

**Breakout: Economic Development**  
**Session: Creating an Entrepreneurial Community**  
**November 2, 2017**

- Ice House model discussed in detail, supported by some of the attendees. (8 mindset Lessons)
- Wealthworks model also discussed (Eight Forms of Wealth)
- Group was asked if their organization are using these models. Limited discussion.
- Problem how do you deal with town's where jobs are scarce.
- Sangre de Cristo Farmers and Growers– 4 co-ops (Mora, New Mexico)
- Co-op formed 11 families grow their own vegetables (green house, private land) who then sell their products thru out their community to restaurants, grocery stores etc. Word of mouth created interest and some advertising. Better weather (water) has helped with this program.
- Cattle 30 families participated in 40 hours of classes to get certified to receive 5 cows. Within 5 years it is expected the family must produce 5 cows in return in order not to pay for the cattle received initially. The family can sell the cows, to eat and to provide meat to local organizations.
- Currently they are assessing how to use rocks and wood to produce other items that would produce revenue.
- Coachella Valley
- Polanco's mobile home parks created by families. Agency works with these groups to provide technical assistance to manage these parks. Assistance can include financing, management training, creating permanent parks, etc.
- Challenges for above
- Infrastructure is a challenge.

Opportunities

Location also allows families to grow Dates and Palm Trees for resale \*Recycled Water from laundry allows the family not to use new water to grow these products

- vii. Build capital
- viii. Financial capital
- p. Make sure it is inclusive and holistic – recruit new people into the process
- q. Start with real outcomes: jobs created, businesses developed, etc.
- r. Protect local culture and values when outsiders come in.

### Funding?

- s. P3 funding:
  - i. Private
  - ii. Public
  - iii. Partnership
- t. Your own (Unrestricted) to seed the initiative
- u. HUD
- v. USDA
- w. Economic Development Administration – can build training centers
- x. Council of Development Finance Agency
- y. Banks

### Small group discussion notes strategies and solutions

1. BRE is a great idea to help small communities that are dying on the vine
2. BRE is about using the assets that you have
3. CA Human Development Corporation (CHDC) has worked with Growers to develop a fund that will fund housing
4. Funding:
  - a. Federal Home Loan Bank funds to rehab homes
  - b. RDA funds
  - c. CDBG funds
5. Need to change mind set of local communities about economic development.
  - a. Need to get buy-in from city leaders
  - b. Can start at the bottom –
    - i. local citizens can come up with great ideas
    - ii. They have the community interest at heart
6. Know who you are working with – empower emerging leaders to change mindset

## **Breakout: Economic Development**

### **Session: Lending and technical assistance to create economic opportunity in Native communities**

**November 2, 2017**

#### Funding Opportunities

- Fannie Mae/Freddy Mac – Rural housing (multi and single family)
  - Duty to serve initiative (FHFA)
  - Looking to develop relationships with native CDFIs
    - § Investments are outlined in duty to serve initiative
- USDA-RD
- AmEx
- Minnesota Housing Partnership
- Bring together multiple funding sources into one program to disperse (BIA, etc...)
- No cost capital through CDFI's
  - How to leverage this existing CDFI growth

#### Proposed Solutions

- Dave Castillo – Native Capital
  - CDFI's inject capital into tribal economies
    - § Many tribal communities are reliant on federal grant funding
- \_\_\_\_\_-Hopi Nation, Arizona State University
  - Tribal members began their own lending with tribal permission
  - After collecting on debt, began individual lending
    - § Expanded, housing picked up, using traditional clothing as collateral (nothing else available)
  - Convinced council to give org \$500k, tribe is signatory on all loans
    - § Tribes are a resource, though funding is small amount
  - Another tribe ended gaming, had 15mil available for small business grant, another 10.5mil for economic development
    - § Development authority could not do anything without local tribal approval due to land ownership, eventually moved off res
    - § Created and formed a CDFI, started lending, 5 years after went back to tribal council and tribe provided 15mil to help seed this loan fund
    - § Needed to demonstrate to tribal government that CDFI's can be successful

