



First Nations Oweesta Capital Access Convening, 2019

Policy and Research

Too Many Americans Being Left Behind...





**Prosperity
Now's mission**
is to ensure
everyone in our
country has a
clear path to
financial stability,
wealth and
prosperity.

Today's Speakers

Robin Danner
Policy Chair, Native
CDFI Network (NCN)

Kasey Wiedrich
Director of Research
Prosperity Now



Moderator
Arohi Pathak
Associate Director, Field Engagement
Prosperity Now

Session Goals and Agenda

- Discussion on federal policy
- Understand the opportunities and challenges of federal funding for programs that are important to Native Communities
- Learn about the various data sources that help Native communities understand how they are faring on a range of financial indicators
- Learn how you can use data to make the case for educating community partners, policy and programmatic change, fundraising, and more.

AGENDA:

- Overview of federal budget
- Overview and discussion on Native issues and policy priorities, at federal state and local level
- Overview and discussion of data and research

FY 2019 Federal Budget, An Overview

■ Discretionary Spending

- Defense: \$606.5 billion
- Non-Defense Discretionary (USDA, Treasury, HUD, etc.): \$637.40 billion

■ CDFI Funding for FY 2019

- CDFI Fund: \$250 million
 - Financial Awards and Technical Assistance: \$160 million
 - Native American CDFI Assistance Program: \$16 million
 - CDFI Bond Guarantee program: \$500 million
- New Markets Tax Credit: \$3.5 billion (through 2019)

What to Expect for FY 2020?

- **President's FY 2020 Budget Request** – Not likely to get passed, but serves as starting point
 - Discretionary Spending
 - Defense: \$750 billion (+24% from FY2019)
 - Non-Defense Discretionary (USDA, Treasury, HUD, etc.): \$567 billion (-11% from FY2019)
- **CDFI Funding Request for FY 2020**
 - CDFI Fund: \$0
 - Budget request calls for \$14 million in funding for administrative expenses to run the NMTC and Bond Guarantee programs.
 - Financial Awards and Technical Assistance: \$0 million
 - Native American CDFI Assistance Program: \$0 million
- New Markets Tax Credit: No explicit request for funding made in budget request.

What to Expect for FY 2020?

■ **House FY 2020 Appropriations for the CDFI Program**

- **CDFI Fund: \$300 million (20% from FY 2019)**
 - Financial Awards and Technical Assistance: \$191 million (+20% from FY 2019)
 - Native American CDFI Assistance Program: \$20 million (+25% from FY 2019)
 - CDFI Bond Guarantee program: \$500 million

