Native Asset-Building Coalitions: Promising Practices and Sustainability
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This report identifies promising practices in the development and sustainability of Native asset-building coalitions at the regional and state level. It is designed as a tool to assist tribes and Native-serving organizations in developing and sustaining Native asset-building coalitions. As part of this report, First Nations Development Institute (First Nations) will identify trends and themes observed from existing coalitions. We believe valuable lessons may be learned from the experiences of these coalitions and will offer recommendations to tribes and organizations interested in the development and sustainability of Native asset-building coalitions at the regional and state level. By highlighting the challenges and significant milestones of existing coalitions, we intend to identify practical implications for the development and sustainability of Native asset-building coalitions in other states and regions around the country.

It seems most appropriate to begin this report with some basic questions. The first of these questions is, “What are assets?” An asset is “a resource or an item of value owned” (emphasis added).2 Assets can be a home, a business, an education, or a savings account. Assets are important because “with assets, people begin to think in the long term and pursue long-term goals.”3 Asset-building, then, refers to ways individuals, families and communities build or acquire assets. Other terms used to describe asset-building activities may include “economic development” or “community development.” Regardless of the term used, efforts designed to build assets are focused on ways to encourage people to acquire assets.

This leads to the next question, “What are asset-building coalitions?” A coalition is defined as a “temporary alliance of distinct parties, persons, or states for joint action.”4 In other words, coalitions are an alliance of like-minded parties interested in achieving a common goal. Asset-building coalitions are groups of people, organizations or governments interested in issues related to asset-building. Native asset-building coalitions are particularly interested in initiatives aimed at asset-building for Native individuals, families and communities. They are designed to foster leadership, enhance creativity and develop partnerships among tribes and Native organizations engaged in this type of work.

The question remaining is, “Why are asset-building coalitions needed in Indian Country?” One reason is that asset related information and services are limited in Native communities. In this respect, Native asset-building coalitions allow for the sharing of information, the provision of services and the building of knowledge. A second reason is that many state asset-building coalitions do not include a Native

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1 The terms American Indian, Indian and Native are used interchangeably throughout this report.
2 The Miriam-Webster Dictionary.
4 The Miriam-Webster Dictionary.
perspective. As a result, the economic needs in Native communities are not addressed. Native asset-building coalitions can fill this role by serving as a voice for Native individuals, families, and communities in the absence of this presence at the statewide level. The third reason is that there is strength in numbers. As a unified group of tribes and organizations, Native asset-building coalitions can increase access to funding resources and work to create an effective policy agenda for Native asset-building issues. For these reasons, First Nations strongly supports Native asset-building coalitions and views these coalitions as essential to address the specific economic needs of Native individuals, families and communities.

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Report Outline

The first chapter of this report highlights data that illustrates the poor economic conditions experienced by Native families and children. The second chapter will address asset-building initiatives in Native communities by introducing the Integrated Asset-Building Strategies model developed by First Nations and discussing the Building Integrated Assets Strategies project designed to draw together tribes and organizations dedicated to asset-building initiatives. Chapter three profiles the existing Native asset-building coalitions in an effort to identify specific challenges and highlight significant milestones in the development and sustainability of these coalitions. Following these profiles, we turn to chapter four, which makes 10 recommendations for developing and sustaining Native asset-building coalitions by examining the common themes raised by the coalitions profiled in this report. In chapter five, we conclude with directions for the future of Native asset-building coalitions.

As a result of the support received from the Ford Foundation, First Nations has been able to establish and help sustain Native asset-building coalitions engaged in a variety of asset-building activities. First Nations has gleaned valuable insight into the creation, challenges and successes of building and sustaining Native asset-building coalitions. The development of these coalitions coupled with the experiences of coalition leadership translates into a useful guide for tribes and other organizations interested or engaged in asset-building activities. The content of this report was developed based on interviews with coalition leaders and a detailed review of coalition records and documents.
Chapter 1

THE STATE OF ECONOMIC CONDITIONS IN NATIVE COMMUNITIES

The need for asset-building activities in Indian Country is demonstrated by the severe economic conditions experienced by Native families and individuals. The following data is presented to illustrate the dire economic reality experienced by many Native people.