#### Issues

- If a private sector emerges, it will displace the existing power structure
- Need to get tribal councils on board, update codes and tribal courts
  - Tribes need to support the CDFI's
- Not all governments realize/understand their roles and responsibilities
- Focus on community wealth and not individual wealth
  - Many councils do not want the competition from the private sector

- Cultural issue with capitalism, seems like hoarding
  - Want to give the most away, not hoard the most
  - Changing the model to social enterprises
- People needed more TA to get them to a point where they would be lendable
  - Some CDFIs had trouble becoming certified from issues with the loan holders
    - § Some ways to overcome this is through community development corporations that buy out business to help get them bankable (Rez Cars Model)
- Saw work ethic issues
  - Purchased car wash to train community members on better work ethics
    - § This generated revenue needed to run this operation (Kootanee)

### Breakout Session

- Spur economic development in trust lands outside of the tribal lands (changing the model)
  - Business, tour bus, mom and pop shop loans
- CDFI's need a secondary market, other orgs (i.e. RCAC) able to buy out blocks of loans
  - Create a pool of non-native investors, secondary market buy out
- More program related investments
- Need for more capital
- We are beyond victimhood, remember history, but don't feel victimized
  - Being native in America is like the cycles of grief, now at the stage where can move forward
- Tribal governments play a key role in allowing other economic development to occur
  - Many councils do not want the competition from the private sector
    - § Need policy change to allow for private development on tribal lands
- Need to bend the capitalist model towards a social enterprise
  - Non-profit owns business, contract to tribal members
    - § Takes ownership off individual, gives ownership to the community as a whole
    - § Individual has some ownership, but with less liability
  - Multiple models to follow
    - § 501C3 with for profit subsidiary or structured within org
- Take our force? account and turn it into a construction company
  - Social enterprise
- Community ownership may help improve work ethic
- Start thinking about enterprises in pockets, not addressing the whole "gorilla"
  - i.e. CDFI funds to start a janitorial service, not for the whole casino
- Opportunities for eco-tourism

### Replicability

- Successful models with Shoshone Bannock by creating relationships with various lenders

- Need private sector through CDFI program to provide low cost capital to inject liquidity to the Tribes
  - Creative ways to think about collateral and credit risks
- Build cultural enterprise model to overcome cultural negatives toward entrepreneurship
- Doing enterprise in small pockets – example janitorial service for a casino –this could be outsourced and encourage entrepreneurialism within the existing structure (also landscaping or accounting)
- Homebuyer education and credit counseling
- Tribal government need to have a policy to support the economic development in the private sector rather than seeing it as a competition
- Network solutions through a matrix or portal to share success stories on these models
  - high school bank

**Breakout: Economic Development**  
**Session: Sustainable Agriculture and Wealth Creation**  
**November 2, 2017**

What Issues and Challenges from proposed solution?

- Lack of interest in agriculture from “middle” generation (GenX, GenY)
  - Often challenge in attracting youth
  - Educational outreach to HS?
  - Need experienced farmers to mentor younger generations
  - Summer youth programs – expose to farming, spark interest – pay youth to work on farms
    - § Develop leadership as well
  - Connection with chefs/farm to fork dining – attract “foodies”
- Population loss
- Pollution prevention (herbicides, pesticides, impact on air, water, and soil health)
  - Superfund sites
- Farms = wealth of community because people own their own farms
- Water systems falling apart – rely on gravity surface systems (water flowing from mountains into valley)
- Water rights (well-guarded by each community) – have to use allotment so as not to lose it
- Limited by growing seasons – expensive to develop hoop houses or greenhouses
- Finding a market (Taos serves as market for Mora farmers)
  - Being able to guarantee certain quantities of goods for the stores
- Maintaining quality of animals through breeding
- Slaughterhouse – ability to take animals to slaughter
- Lease land to local farmers (through BIA) – Sho-Ban
- “Utilize wealth surrounding you to improve your lives”
- Keeping wealth that is generated in the communities, and not exporting
- Access to adequate water/conservation demands
- Disputes between tribes and non-tribal entities

What is the funding strategy?

