



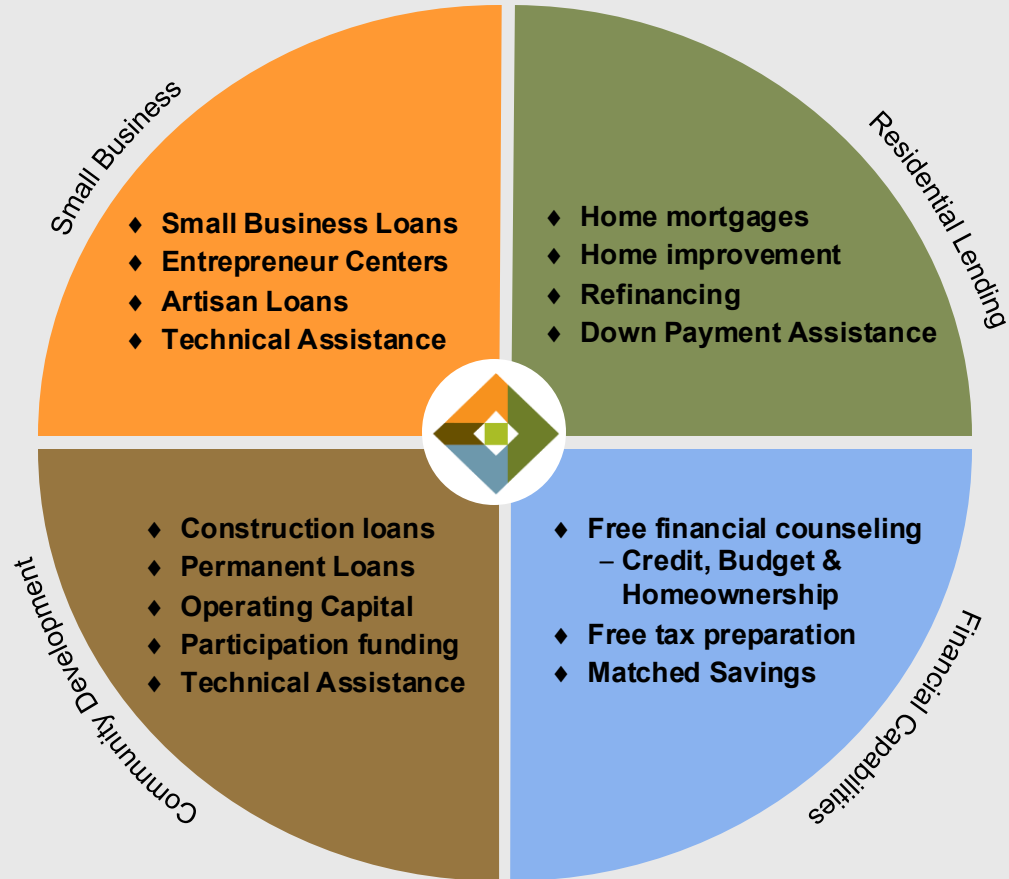
FOUR DIRECTIONS
DEVELOPMENT CORPORATION

A Values-Driven CEDS for Wabanaki Communities

June 3, 2026

Core products and services

- Community development for facilities, housing and business development
- Small Business for growth and tribal citizen success
- Residential lending for safe and quality homeownership
- Financial counseling for borrower readiness



EDA Program Areas

Local Technical Assistance

Helps fill the knowledge and information gaps that may prevent leaders in the public and nonprofit sectors in distressed areas from making optimal decisions on local economic development issues.

Planning

Supports local organizations ([Economic Development Districts](#), [Indian Tribes](#), and other eligible areas) with short and long-term planning efforts. The [Comprehensive Economic Development Strategy \(CEDS\) Content Guidelines](#), provides suggestions, tools, and resources for developing comprehensive economic development strategies.