- Native people are more likely to be poor than non-Natives. According to the 2000 Census, one in four Native individuals lived in poverty, which was twice the National average. Further, nearly one in three Native children under age five lived in poverty, which was more than twice the national average.\(^5\)

- There are fewer job opportunities in Native communities. Much of the poverty that exists among Native people is, among other things, a result of low wages and a severe shortage of full-time sustainable employment opportunities in Native communities. In 2000, unemployment rates for Natives in reservation communities were over two times higher than the rest of the United States.\(^6\)

- Native people are less likely to own their own home than non-Natives. Natives residing on reservations are four times more likely to live in a crowded home. Also, their homes are more likely to lack plumbing.\(^7\)

- Access to mainstream financial services is either difficult or impossible to attain in many Native communities. Few financial institutions, bank branches, or even ATMs are located on or near (within 30 miles) Indian Lands. A 2000 study published by the Community Development Financial Institution Fund revealed, astonishingly, that 15 percent of Natives are more than 100 miles from the closest ATM. Further, 86 percent of Native communities lack a single financial institution in their community.\(^8\)

- Access to financial education and credit counseling services is limited in tribal communities. In a 2000 study published by the Community Development Financial Institution Fund, respondents unanimously stated that there were not enough counseling, technical assistance and training programs to meet the needs of their communities.\(^9\)

- Native people are more likely to be victims of predatory lending. A 2000 study conducted by the National Community Reinvestment Coalition found

\(^{8}\) CDFI Fund. (2000).
\(^{9}\) CDFI Fund. (2000).
that Native people were nearly twice as likely to receive a sub-prime loan as whites. First Nations updated this research in 2008 and found that the use of subprime loans among Native families had not changed. A 2009 study of the use of Refund Anticipation Loans in Native communities found that use is up to 12 times higher in counties with a large Native American population. 

- Native youth have consistently had one of the lowest financial literacy rates of any other ethnic group in the country. Analysis of scores from the Jump$tart Coalition’s nationwide biennial survey demonstrated that Native youth have consistently scored at or near the bottom on every metric (income, money management and saving) of financial literacy over the last five years.

Chapter 2

ASSET-BUILDING IN NATIVE COMMUNITIES

Integrated Asset-Building Model

The Integrated Asset-Building Strategies model, developed by First Nations, is an observation of asset-building efforts in Indian Country (see figure one). At the base of the model are institutions such as Native Community Development Financial Institutions (NCDFI), Native nonprofit organizations and tribal government agencies. These institutions are most effective in Native communities when they deliver culturally appropriate economic development opportunities. Institutions offer services to Native individuals and families in the form of a wide range of services such as financial education, business training, homebuyer education, matched saving accounts and free tax preparation among others. Institutions use these services as tools to enhance the economic realities of Native individuals and families through outcomes such as homeownership, entrepreneurship and increased human capital. Through these outcomes, healthy economies and stronger communities are attained.

The fact that the model concludes in the upper right hand corner at healthy economies and strong communities is intentional. Many institutions in Native communities see their role as broader than helping individuals and families. Instead, these institutions view their role as influencing the broader economy and strengthening the entire community. The ability of economically stable and well-informed families and individuals to interact with the broader community contributes to an overall healthy economic, cultural and social system in Native communities. The Integrated Asset-Building Strategies model emphasizes the work in which First Nations engages on a daily basis and stresses the holistic, long-term approach that Native community-based organizations employ to battle poverty in Native communities.

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14 Adapted from testimony prepared by First Nations Development Institute for presentation by Elsie Meeks to the Senate Committee on Indian Affairs’ Economic Development Oversight Hearing, May 10, 2005.
Building Integrated Asset Strategies Project

In 2006, First Nations initiated the Building Integrated Asset Strategies project. This project was designed to organize and support regional and state Native asset-building organizations in developing initiatives designed to benefit Native communities, families, and individuals. More broadly, First Nations sought to build the capacity of Native people to direct their economic futures in ways that are self-determined and fitting with their culture and values. First Nations’ support has been focused primarily on enabling tribes and organizations to increase assets in Native communities by coordinating and complementing efforts. As part of this project, two preexisting coalitions (the Oklahoma Native Asset Coalition and the Arizona Native Asset Coalition) and one new coalition (the Northwest Native Asset Coalition) received assistance from First Nations.