- Heifer International – 5 heifers per family, in 5 years each expected to give 5 heifers to another family
  - To get heifers, you have to do 40 hours of training, and you have to participate in community/co-op events
- Training on holistic farming (partnerships with organizations with resources to get training to come)
- USDA – requires a lot of paperwork and reporting
- Foundation grants – easier to use than government grants

- County USDA extension office as a resource
- NRCS grassland grazing
  - Lease land for grazing, get subsidy per acre
  - Limitation on number of acres/animal, incorporates some reserve for wildlife
- State of NM has some grants available to support mentoring program
- NRCS Conservation Reserve Program
- Donations of land (allow to use)
- Tribes investing tribal funds in programs to support farming
- First Nations Development Institute (grants and programs)
- Partners with Native Americans (train the trainer)
- Newman foundation (working with Partners with Native Americans)
- Funding due to proximity to Los Alamos National Labs (through foundation)
- Farm Service Agency

**Breakout: Economic Development**  
**Session: Strengthening Rural Tourism**  
**November 2, 2017**

What issues or challenges surfaced from the proposed solution?

- Tribal issues
- Income disparities
- Missing opportunities for tourism
- Losing retailers—have vacant buildings
- Building tourism takes time
- Establishments close down early and on Sundays
- Few employees to fill available job openings
- Needed signage, overall appearance was not great, poor customer service
- Need more volunteers
- Basic infrastructure has to be built before you do branding, it's the key to success, too many vacant buildings
- No broadband
- Get rid of legacy—negative impressions of the community that are hard to change

Solutions/opportunities

- Take advantage of outdoor activities, hunting, fishing to attract tourism
- Area is beautiful, has 14 parks in the town, 25 miles of trail systems, really pure water (brewery & water bottle companies have capitalized on this)
- Visitor assessment—like a secret shopper—identified that the town needed signage, overall appearance was not great (vacant buildings), poor customer service
- Secrecy—don't want to share where their favorite hunting spots are etc.
- Created a nature tourism group after working with RCAC
- Held two convenings to provide feedback –but they were not well attended—resources for customer service & tourism, created work plans, timelines, involved community volunteers
- Maps, branding that a tourist would identify with, more than a tagline, it's a feeling, unique, good communications between various groups working on community projects
- Roger Brooks—expert at community branding
- Can't cater to all
- Chokeberry Festival, water purity, place to relax, be outdoors, shop “Lewistown, find your center” Yoga in the park, bike rentals, trail system to walk and bike
- Market to a target office—N. Lake Tahoe marketed to SF Bay Area millennials for its Ale Trail
- Tool: Tapestry segmentation—cluster analysis to identify target markets—need a subscription to ESRI
- Make connections/partnerships with state officials from funding departments etc.

How is the strategy funded?

- USDA Community Facilities Loan Program
- Fundraising efforts are part of the local culture-but not enough businesses to share the donation burden
- Community Foundation



## **Breakout: Economic Development**

### **Session: Building relationships with the Forest Service and Bureau of Land Management**

November 2, 2017

- Influenced by federal presence - 47%
- 85% of NV owned by federal government
- 58% of CO owned by federal government
- Book recommendation, *The Sovereign Land* by Daniel Kemmis  
Citizens need to take action to manage lands

#### What issues or challenges surfaced from the proposed solutions?

- Forest Service lack of funds
- Capacity of the Forest Service to do its job
- Wildfires took 50% of the budget
- Easterners had dismissed Westerners ideas on how to manage fires, which continues today
- Westerners are ready to be sovereign over their homeland
- Citizen-based collaborative groups are now working with the Forest Service
- New way of governance based on grass roots democracy
- Money continues to be spent on past fires (silt collection/clean up)
- Local businesses impacted – i.e. grazing fences destroyed
- Private sector and federal government not working together
- Logging industry needs to be a partner, but has a stigma attached to it and needs to rebrand itself as forest stewards and water protectors with the help of collaborative groups
- Forest Service not taking into account the social impacts