Senate FY 2020 Appropriations for the CDFI Program

- TBD

Overview of National & Federal Native Policy Priorities

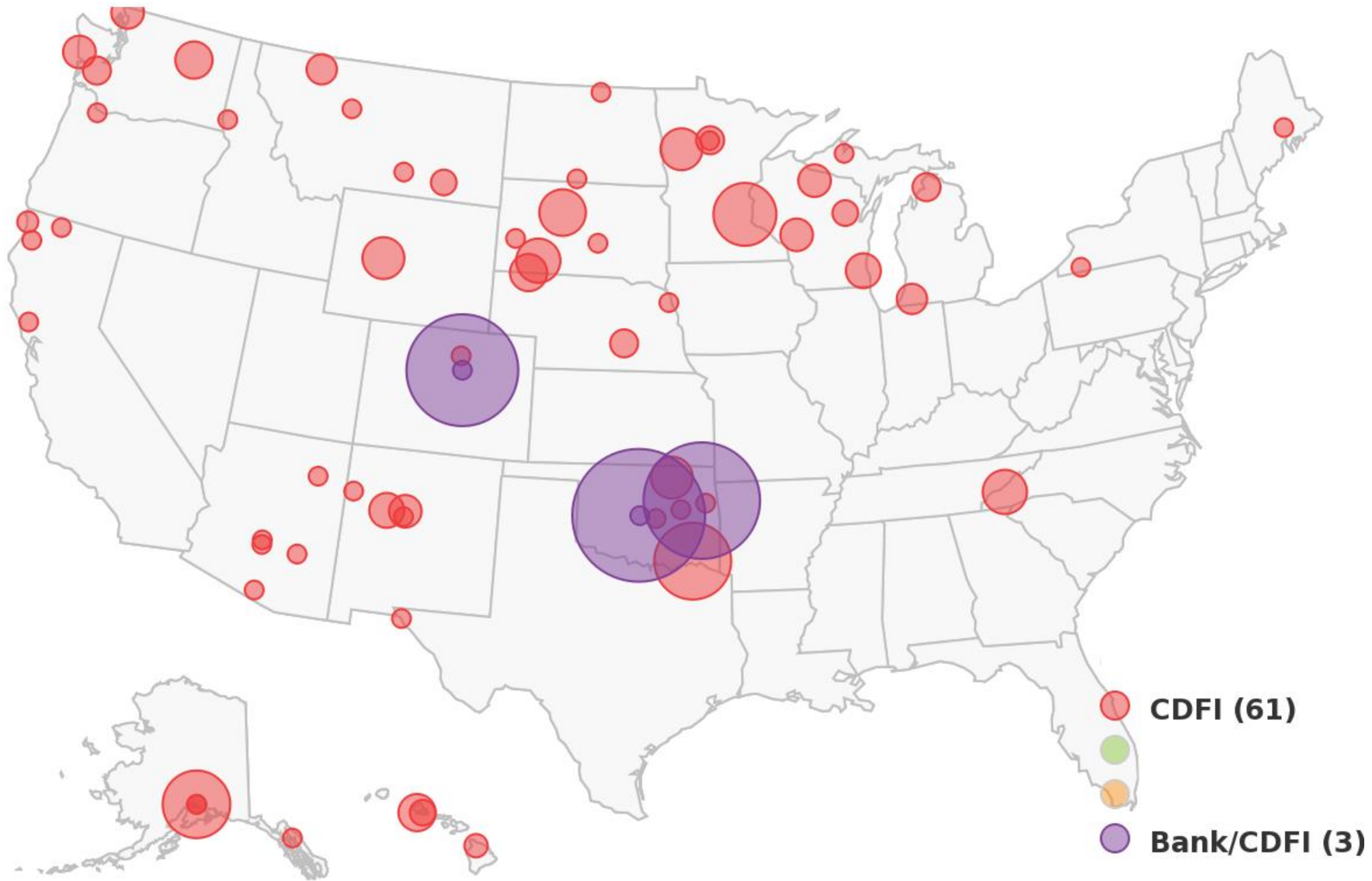
- **First - We Are Many and We Are One! Unique AND the Same!**
 - We Are Three and We Are One
 - American Indians of the 48 States
 - Alaska Natives of the 49th State
 - Native Hawaiians of the 50th State
 - Common History of Land Dispossession & Paternalism by Government Agencies
 - Common History of Federal Land Trusts and Allotments (1887, 1906, 1921, etc)
 - Common History of Re-acquiring Ancestral Lands & Changing Government Policies
- **Second - We Are Self Governing with Amazing Nonprofit Vehicles**
 - 575+ Federally Recognized Tribes
 - 60+ State Recognized Tribes
 - 41+ Federally Defined Hawaiian Homestead Associations
 - PLUS.....Private Native, Member Native & Tribally Affiliated Nonprofits

Overview of National & Federal Native Policy Priorities

- **The Landscape of Native Priorities – is Huge**
 - Sovereignty is Everything....Health, Housing, Economic Development, Education, Etc
 - Trust Lands & Self Governing Orgs Are in **35** of the 50 States
 - 67 Native CDFIs are in **23** of 50 States
- **As a Result.....Individual Tribes & Nonprofits Organize in Policy Coalitions**
 - By State, By Region, Nationally.....and Typically By Topic
 - National Congress of American Indians - **NCAI** (coalition of self-governing tribes)
 - Alaska Federation of Natives – **AFN** (coalition of self-governing tribes, villages, corporations)
 - Sovereign Council of Hawaiian Homestead Associations - **SCHHA** (coalition of self governing HA's)
 - **Native CDFI Network (NCN) – Coalition of Native CDFIs**
 - National American Indian Housing Council – **NAIHC** (coalition of Tribal Housing Authorities)
 - Native American Finance Officers Associations – **NAFOA** (coalition of Tribal Finance)
 - And So On.....