First Nations has supported these coalitions in their efforts to develop methods of information sharing and enhance access to federal, state, local, and private funding sources. It has also worked to improve the capacity and strengthen the operations of Native asset-building coalitions by providing assistance with asset-building initiatives. Since its inception, the Building Integrated Asset Strategies project has maintained a strong focus on organizations and programs with an emphasis on financial and entrepreneurship-related activities essential to healthy economic development. Such activities include developing Native CDFIs, Individual Development Account (IDA) programs, tribal housing programs, and financial education programs. In addition, promoting the use of the Earned Income Tax Credit (EITC) while encouraging people to avoid Refund Anticipation Loans and other forms of predatory lending has been an important activity. First Nations believes that these programs are vital in addressing the challenges of poverty in tribal and Native communities. Essentially, these programs are the “tools” to achieve the healthy economies and strong Native communities depicted in the Integrated Asset-Building Strategies model.
Chapter 3

PROFILES OF THREE NATIVE ASSET COALITIONS

Individual Development Accounts, financial education, small business development, scholarships for higher education, and homeownership opportunities – these are all asset-building activities. Many tribes and Native organizations are interested in asset-building activities and some are engaged in these activities. However, few groups are communicating with each other about their asset-building initiatives. As a result, tribes and Native organizations are working independently and are not benefiting from shared knowledge. The tendency to work in silos limits the efficacy of these asset-building initiatives. To date, three Native asset-building coalitions are working to improve collaboration and communication between tribes and Native organizations engaged in asset-building initiatives. These coalitions are profiled in this report.
Oklahoma Native Asset Coalition

MISSION

To build and support a network of Oklahoma Native people who are dedicated to increasing self-sufficiency and prosperity in their communities, through the establishment of comprehensive financial education initiatives, Individual Development Accounts, and other asset-building strategies.

The Oklahoma Native Asset Coalition (ONAC) is a statewide coalition that was formed out of a series of observations. While there were a number of organizations engaged in Native asset-building initiatives in the state of Oklahoma, they rarely communicated with each other. Further, other Native organizations desired to engage in asset-building initiatives, but were uncertain about how to begin. Seeing this need, 10 individuals gathered on May 4, 2007 at the Cherokee Casino and Resort in Tulsa to discuss forming a coalition. The meeting had three objectives: (1) to identify and bring together Oklahoma tribes that were implementing or planning to implement asset-building programs; (2) to allow tribes in the state of Oklahoma to share information on the challenges and successes of asset-building programs; and (3) to discuss the development of an asset-building coalition designed specifically to meet the needs of Oklahoma tribes.

At this initial meeting, a number of benefits to building a coalition were identified. The benefits included increased credibility when approaching funders for support, increased communication between tribes, increased policy awareness and advocacy, the pooling of expertise and increased opportunities for information sharing. Those in attendance unanimously supported the formation of ONAC. To accomplish its mission, ONAC identified three main goals. The first goal was to engage tribal leaders and state policy makers in expanding asset-building opportunities for Native people in Oklahoma. The second goal was to serve as an information conduit for tribes on financial education, IDAs, EITC and other asset-building strategies and opportunities. Finally, the third goal was to develop local leadership, expand membership, and work to make the coalition self-sustaining. Since its inception, ONAC has grown from four to nearly 40 members including tribes, Native organizations and non-Native organizations. The coalition meets quarterly and hosts an annual conference.

Oklahoma has the second highest population of American Indians per capita of any state in the United States and is home to only one reservation. Given its unique design, Native families and individuals live in a variety of settings throughout the state from urban cities and large towns to rural areas. Since many non-Native agencies serve Native individuals and families, it was important to ONAC founders that they offer membership to these non-Native agencies. Forming partnerships

15 Eighteen percent of Alaska’s population identified as American Indian and Alaska Native as of July 1, 2008, the highest rate for this race group of any state.
with non-Native organizations has broadened the possibilities of asset-building collaborations in the state. It has also garnered the attention of state-level policymakers and intermediaries, which has increased the potential for new and enhanced funding opportunities for Native asset-building initiatives. One such example is the partnership ONAC has formed with the Federal Reserve Bank of Kansas City – Oklahoma City Branch. As a result of this partnership, ONAC has been able to use the facilities and resources of the Federal Reserve Bank’s Oklahoma City Branch to host a number of meetings including a statewide Native assets conference.

The founders of ONAC have decided to keep the organization of their coalition informal. The coalition does not operate under bylaws and has no elected officers. Instead, its initial founders lead ONAC. This decision to keep the coalition informal was intentional by the founders who felt ONAC would be more attractive to its members if it remained flexible in form and function.

The ONAC strives to keep its meetings relevant. To accomplish this task, an assessment is conducted at the end of each meeting to find out what members would like to cover at their next meeting. Meeting organizers then line up presenters for the next meeting based on the results of the assessment. Previous topics have included best practices in coalition building, funding opportunities and various strategies in implementing asset-building initiatives. For example, one meeting was structured as a financial education sharing session where members brought in their financial education curricula to share with others. Coalition members engage in a number of asset-building initiatives including: IDAs, financial education initiatives, EITC Volunteer Income Tax Assistance (VITA) sites, NCDFIs, youth trust accounts, homeownership assistance programs, micro-lending programs, credit and debt repair programs, and personal investment programs.