#### How is the strategy funded?

- There is no funding for this work – need to be creative to seek it
- Collaborative groups of private parties have been able to find non-public funds
- Private sector and federal government must work together
- Have projects ready to go that can capture any public funding as it becomes available
- Insurance pools have funds
- Sell bonds to generate funds for watersheds
- Citizens vote to increase sales tax
- Integrated regional water management plans
- Bonneville power
- Western Area Power Administration using fire science and applying pressure to maintain rights of way
- National Lands Committee
- Local independent collaborative groups to improve federal policies

How do you replicate funding (in) other places?

- Build collaborative groups/partnerships with volunteer self-governing groups with diverse interests and set priorities, but need to get congressional delegate support
- Courts are beginning to recognize these groups

## **Breakout: Economic Development**

### **Session: Building relationships with the Forest Service and Bureau of Land Management**

November 2, 2017

#### What Issues or Challenges Surfaced from the Proposed Solutions?

- Forest Services lacks funds and sufficient capacity to do its job
- Fire eats up to 50 percent of Fire Service budget
- Historically, Easterners dismissed Westerners' ideas on how to manage fires and we're living with that today
- Westerners are ready to be sovereign over their own lands
- Citizen-based Collaboratives are now working with the Forest Service providing a new way of governance based on grass roots democracy
- Collaborative groups of independent citizens are extremely effective
- Private sector and federal government must work together
- Collaboratives must have support from Congressional delegations
- Moribund logging industry suffers from historic stigma – needs help to rebrand as “forest stewards” and “water protectors”
- Local independent Collaboratives are needed to improve federal policies

#### How is the Strategy Funded? How do you replicate funding in other places?

- No federal funding for collaboratives, but they are creative in finding non-public funds
- Private sector and federal government must work together
- Have projects ready to go that can capture public funding as it becomes available
- State insurance pools have available funds
- Local entities sell bonds for watersheds
- Citizens can vote to dedicate a percentage of sales tax
- Integrated Regional Water Management Programs (IRWMP)
- Bonneville Power (and other large utilities)
- Western Area Power Administration

**Breakout: Rural Sustainability**  
**Session: Creating Sustainable Rural Schools**  
**November 2, 2017**

Greg Sparks

Mutual Housing of CA, developed a program called a “culture of college” in multi-family projects. College became the norm, starting with parents and Head Start to enhance college as the norm rather than the exception. Opportunities for role models speaking, financial literacy, college planning, coordination beyond PTA, engagement in activities involving teachers, administrators and parents.

Mark Van Brunt

Affiliate organizations (15-20), ...organization lends funds to Charter schools and Catholic schools, and needed to determine how to underwrite schools and decide what was a good school. There became 3 top priorities within communities. 1. Wanted the kids to have a good education. 2. Healthcare of some kind that didn't bankrupt the family. 3. Homeownership. -Leadership, organization were important in the underwriting process. Culture and leadership of an organization trumps the balance sheet. Programs are offering mentoring.

Observations

- 33% of Latinos are in southern U.S.
- 60-90 days at a University tests student's faith and values.
- Charter schools versus District Schools-difference is that charter school has to get approval from an authorization entity. Charter schools are a non-profit receiving public funds-does not need to have employee teachers with credentials.
- Stats in increase in home schooling?
- Needs to be a fundamental change in how we approach education, get children in the habit of learning.
- Need to see rural schools as part of a bigger picture in communities.
- Report card on the whole environment.
- Regional collaboration.
- Invitation and welcome children back to their communities.
- Persistent poverty has a common denominator that is education.
- Challenge of community is not solved by adding a school.
- Education of a child is an indicator of whole community environment.