CEDS Specs

From the regulations governing the CEDS (see 13 C.F.R. § 303.7), the following sections *must* be included in the CEDS document:

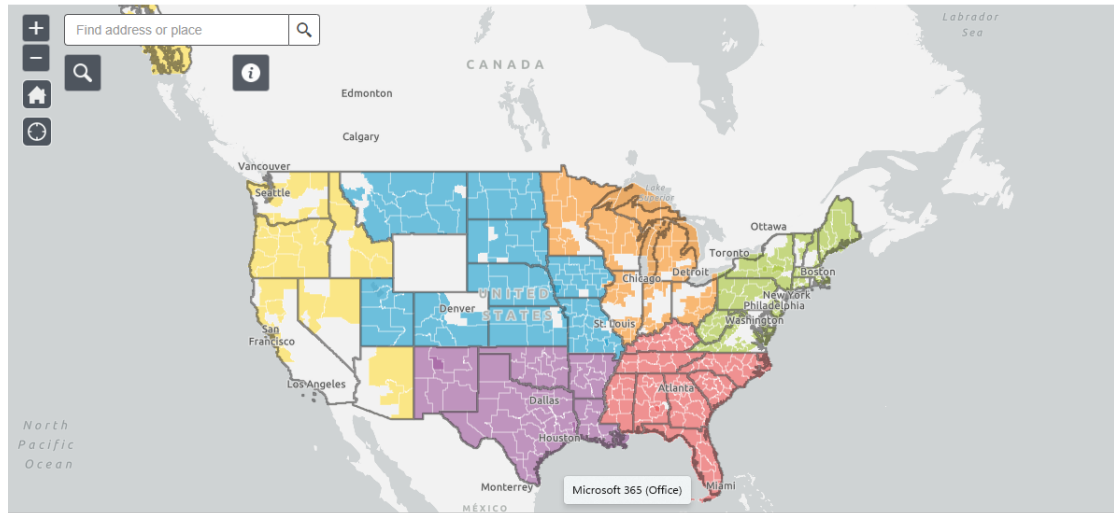
- *Summary Background*: A summary background of the economic conditions of the region;
- *SWOT Analysis*: An in-depth analysis of regional strengths, weaknesses, opportunities and threats (commonly known as a “SWOT” analysis);
- *Strategic Direction/Action Plan*: The strategic direction and action plan should build on findings from the SWOT analysis and incorporate/integrate elements from other regional plans (e.g., land use and transportation, workforce development, etc.) where appropriate as determined by the EDD or community/region engaged in development of the CEDS. The action plan should also identify the stakeholder(s) responsible for implementation, timetables, and opportunities for the integrated use of other local, state, and federal funds;
- *Evaluation Framework*: Performance measures used to evaluate the organization’s implementation of the CEDS and impact on the regional economy.

The national network of [Economic Development Districts \(EDDs\)](#) consists of over 400 regional organizations designated by the [U.S. Economic Development Administration](#). EDDs encourage economic development planning and project implementation in distressed urban, suburban, and rural regions by opening the door for local communities to access grant and loan funding opportunities, administrative and technical assistance, data and technology resources, and other resources and support.

As part of its EDA-funded [EDD Community of Practice \(EDD CoP\)](#), the [NADO Research Foundation](#) has created this interactive EDD map that provides information about each EDD's service area, website, contact information, Comprehensive Economic Development Strategy (CEDS), and EDA regional office. It also includes two search functions: one that allows the user to quickly identify which EDD serves any address or location and one to search the map by the name of the EDD.

Note: The map may take a few moments to load the first time it is viewed.

Page last updated May 2026. For questions related to this map or any of the related data, contact Bret Allphin at ballphin@nado.org. To learn more about the EDD Community of Practice, contact Brett Schwartz at bschwartz@nado.org.



9/27/22 FDDC reaches out to EDA inquiring about opportunities specifically around a CEDS and attached funding for an economic development director.

Hi, I was wondering if you could provide with the details of the EDA grant for tribes that covers some portion of salary for an ECO Development director once a CEDS is in place? I thought the allocation was about \$40K per year?

3/2/23 FDDC receives the Planning NOFO from EDA after two follow-up emails and a meeting with our regional rep.

Nice to meet you, Charlene!
Please find the Planning NOFO attached for your use.
Hope to see you next week.

5/16/23 EDA requests submission of a description of the LTA proposal discussed in meeting that day. Question arises about duplicity, EDD's and the Mi'kmaq CEDS.

It was so nice to meet with you all.
Please complete this one-pager to summarize the LTA proposal we just discussed.
A question I should have asked before: EMDC and Four Directions collaborated on a CEDS for the Micmac Nation?
Please be prepared to explain how a CEDS for the consortium is not duplicative (particularly if EDA funds were used by EMDC).
Thank you.

