21, (all awards will be made by September 30, 2014).

Funding Opportunity Announcements	**CED**	**CED-HFFI**
Estimated Funding	$17,900,000	$9,500,000
Estimated Award Ceiling	$ 800,000	$800,000
Estimated Award Ceiling	$ 100,000	$100,000
Expected Number of Awards	23	12

- Awards levels are based on the applicant's program design and funding needed to support a successful project.
- Grants are awarded to cover project costs for business start-ups or expansions.
- Examples of CED projects are business incubators, shopping centers, manufacturing businesses, agricultural initiatives, and more.
- CED grants serve as a catalyst for attracting additional private and public dollars; for every CED dollar awarded, an additional $4-5 dollars are leveraged in that community because of the project.

Tribes and other entities serving Native American communities can benefit from CED funding to implement job creation programs and support economic self-sufficiency among Native Americans by establishing a CDC or collaborating with an experienced CDC.

Upcoming Webinars
OCS will be hosting a series of webinars for prospective applicants. More information will be available at: www.OCSCommunityDevelopment.org.

Updates on Funding Opportunities
For updates on funding, please visit:

- www.acf.hhs.gov/hhsgrantsforecast
- www.grants.gov

CED Grants Serving Native American Communities

Tohono O'Odoham Community Action | Sells, AZ
$300,000 | 9/30/2013 - 9/29/2016
www.tocaonline.org

With CED funds, **Tohono O'odham Community Action (TOCA)** is creating Desert Rain Food Services (DRFS), which is developing a local food service "social enterprise" to sustain the healthy food traditions and meet the local economic needs of the Tohono O'odham tribe in Southern Arizona. DRFS provides healthy, locally grown nutritious meals for school and institutional customers in the Tohono O'odham Nation, which is categorized as a food desert. Prior to the DRFS, there was only one supermarket on the main reservation which was not sufficient for the 25,000 residents. DRFS is working to increase the quantity of fresh produce eaten by Tohono O'odham school children by improving the two meals most children eat under the free and reduced price school food program. Along with improving access to healthy food, at completion, DRFS is expected create 15 jobs for residents, such as kitchen staff, farmers, and a food director, and leverage an additional almost $600,000.

Capacity Builders, Inc. | Farmington, NM
$600,000 | 9/30/2013 - 9/29/2016
www.capacitybuildersinc.com

With CED funds, **Capacity Builders, Inc. (CBI)** is creating the Train 10 (T-10) project, which recruits individuals to complete an intensive education, job readiness training, and certification process in the private fitness training and exercise instructor industry in the impoverished communities of the Navajo Nation, spanning northeastern Arizona, northwestern New Mexico, and Southeastern Utah. Through this grant, CBI partially pays for salaries for 10 participants each year, and participants are provided with CBI's business start-up and growth incubation supports, which involve the creation of marketing materials, customer recruitment, contracting, collections support, and business licensing and tax/accounting assistance. CBI is currently operating a 5,500 square foot gym in San Juan County (a border town community), which is the primary site where T-10 participants work with their customers. CBI is also collaborating with Navajo leaders who are transforming a portion of their chapter facilities into equipped gyms where T-10 trainers can earn and re-invest income in the diverse Navajo community. Upon completion, the project is expected to create 30 jobs for low-income, former high school and college athletes, and Navajo residents with a background in the fitness industry.

Ho-Chunk Community Development Corporation |Winnebago, NE
$680,705 | 9/30/2008 - 9/29/2013
www.hochunkcdc.org

With CED funds, **Ho-Chunk Community Development Corporation (HCCDC)** assisted in the expansion of a local construction firm, HCI Construction in Thurston County, Nebraska. This expansion allowed for the creation or expansion of three businesses and the creation of 34 full-time jobs. This project created jobs in the construction industry, which was identified in the CED funding opportunity as a high growth industry targeted industry. The target population for this project was residents of Thurston County, Nebraska, which is 52% Native American, as well as Native Americans in the nearby Sioux City metropolitan area.