What issues or challenges surface from proposed solution?

- Special programs to create false statistics and graduation rates
- Interventions
- Charter schools-Only 20-25% only exceed performance of district schools, 15% are on par, 50% are below performance of district school
- Relocation of families to get to school
- What is the measure of success?
- Decrease in effectiveness in district schools
- Importance of a stable environment

- Without an education, it's more difficult to break the cycle of intergenerational poverty
- Schools in areas consolidating, regionalization of district schools
- E-learning can be a solution, but there could be an issue if the broadband is not there to support
- Consolidation and regionalization of schools is vanishing.
- Isolation causing issues in socialization of kids, kids falling behind because they can't stay after school for help.
- Rural communities do not have the support network.
- Preparing families as well as the children for furthering education (college)
- Holistic approach-needs to address homes, health, food, as well as education
- Choices for activities, programs
- Unique solutions for the uniqueness of the areas served
- Charter schools can be customized for the area-partnership should be with the district schools.
- Performance and competencies.
- Broaden post-secondary education.
- Families willing to make sacrifices, need engagement.

How were the strategies funded? How do others replicate funding in other areas?

- County bonds
- Per head federal funding
- Rural schools receiving funding distribution based on economic development-economic drivers
- Foundations
- Credit Enhancement Program
- State funding
- Funding from healthcare services
- Vouchers

**Breakout: Rural Sustainability**  
**Session: Broadband Access in Rural Communities**  
**November 2, 2017**

Notes

- Providers: Frontier, Cable One, Verizon Wireless, Utah Broadband, Catapultion, General Communications, Inc., Centurylink, Verizon, Windstream, Spectrum, Time-Warner, Comcast
- Interest in starting loan fund to get the “last mile” for broadband to help communities gain access to broadband.
- Interested in broadband for the reservation.
- Santa Clara Pueblo interested in starting their own Broadband as a utility for the Pueblo
- Everyone has a provider now. Surprised that there are so many providers.
- Utopia – 16 cities came together to develop municipal fiber. Combined about 145,000 households plus commercial. FCC uses rural definition as 500 connections per square mile.
  - Cities are running the cable themselves. Then lease the lines to ISP’s. The initial bonding was for 135,000,000. Sales tax revenue was pledged for security in case the utility could not pay it off. Total cost was \$151,000,000.
  - Construction cost was about \$1,500 per household.
  - Utopia uptake (adoption) rate is 10%
- Use Broadband to expand economic development in rural areas

Harvest Questions

1. Issues and Challenges
  - a. Spotty coverage. Huge issue in AK.
  - b. Cost – connection fee can be the obstacle.
    - i. Average cost is \$2,200 per household.
    - ii. Problem for rural America
  - c. Challenge is to reduce or find someone to pay for the connections.
  - d. How to increase the uptake rate.
  - e. Not only do you have connection costs, but still have to pay \$50 per month for the service.
  - f. Wireless can be cheaper than wired, but doesn’t work in all places.
  - g. Communities need to partner together to build economies of scale
  - h. Be prepared to fight with the Comcast’s of the world
  - i. Many states are passing laws to keep municipalities from building and operating broadband.
  - j. Some agencies lay cable for broadband when completing work on water or natural gas.
  - k. Some communities are setting up hubs for people to come in to use broadband.

1. Learning curve on broadband is huge. There is an information gap between the community and the provider.
2. Funding
  - a. Community broadband toolkit from NTIA
  - b. Bootstrapping
  - c. San Juan Foundation looking at starting a Co-op. Lot's of people are off grid so Co-op would effectively bundle services.
  - d. Economic Development Authority
  - e. Private Foundations
  - f. Microsoft (not so much)
  - g. Other Countries (Japan and China) subsidize the installation (strategic)
  - h. RUS (rural utility service) has 2.5B in guaranteed loans for broadband.
  - i. Maybe service providers have grant/connection programs
  - j. Libraries can check out Verizon hot spot internet connection
  - k. Is there a role for community colleges to help provide for hubs?
  - l. Legacy microwave towers can also be used (at least from a disaster preparedness point of view).