Overview of National & Federal Native Policy Priorities

- **Since the Self Determination Policy Era Took Hold in the 70's**
 - Tribal Leaders Have Pushed for Tribal/Native Specific Federal Programs
 - Native Healthcare & Education Acts
 - NAHASDA (Housing Act)
 - Administration for Native Americans (ANA Social, Economic Development, Language)
 - NACA at the CDFI Fund! Many Others!
 - Tribal Leaders Have Pushed for “Federally Recognized Tribes” As a Specific Eligibility
 - Instead of Federal Grants Saying Eligibility is “states, nonprofits” – it says “states, tribes, nonprofits”
- **What Are Some Priorities in 2019 Related to Native CDFI's?!**
 - Reauthorization of NAHASDA.....(Got \$100M Plus Up Last Year! Yay!)
 - Increase NACA Fund Level to \$20M - \$30M.....Make No Match Permanent
 - Trust Land Specific NMTC Program.....
 - Position Native CDFI's to Originate USDA 502 Loans on Trust Lands
 - Establish a National Native HUD Housing Counseling Intermediary



Discussion - National & Federal Native Policy Priorities

■ Take Away for Native CDFIs

- Stay Informed of Policy Priorities Adopted by Native Self Governing Coalitions
 - NCAI ~ AFN ~ SCHHA
 - Tribes and Trust Lands are in 35 States.....THAT's **70 Senators** that Know a Tribal LEADER!
- Stay Informed of Other National Native Coalitions
 - Native CDFIs in 23 States.....THAT's **46 Senators** that Know a Native CDFI LEADER
 - JOIN the **Native CDFI Network (NCN)**! Attend Annual Policy Conference in DC! November 19-21!

■ Take Away for Non-Native Partners

- Engage in Formal Partnerships with Tribal & Native Coalitions – Totally Reciprocal!
 - Tribes & Native Orgs Typically Have First Name Basis Relationships with Congressional Members

■ Other Thoughts, Comments?

Federal Budget—Opportunities

To protect funding for CDFIs and other priorities in FY 2020, now is the time to make your voice heard!

- ✓ Meet with your Members of Congress (in Washington, D.C. or in-district)
 - ❖ Ask them to preserve or strengthen funding for CDFIs, New Market Tax Credits, and other priorities for Native communities (such as VITA funding, etc.)
 - ❖ Your MOC will be on recess during the month of August
- ✓ Join with state-based allies and national groups (Prosperity Now, Native CDFI Network, OFN) to advocate for key priorities
- ✓ Join CFED's campaigns and Facebook Action page to stay updated on our policy priorities on:
 - ❖ Equitable tax reform
 - ❖ Consumer protections
 - ❖ Financial Security
 - ❖ Affordable homeownership

Advocate with us:

<https://prosperitynow.org/advocate>

Questions?

Discussion:

What are some successful advocacy strategies you have used to secure policy or programmatic change?

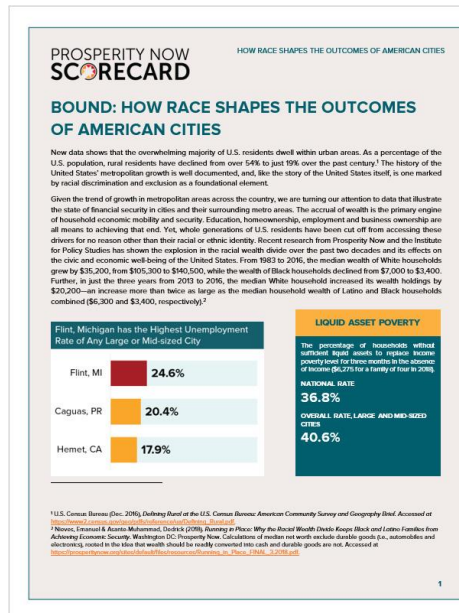


Research and Data

Questions?

Discussion:

- How do you use data in your communities?
- How have you used data for policy advocacy (at state or local level)?





Thank you and keep in touch!

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