6/12/23 Feedback from EDA asks for more clarity about a CEDS- how is it not duplicative of regional CEDS?

Thank you for sending this to me Sarah – it is helpful.

Some things for you to consider:

1. Consultants must be competitively procured. Do you envision one consultant to perform all three components? That would be preferable – because RFPs are a lot of work. This should be made clear in the scope of work.
2. When you say “first joint comprehensive economic development plan for the four Maine tribes” is it a CEDS or not a CEDS? If it is, you would have to explain why it is not duplicative because the whole area is already covered by NMDC and EMDC CEDS. If it’s not a CEDS, how is it different? I would suggest that it NOT be a CEDS but is consistent with EMDC’s and NMDC’s CEDS but at a greater level of detail than is possible in a regional CEDS for 4 small tribal nations. If you disagree, let’s talk.
3. The Investment Priorities look spot on. In the application you will have to explain how it fits each one – a couple sentences each.
4. If you are comfortable in EDGE, go ahead and start. When the ED-900GA and budget narrative are in there – let me know and I will review before you formally submit.

Keep in touch :)

6/13/23 FDDC's response to how this is not duplicative of EDD CEDS

Hello [redacted] can I call you today about point #2. As far as I know the Tribes were not in scope for the CEDS work for either NDMC or EMDC. This was the genesis for our first call was to see how the tribes can be their own Economic District. If this is not possible or they can't have their own CEDS since it would be considered "duplicative" to the EMDC/NMDC CEDs, we will need to figure out how to handle Tribal Nations since they are sovereign entities. We follow federal requirements for procurement policies.

6/13/23 EDA's response

I am re-reading the NOFO. This screenshot is from page 6.

In the first paragraph, a tribe or consortium is eligible. A tribe does not have to become an EDD. It doesn't say anything about overlap. However, the second paragraph regarding short term planning specifically says awards for CEDS regions not served by a District Organization (or EDD). So it's a gray area.

I have a question in to the Philly office if a Wabanaki Alliance CEDS is eligible for Partnership Planning (without a "designation" since it's not an EDD). I will let you know.

KT

Partnership Planning: EDA makes Partnership Planning investments to facilitate the development, implementation, revision, or replacement of Comprehensive Economic Development Strategies (CEDS), which are designed to help regions leverage their unique assets to help create and retain high-quality jobs. EDA provides Partnership Planning awards to designated District Organizations serving EDA-designated Economic Development Districts (EDD). In addition, EDA provides Partnership Planning awards to Indian Tribes to help organize and assist with the implementation of economic development activities within their areas. Only EDA-designated District Organizations and Indian Tribes are eligible recipients for Partnership Planning awards.

Short-Term and State Planning: The Planning program also assists eligible recipients with Short-Term and State Planning efforts to stimulate and guide the creation and/or retention of high-quality jobs and private investment attraction. For example, EDA might provide Short-Term Planning funding to a coalition of Tribal and regional organizations to plan a coordinated response to the sudden loss of a significant employer in the affected area. EDA also makes Short-Term Planning awards to support the preparation or update of a CEDS for regions not served by a District Organization.

b) Local Technical Assistance Program²

The Local Technical Assistance program strengthens the capacity of local, regional, or State organizations and institutions to undertake and promote effective economic development programs through projects such as feasibility studies, impact analyses, disaster resiliency plans, and project planning. For example, EDA might provide funds to help a city prepare a feasibility study regarding the reuse of an abandoned manufacturing facility to advance local economic development.

6/20/23 EDA's – Actually Partnership Planning Program is not a good fit because of a waitlist, so LTA it is!

There is a waiting list for Partnership Planning Grants so that is not an option.

You are encouraged to submit a short term planning grant this year for a Wabanaki CEDS.

If it will be submitted in the next fiscal year (which starts Oct 1) local technical assistance program is recommended. They are looking at what's left in each program this year.
Thanks.

July through October, FDDC works with contracted support and submits an 8-page narrative proposal and all the accompanying fed requirements (budget, SF's, match letter, etc), as well as letters from the local EDD's.

The application was submitted in EDGE on October 27, 2023, a year and a month after initial outreach.

Email received 11/6/23

We have some staff changes going on and some reshuffling of the deck. I received a new project today for a Penobscot Indian Nation CEDS awarded in 2021. [REDACTED] is the POC.