**Breakout: Rural Sustainability**  
**Session: Environmental Justice**  
**Thursday, November 2, 2017**

Definition: Environmental justice is the fair treatment and meaningful involvement of all people regardless of race, color, national origin or income with respect to the development implementation and enforcement of environmental laws, regulations and policies.

Observations

- 4.5 billion People do not have access to sanitation
- 800k died due to unsafe conditions
- 300 million hours are spent each day hauling water by water
- This a very loaded topic and many people don't know where to begin to address the problem
- There is a movement to create a 2 tier system for water quality-one for large urban areas and one for rural America. Why should there be a difference in water quality?

Issues and Challenges

- Lack of knowledge and trust in local communities-especially after disasters
- Very little ways that green technology can make it into rural communities
- Need to develop a response plan- to engage the community to rebuild themselves
- Rural America is struggling with water and waste water infrastructure
- Emphasis needs to be placed on preventative measures
- Further research should focus on crucial population and resource information to guide funding towards priority needs
- Concerned about super fund sites especially in Tribal nations-
- Environmental racism
- Should we provide assistance in methodology to litigate for solutions?
- Decades of natural resource extraction and conflicts within types of potentially hazardous industry
- Superfunds still exist
- Human right to water not nationally recognized – Calif passed legislation, along with UN resolution and maybe this is something that can be worked on in a local/regional basis
- A lot of water issues happen to those that don't have a voice, those that other people "don't care" about
- How to pass on financial responsibility to correct the issue, in perpetuity Large industry should be held responsible. There is an inventory kept by TESCO, of new chemicals entering the country, without the knowledge of impact. This is only the beginning. The producers need to held accountable.
- Cannabis legislation- Grows take a lot of water and local communities are having to protect the water rights
- Photography Challenge- asking for entries of **"What safe drinking water means to you"** To be celebrated March 2018 on UN safe drinking water day

- Water contaminated with arsenic and nitrates- looking at filtration systems and expanding the programs, and it takes education after installation of POU systems so they will trust that the water is now safe
- Limited infrastructure in rural communities
- Cost of water is becoming prohibitive- especially when there are multiple contaminants, it is not that the agency doesn't want to test water from all sources but it is not affordable.
- We don't have the voice of the small community, small utility voice to speak out about this issue
- EPA CWA protects only public systems and there is a huge opportunity for education for the private sector/owners
- How do we create the awareness and engage the communities
- Carbonated water can release pollutants
- How to develop a collective voice that protects the rivers-regional groups need to think of this on bigger scales to have a bigger voice. Too many issues for one organization to handle- shared experience and resources are more powerful together. EJ Collaborations and regional efforts are vital
- How to address environmental racism
- Natural resource extraction
- There is no one solution
- Changes in administration
- High financial costs for superfund cleanup
- Most states and the federal government does not recognize the human right to water (CA does, Prop1)
- EPA geared towards "Allowable Pollution", not "no pollution"
- Not tracking new chemicals well enough
- Small communities need to protect water rights from larger cities, or industry
- EPA does not provide protection for individuals not on a community water system
- Need to change mentality and lifestyle changes due to accepted norms (i.e. bottled water)
- How to move from research to policy
- Dealing with the stigma that science is wrong
- Industry influence on EPA

### Solutions

- Education and awareness- some communities have accepted the "normalcy" of the problems
- Citizen science projects-create awareness and share knowledge, but you have to have proper training to capture the data so it can stand up to the scrutiny – Also attach a plan of what you plan to do with the information gathered
- Research to Policy- high quality data to connect the dots to get to the research people.
- Local communities need to understand and be involved with the research process
- Acknowledge and create awareness on an individual basis
- We have to think about the problem as a regional problem- not just 1 community, need to have a broader view.
- It is important to tell the human story, put it in the main stream. Make sure we are not preaching to the choir in order to gain other people into the conversation