In the future, ONAC may combine efforts with the statewide asset coalition. By becoming a part of the larger asset coalition, ONAC will be able to keep costs down and expand its ability to access resources. However, the decision to become a part of the statewide coalition has not yet been made. The ideal design, according to ONAC founders, would be to have a Native caucus within the larger statewide coalition that meets quarterly and provides training on topics relevant to Native issues.

Challenges

• Having a range of organizations engaged in asset-building initiatives within one organization
• Not having a dedicated staff person to oversee coalition efforts
• Recruiting members from different parts of the state
• Lack of familiarity with the terms “assets” and “asset-building” among tribal leaders

Significant Milestones

• Expanding membership from four to nearly 40 members over a three-year period
• Hosting a statewide conference called “Oklahoma Native Assets Conference: Building Wealth for All” attended by over 80 participants
Serving roughly 3,000 Native individuals and families across the state of Oklahoma. We have Natives going to regular nonprofit agencies for support. These agencies wanted to get involved to help combat the poverty among Native people and they seemed open to learning about Indian issues. – ONAC member

We have to keep the meetings relevant to keep people interested. When they have to drive four hours to attend a meeting, it is important to stay relevant; people already have too many meetings to go to. After attending each meeting, you have to be able to take something home to your organization and make an impact. – ONAC member

We are very firm that we are going to keep our Native voice. – ONAC member
Arizona Native Asset Coalition

MISSION
To build healthy Native economies in Arizona by developing partnerships, providing leadership and leveraging resources to support financial education and asset-building strategies.

The Arizona Native Asset Coalition (ANAC) is a statewide coalition that was developed out of a series of meetings held in Arizona over a four-year period. It was created as part of a collaborative partnership of Arizona tribes, Native nonprofit organizations, state government agencies and other organizations. The coalition promotes the development of asset-building, financial education programs, and the development of asset policy for Native people at the tribal, state and federal levels. Presently, ANAC consists of a board of directors and a consultant who is responsible for organizing and facilitating meetings. The board of directors consists of five individuals with representation from the Salt River Pima Maricopa Indian Community, the Cocopah Tribe, and the rural and urban Native community statewide. While ANAC has not formally opened its membership, it intends to do so in the near future.

Central to ANAC’s sustainability efforts, the coalition is conducting a needs assessment to find out what asset-building services tribes and other Native organizations currently offer, what they would like to offer, and what services ANAC could provide to support these efforts. The needs assessment is a 10-question survey that will be distributed to Arizona’s 22 tribes and other tribal agencies such as housing, human services, and the Women Infants and Children (WIC) programs. Through the needs assessment, ANAC hopes to identify partners that will be able to assist with policy development, community outreach campaigns and training workshops. Data gathered from the survey will be used to create an inventory of local resources. This data will also demonstrate to potential funders that ANAC has the capacity to collect, analyze and utilize data. Once the needs assessment is completed, ANAC will have a better understanding of the needs present in their communities. With this knowledge, the coalition will be better able to market itself to tribes and Native serving organizations in Arizona.

According to ANAC’s board of directors, the terms “asset” and “asset-building” are foreign to tribal leaders and Native communities. To address this lack of understanding, ANAC has replaced these terms in their needs assessment with others terms such as “community development” or “building tribal economies.” In fact, they have titled their needs assessment the “Financial Fitness and Tribal Economy Survey” in hopes to increasing response rate.

While the ANAC is waiting to strategically focus its efforts based on the results of the needs assessment, it is likely the coalition will serve as a networking organization, connecting its members to one another and to other resources. The ANAC also suspects that it will provide training and technical assistance to members regarding asset-building initiatives, raise awareness of the coalition and its mission, educate tribal leaders on asset-building programs, identify resources to
assist tribes in implementing asset-building programs and identify resources to provide sustainable funding for the coalition. In the future, ANAC anticipates it will meet quarterly and host a yearly convening.

To date, members of the board of directors have been making in-kind donations to support the efforts of ANAC. In-kind donations have consisted of donating meeting space, technical equipment and the time of tribal leaders. One tribe donated reduced rates for attorneys’ fees, which allowed the coalition to obtain its 501(c)(3) status. The Arizona Commission on Indian Affairs has also been a gracious supporter of ANAC’s efforts by co-hosting a number of strategic planning meetings and conference calls. In fact, ANAC and the Arizona Commission on Indian Affairs co-hosted the 28th Annual Arizona Indian Town Hall Meeting, July 14-16, 2008 held in Carefree, Arizona which was well attended.