If this is for the “fifth” census tract we talked about earlier, please explain that. If it’s not then it appears duplicative, and that will be a major issue. I am sorry that I didn’t even know about this before.

I am going to pause the curing request for now until I hear back from you.

Thanks.

After FDDC consult with Penobscot Nation and after direct outreach from Penobscot Nation to EDA, email received 11/15/23

[REDACTED]

I will need a document for the file with an explanation of why it is not duplicative, so please feel free to start on that. I would be happy to review a draft. Thank you for your patience as I am quite focused on my Vermont responsibilities this week. 😊

Body of email sent received 11/20/23. Attached was a formal letter of explanation around sovereignty how Wabanaki-wide is different than a Nation-based CEDS

As we have discussed, the tribes are not aligned to a single designated region within Maine but rather, represent a demographic. Four Directions Development Corporation is a nonprofit Native Community Development Financial Institution (N-CDFI) certified by the U.S. Department of Treasury and is a State of Maine licensed Supervised Lender that is led and managed by the Wabanaki People. We were created by the Penobscot Nation in 2001 as an independent entity that quickly expanded our mission to serve all the Wabanaki tribes: Mi'kmaq, Maliseet, Passamaquoddy and Penobscot. As a N-CDFI, we are uniquely positioned to provide Wabanaki level programs and technical assistance and possess the strategic capacity to increase positive economic outcomes for the tribe. We also have a proven historical performance record to demonstrate we provide vital resources and tools for nation-building after centuries of privation and its consequences.

Given the challenge of the tribes not aligning to a region, we are asking for the support from EDA for intertribal CEDS that will provide positive outcomes for the tribes and multiple surrounding communities. I hope our letter helps demonstrate the purpose of this work and grant request.

11/24/23 EDA responds to application with additional requests

6. ED-900
 - a. A1. Scope of Work. Provide explanation of how this is not duplicative of Penobscot CEDS and refer to attachment if necessary.
 - b. B.1 budget #s should be consistent, 5 tribal reservations specified but only 4 tracts in C.2 impact area? 18 month Period of Performance - include Consortium incorporation papers? Appoint Board of Directors? Project assessment? and closeout? Consultant continues to report to 4D? Or consortium? Recheck poverty.
 - c. D.2 budget \$, TMI on foundation \$
 - d. F.3 Budget doc has 3 staff, five are listed here
 - e. H.1 use StatsAmerica
 - f. H.2 strike child poverty - use population loss
7. Provide Four Directions Article of Incorporation
8. Provide staffing plan (template attached)

Data Challenges- December, 2023

I am working through the items below and have spent quite a bit of time on statsamerica. They do not have the data the EDA is looking for for tribal communities. That's why we commissioned the study by TractAdvisors for useable data. Happy to hop on a call to discuss further. Please advise.

Thank you,
Sarah

I just checked StatsAmerica, and it is not very granular.

So instead, please compare the tribal rates to the US averages – not the Miane averages, and also provide the link to your data sources.

The NOFO eligibility based on distress criteria is stated as a percentage of national average.

Thanks.

Some back and forth, email received 12/26/23 (!) indicating what is still required from the initial list

Also Sarah,

1. I requested a staffing plan and provided a template – I don't see that here.
2. The SF-424 form still indicates a second applicant in Box 9.
3. I am not seeing the attachment regarding non-duplication of effort that is referenced in #B.1 of the ED-900. Please name that file ED-900 B1 attachment or something like that.

Please provide by January 5

Thank you.

1/11/24 update

Good morning,
I hope that you are working to complete the curing request in EDGE.
I had requested a staffing plan (see #8 below), but I neglected to attach the template. My apologies.
How are the tribal letters of support coming along? I have only received the Binger?
Thank you.

The 8 additional requests from the EDA are submitted in EDGE.

Email from EDA, 2/1/24

Another request, by letter, from the Investment Review Committee
subject line “Four Directions Dev. Corp.- Merits Further Consideration

Good morning!
Your application is one step closer to funding.
The Investment Review Committee has asked for additional information.
Please see attached letter.
Thank you!