- Incorporate culture and use of media, to tell the story-use of social media
- Offer work study opportunities for youth to learn from content experts
- Cut off the source for funding of corporate industry promoting unsafe conditions
- EPA needs to develop response plans for crises
- EPA must increase communities' capacity to provide water and wastewater systems
- Further research should focus on crucial population and resource information to guide funding towards priority needs
- Provide TA so communities have adequate water/wastewater systems

### Funding

- Endowment (TCE-California)
- Funding has decreased over time for research
- A bunch different tents make a camp
- Important to make friends on all sides of the equation reframe as needed to speak to your audience.
- Policy for polluters to pay in perpetuity for treatment/remediation

### A-Ha Moments

- Need for increased advocacy at the local, state and regional level
- Importance of education of future generations, communities, politicians, etc....
  - Conservation, water testing, treatment strategies
- Regionalization to help form a collective voice
- Citizen science approach
  - What to do after this, need an action plan
- Telling stories
  - Use media, social media
  - Personal stories get more attention than scientific research

### Discussion

- Superfund sites in Indian country
  - Environmental racism
- Need to empower community leadership to bring up this issue
- Expanding point of use water filtration from schools to communities to address water quality issues in southern CA
- Moving away from current SDWA standards of treating every drop to reduce costs, increase affordability of water
  - Move to onsite, POU water treatment
- Effects of showering (carbureting water) on pollutants
- Need to find a collective voice
  - Clean water, surface water
- NTOC
  - National Tribal Operations Committee with USEPA

**Breakout: Rural Sustainability**  
**Session: Developing Essential Services in Native Communities**  
**November 2, 2017**

Challenges

- Partners needed for the long haul
- Organizations that are culturally sensitive.
- Disconnect between financial and cultural priorities.
- Tribal capacity in legal divisions and tribal departments.
- Essential services in some tribal locations are lacking in all area's should not be a given that villages have access to water, sewer, electricity, health care, education... This is the starting point.. access to funding is important and partnerships with non-native partners that respect the native American culture. Partners need to have staying power.
- Access to resources is needed... assistance with finding resources.. Access to capital.
- No policy voice for community development in native areas, needed for infrastructure. More powerful national lobby could be found thru regional and national organization partnerships. Tribes need to invite organizations in.
- USDA rural programs are not adequate for rural or tribal rural communities. Native organizations need to work together to address these issues and include rural communities who are also affected.

Needs

- Infrastructure, telecom needed. Important to partner with other native organizations
- Long term partnerships needed with organizations important
- Look to share the realities no matter how difficult. Find the organizations not from native communities but that work with your organization
- Reassurance in delivery of services
- Hawaii Homesteads developed renewable energy on trust lands. Solar energy project funded by USDA. Benefits agreement to share revenue with CDC that enables them to develop additional projects. Signage of ownership of the project is important. Disconnect between capitalism and native culture that gives everything away this is the same in finance. Instead of large business creation, small business created and run by native entrepreneurs.
- Partners needed not only in funding but in humanity. Respect of tribal governments needed to move projects/services forward. Respect self-governance of tribes and decisions made. Find partners that don't need to be the lead but a partner.
- Homesteads benefits: 27,000 native Hawaiians on the wait list for land allotments. DHHL manages all of this homestead land for native Hawaiians and are administrators of the trust. Next generation stepping in to take more leadership within homesteaders.
- Energy cooperative established with cooperative/collective agreements with terms of the deal. Negotiated independent of DHHL to get the benefits agreement in place. Projects funds thru land lease funds economic advancement in the native homestead communities. It returns around \$100,000 a year and Homesteaders receive the developers fee's creates communal economic development. Coop eligible for USDA funding. Now looking at a hydro project on our land which native Hawaiians have a

right to the water not only the land. \$100 million hydro project for 100 year life is next project. The renewable energy will provide water to Hawaiian homelands and help develop infrastructure. Going back to the traditional Hawaiian model. Hawaiians own the energy and water for the benefit of the native Hawaiian communities. Micro hydro projects are being developed. Works well because of the coops developed. Partner directly with the utility source not the developer. Developer was cut out in order to bring more saving to the native Hawaiians.