Native American Development Corporation | Billings, MT
$800,000 | 9/30/2010 - 9/29/2013
www.nadc-nabn.org

With CED funds, the **Native American Development Corporation (NADC)** created a revolving loan fund to combat pervasive poverty and unemployment among Montana's Native Americans. NADC

provided loans to low-income Native Americans to create new businesses and expand their existing businesses. The project created 47 jobs and created or expanded seven businesses.

The **Office of Family Assistance (OFA)** administers the **Tribal Temporary Assistance for Needy Families (Tribal TANF)** program and **Native Employment Works (NEW)** program. These programs give federally recognized tribes flexibility in the design of programs that promote self-sufficiency, work, and strengthen native families.

Tribes may use their Tribal Family Assistance Grant funds to support certain economic development and job creation activities. Remember that all activities supported by Tribal TANF funds must meet one of the four purposes of TANF:

1) to assist needy families with children so that the children can be cared for in their own homes or in the homes of relatives;
2) to reduce dependency by promoting job preparation, work, and marriage;
3) to prevent and reduce out-of-wedlock pregnancies; and
4) to encourage the formation and maintenance of two-parent families.

The following are select examples of economic development and job creation activities that could be supported by Tribal TANF funding:

- **Establish education and job training programs** for eligible TANF clients in the community that address and meet business needs;
- **Provide start-up loans** or grants to eligible TANF clients to help start their own micro-enterprise;
- **Support TANF clients in gaining and maintaining employment** through supportive services, such as payment of eligible work expenses (e.g., child care) or transportation support (e.g., purchase of a car);
- **Establish an Individual Development Account (IDA) program.** One example of an allowable way that eligible clients may use their IDA funds is for qualified business capitalization expenses. Further information can be found in our Q&A at www.acf.hhs.gov/programs/ofa/resource/q-a-individual-development-accounts-idas/;
- **Provide summer jobs** or subsidized employment for eligible youth;
- **Conduct a job market analysis.** Tribes may use TANF funds to pay an allocable portion of the cost of an analysis of the job skills, services, and strategies needed to attract businesses into the community or to help local businesses remain or become more competitive so as to maintain or increase employment opportunities;
- **Conduct consultations with the Tribe's economic development staff** or other agencies or organizations that are promoting economic development in the Tribe's area; and
- **Provide incentives to existing businesses, or to attract new businesses to the area**. Such business incentives could include supportive services to TANF clients such as: payments for tools, uniforms or other work expenses; assistance with employee counseling services; payment of on-the-job training; and payment of bonuses, awards or non-medical employee benefits.

Important restrictions on using Tribal TANF funds for economic development activities

- **Tribes may not use Tribal Family Assistance Grant funds or State MOE funds to start or to purchase a business**. ACF has concluded that government ownership and operation of a business is not reasonably calculated to accomplish any of the four purposes of the TANF program.
- Services provided under the first two purposes of TANF can be delivered only to "needy" families as defined in the Tribe's approved Tribal TANF plan.

Examples of Economic Development in Tribal TANF and NEW programs

The Tanana Chiefs Conference's TANF program, which serves thirty-seven Native Villages in Alaska's Interior region, uses Tribal TANF funds to support several economic development activities. The program provides subsidized employment services for all of its clients who are non-exempt from work participation requirements. TANF parents and their working-age children participate in targeted training that prepares them to approach employers and secure employment. The program covers all costs for employers to pay each participant $14 an hour, 40 hours per week for 3 to 4 months during the busy Alaskan summer work season.

The program significantly increases income for participating families, and benefits Native-owned businesses by decreasing their personnel costs and increasing business productivity. Isolated village economies benefit from increased dollars circulating in their communities. The positive impact on both household income and the local economy continues in the winter when some clients move to permanent employment and/or receive an Earned Income Tax Credit. On average, 30% of the subsidized employment participants become permanently employed or self-sustaining through subsistence trade. Savings from clients leaving the program by becoming employed and self-sufficient are reinvested into the program.

Central Council Tlingit & Haida Indian Tribes of Alaska (CCTHITA) is a Tribal government headquartered in Juneau, Alaska that represents more than 28,000 Tlingit and Haida Indians worldwide. CCTHITA's Employment & Training (E&T) Division supports economic development by providing resources and referrals to eligible TANF clients that will lead to employment and economic self-sufficiency through their P.L. 102-477 program.