The U.S. Economic Development Administration (EDA) is pleased to inform the Four Directions Development Corporation (FDDC) that your application for assistance with a Strategic Plan for Tribal Communities has been selected through EDA's competitive application review process for further consideration for funding. Please note that this notification of further consideration is intended to inform you of EDA's competitive preliminary selection of your project for this funding cycle **but does not guarantee final approval or legally bind EDA to make an award.** Subject to availability of funds, the proposed project, estimated to cost \$256,573, will be considered for \$201,573 in EDA funding under EDA's Fiscal Year 2021-2023 EDA Planning and Local Technical Assistance Program Notice of Funding Opportunity.

If you would like EDA to further consider your application, you must provide:

1. **Acknowledgement.** Within 3 business days of the date of this letter, notify EDA via email or letter that you, the applicant, agree to provide EDA the information requested by the deadline stated in item 2 of this letter and acknowledge and accept the terms and conditions of EDA's further consideration as stated in item 2.
2. **Additional Information.** Please provide EDA the following information by **February 9, 2024**:
 - a. Completed and signed 10% de minimus form (attached)
 - b. Diagram showing the interaction of the tribes, consortium, and Economic Development Districts (EDD) and the relationships between the various Comprehensive Economic Development Strategies (CEDs), particularly the CEDs currently under development by the Penobscot Nation.
 - c. Additional explanation from Applicant as to how this project will not be duplicative of CEDs already being drafted for a portion of the impacted area is requested.
 - d. Individual Letters of Support from all four tribes (i.e., not standard form letters) describing how they intend to work with and through the consortium to advance their economic goals.
 - e. Draft Request For Proposals (RFP) for the consultant.

The information requested above will supplement your application and enable EDA to proceed with processing your application. Failure to meet this deadline, or the submission of incorrect or incomplete information, will jeopardize approval of your application. If you cannot meet this deadline, please advise Katherine Trapani, as soon as possible.

Upon receipt, EDA will assess the information provided. EDA's assessment of this information may result in a determination that:

1. No additional information is necessary;
2. Additional information is required, because the submission is incomplete, inaccurate, or otherwise unacceptable to EDA, and the applicant(s) must revise the submission before EDA will consider processing the application further; or
3. EDA will discontinue considering your application for funding, because the information submitted does not present a project that complies with applicable law or EDA's regulations or policies.

Your organization must comply with EDA's regulations (see 13 C.F.R. chapter III at http://www.eda.gov/pdf/EDAs_regs-13_CFR_Chapter_III.pdf) as well as the Fiscal Year 2021-2023 EDA Planning and Local Technical Assistance Program Notice of Funding Opportunity, which was published on March 15, 2021 (available at www.grants.gov).

Final approval of an award is conditioned upon EDA's assessment of the additional information requested, project feasibility, funding priorities, and the availability of funds for obligation.

EDA's mission is to lead the Federal economic development agenda by promoting innovation and competitiveness, preparing American regions for growth and success in the worldwide economy. Please do not hesitate to contact Katherine Trapani, Economic Development Representative for Maine, New Hampshire, and Vermont at 215-514-6572 or ktrapani@eda.gov, if you have questions regarding the requested information or status of your application.

FDDC reply 2/8/24

Hello Katherine, we are so appreciative of your support through the process. We had a great meeting with the Consortium Chiefs last Friday. They are very excited about the potential of this grant award to help with economic development activities they want to accomplish. We are pleased to provide our response to the request for additional information and hope for a positive outcome.

Please do not hesitate to reach out to me with any questions.

EDA 3/1/24

Good morning and happy Friday!

Things are looking promising, but it is slow. The budget situation and continuing resolutions are not conducive to expeditious grant awards.....

If and when a budget is passed, it takes time for HQ to sort out the regional office allocations and then actually transfer the funds.

So if you don't hear from me for a while – do not take it as a bad sign!

Cheers,

EDA 3/15/24

The good news is that we just got a budget so it should loosen up the queue!

I will ask about it our staff meeting Monday.

Have a good weekend!

Best email other than the closeout letter

EDA email 6/11/24

Yay! Congratulations! FINALLY!

I need to get a couple things signed now so I can send you the award documents (both by email and in EDGE).

I will be in touch soon!

EDA/Western Lens

Wabanaki-Centered

TRANSACTIONAL

RELATIONSHIPS

COMPARTMENTALIZED

RELATIONSHIPS

PRIVILEGED

RELATIONSHIPS

\$/POWER-CENTERED

WOLIWON



FOUR DIRECTIONS
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