- Native Hawaiians know the land and waters better than anyone on the islands.

### Solutions

- CDFI's/Native CDFI are needed
- Invested partnerships that invest in humanities native and non-native. Strive to understand native organizations and cultural. 35 out of 50 states have tribes in Indian Country so they should be a voice in policy changes and should be a powerful ally.
- Matching capital
- Know yourself and know your partners is needed.
- Start a native and rural cohort to begin discussion of essential needs. RCAC needs to continue with this initiative and continue this discussion with others. Symposium follow up is important.
- Case studies of successful native projects is needed to share and replicate with other cohorts.
- RCAC needs to capture and share this information... Establish a resource platform for tribes.

**Session: Economic Development**  
**Breakout: Community development in high cost areas**  
**November 2, 2017**

1. What issues or challenges surfaced from the proposed solutions?

- Extremely high rents and housing prices
- Little workforce housing resulting in recruitment and retention issues as employees were stuck in traffic due to extreme weather conditions – “Carmageddon”
- Transactions where property was bought then resold at higher price
- People are bussed in to get to work (Idaho)
- Developers pay in lieu fee
- Market units vs. units with amenities
- Inability to get tax credits
- Lack of financing
- Collecting on restricted property
- Political will
- Elitist community resistance

Solutions:

- Ongoing income restriction keep homes affordable
- Code incentives
- Flexible development standards
- Density bonus for projects with affordable units
- Increase sales tax to go toward affordable housing
- Community land trust
- Inclusionary zoning
- Land management codes
- Nexus studies
- Deed restrictions
- Land lease model
- Mixed income housing units included in project
- Land donation allowed for tax credits
- Community polling to know what it will accept or resist (police or fire workers, disabled, etc.)
- Annexation
- Shared housing (“Roommate Roundup”) event to bring families together

2. How is the strategy funded?

- Contract with city or county to manage affordability program homes
- Industrial banks
- HOME funds (Colorado)
- Market rates, but be aware of risks

How do you replicate funding (in) other places?

- Retransfer fee

## **Breakout: Rural Sustainability**

### **Session: Developing Essential Services in Native Communities**

**Thursday, November 2, 2017**

- Robin Danner- Shared her family story. Robin also shared her current work history.
- Biggest challenge to partner with Native organizations whether you are Native American or Non-Native. We need to create partnerships outside our comfort level. Be willing to find gems that will help and work with Native Communities. Share ideas, get to know your partners.
- Described a Solar Farm Project, how they maneuvered the contract. They're in control.
- Described their CDE how they create businesses that are passed on to individuals.
- Described the Self Determination Era, again reminds us partners are very important to produce results.
- Described Hydro Plant Project.
- Robin is very excited about the future, reminded the group CDFI's are a tool.
- Dave Castillo described how the partnership between RCAC and his organization came about. Important that both organizations are connected org to org, don't limit it to just certain people.
- Robin commented how she quit certain groups like NMTC Coalition/CDFI Network, felt they were just a coin for them. She moved to create her own CDFI, responsible for themselves.
- Jacqueline described how many of the communities in Alaska are bare bones. Essential services are not present. Robin again reminded us that joining forces with partners can help bring these services to these areas.
- How do you work with groups like NCAI? She first establishes a connection with a partner, once those roles have been defined, she then connects with groups like NCAI or similar. Robin states we need to connect with Rural to have a stronger voice together. Also, how can we quicken these relationships? Can RCAC be more involved, create a co-hort.
- How does Robin profile their organization? 1 page that defines her organization with a certain style.
- How does urban areas fit with tribes?
- Jacqueline reminded us when we use the word tribes they are a Sovereign Domestic Nation first.