In 2010, the E&T Division entered into a Memorandum of Understanding with the CCTHITA Vocational Training & Resource Center (VTRC), which provides vocational training to individuals seeking to improve their job skills, gain employment or increase their pay. The VTRC entered into an agreement with Penn Foster, an accredited on-line vocational training school, to provide on-line classes to Tribal members. Case managers refer clients to VTRC, who conducts an assessment to determine clients' education levels, and guides clients through the enrollment and testing process. This on-line collaboration is ideal because of the remote location of the communities in Southeast Alaska.

College of Menominee Nation, located in Wisconsin, uses Tribal TANF funds to promote economic development by enhancing their public computer center (PCC) to provide TANF clients with technical training, skills-building activities ranging from GED assistance to math and reading coaching, career exploration and placement, and special workshops for individuals with disabilities and the unemployed. The PCC provides vocational based training in office technology, electrical trades, welding, and sustainable residential building. Menominee designed these trainings to provide a ready source of trained employees for local businesses. The PCC has provided workshops in career exploration, access to job searches, and employment placement resources. With the high speed Internet connection, students also have access to on-line courses through schools across the nation. To-date the program has provided over 8,000 training hours to approximately 4,000 participants.

The Confederated Tribes and Bands of the Yakama Nation, located in the State of Washington, Native Employment Works (NEW) program coordinates with the Tribe's Economic Development staff in support of a variety of economic development projects. For example, Yakama Nation is conducting feasibility studies for a water park, funeral home and a furniture factory, which are all predicated to increase employment opportunities for Indian people in their community.

References and Citations

- Section 404(h) of the Social Security Act (*Use of funds for Individual Development Accounts*).
- TANF regulations at 45 CFR 263, Subpart C and 45 CFR 286.40 (*Use of funds for Individual Development Accounts*).
- NEW regulations at 45 CFR § 287.130 (*Using Native Employment Works funds for economic development*).
- TANF-ACF-PI-2005-02 (*Using Federal TANF or State MOE funds to purchase a business*).

How might a Tribe utilize all of these programs to better serve its community?

The following is a hypothetical example of how a Tribe might access all of the ACF programs described in this resource document in order to support economic development efforts in its community. This example illustrates how these programs might be utilized in overlapping and complementary ways.

- A Tribe applies for and receives a grant from the **Administration for Native Americans (ANA)** to establish a community development corporation (CDC) – a not-for-profit organization incorporated to provide programs, offer services, and engage in other activities that promote and support community development.
- This CDC is governed by a tripartite board of directors that includes tribal residents, tribal businesses, and council members. ANA funds are used to develop policies and procedures for the CDC and train the board and staff to build capacity for the new organization.
- With the goal of developing community development projects that address the economic needs of low-income tribal members and families, the CDC applies for funding through ACF - Office of Community Services' **Community Economic Development (CED) Program**.
- With CED funds, the Tribe develops a project for the creation or expansion of a business(es) which results in the creation of new jobs for needy target area residents.
- Under the Tribe's **Temporary Assistance for Needy Families (TANF)** grant, administered through ACF – Office of Family Assistance, TANF-eligible employees of this business(es) are provided work uniforms and other work expenses including transportation, payment of bonuses, awards, and other non-medical employee benefits.
- Employees are also able to utilize subsidized child care services funded by ACF – **Office of Child Care (OCC)** at a local child care center.
- The Tribe has also applied for and been funded under the **Native Asset Building Initiative (NABI)**, a joint funding opportunity offered by the Administration for Native Americans and the Office of Community Services. Under NABI, the Tribe has been awarded an **Assets for Independence (AFI)** grant and a **Social & Economic Development Strategies (SEDS)** grant. Through their AFI project, the Tribe enrolls eligible participants to save earned income in matched savings accounts called Individual Development Accounts (IDA). Participants receive financial education and use their IDA savings to purchase a first home, capitalize a business for self-employment, or fund post-secondary education or training. Per the AFI statute, AFI IDAs are disregarded from income and resources in determining TANF eligibility and benefits.