Challenges
• Maintaining momentum between meetings
• Getting the attention of tribal leaders and other tribal agencies
• Staying organized and maintaining communication between coalition directors
• Progressing beyond the formation stage

Significant Milestones
• Achieving 501(c)(3) status
• Electing officers and creating a board of directors
• Opening a bank account
• Conducting a needs assessment

Without an assessment, how do you know what ideas to focus on? — ANAC member

We decided to rebrand the survey under a different name so we could get leadership buy in. But, leaders are not the ones doing the work in Native communities; you need the department level folks to buy in as well. — ANAC member

Gaining 501(c)(3) status and opening a bank account were harder than anyone suspected. — ANAC member
Northwest Native Asset-Building Coalition

MISSION
To help Native families develop positive financial skills that will result in home-ownership, pursuit of higher education, or the formation of a small business. We also focus on providing families with access to the resources and training to help achieve financial empowerment through budgeting, savings, investing and retirement planning.

In some instances, as in the case of the Northwest Native Asset-Building Coalition (NWNABC), it makes the most sense to start small when building a coalition. The NWNABC initially started as part of an EITC outreach campaign in November 2005. Unlike other Native asset-building coalitions, the NWNABC provided services directly to Native families and individuals in addition to offering training to tribes and organizations serving Native communities. The early goals of the NWNABC were to inform Native individuals living in and around the Seattle area of the EITC, to promote Native use of free tax preparation sites and to educate clients about the predatory nature of rapid refund services. Coalition members include Native organizations, non-Native organizations, a banking institution and the Internal Revenue Service.

Soon after its formation, the NWNABC began to broaden its focus to include other asset-building services. In February 2006, coalition members began planning a Financial Resource Fair (Fair). The Fair was free to local community members and consisted of 19 vendors that provided information covering a wide range of topics such as small business development, personal and financial empowerment and financial information for students. The Fair was a huge success with over 125 participants. Given this success, the coalition hosted a second Fair in 2007. This Fair also included a wide range of vendors offering information on interviewing techniques, shopping for home and auto loans, small business development, and credit repair, to name a few. Due to its repeated success, the coalition hosted a third Fair that served as a model for tribes to replicate in their own communities. In all, 21 vendors participated in the third Fair. Vendors ranged from government agencies, institutions of higher education, tribal organizations and Native nonprofit organizations.

One of the coalition’s goals for 2009 was to establish a Native VITA site at the Seattle Indian Health Board. However, the coalition was not able to secure the necessary funding and staff to run the site, which made the VITA site prohibitive during the 2008 tax season. As a result, the coalition has worked with the Washington State Asset-Building Coalition, the US Department of Housing and Urban Development (HUD) and the Internal Revenue Service to send out information regarding free tax sites in the Seattle service area. Further, in an effort to educate Native individuals about the EITC, the coalition provided outreach materials and technical assistance to tribes.

Another goal of the coalition is to institute an intake survey to gather baseline data on clients. Specifically, the coalition is interested in accessing client knowledge about assets and asset-building resources. It hopes to survey clients prior to the receipt of asset-building services and again following receipt of services to
determine whether knowledge was gained as a result of receiving coalition training. For example, with respect to the Native VITA sites, NWNABC is interested in measuring the impact of the Native VITA sites by asking how much of a refund people intend to receive and how much money they saved by using a Native VITA site versus a rapid refund service. Again, lack of monetary resources and ability to hire paid staff to make this initiative has made it prohibitive in the near future.

This year the coalition is broadening its focus from serving the Seattle regional area to serving Natives and tribes statewide. Its members have decided to host four meeting sessions over the next year, one in each of the four corners of the state. The purpose of these meetings will be to help tribes understand how they can bring together various tribal departments to address asset-building more aggressively. By meeting throughout the state, the coalition hopes to work and collaborate more closely with tribes in Washington.

Challenges

- Lack of continuous fiscal sponsors
- Busy coalition members who find it difficult to meet on a regular basis
- Lack of a paid staff person to keep the coalition moving forward
- Maintaining internal infrastructure

Significant Milestones

- Hosting three Northwest Native Asset-Building Coalition Financial Resource Fairs
- Hosted a regional convening entitled “An Agenda for Economic Prosperity in Challenging Times” attended by over 100 participants, 20 resource providers and 20 presenters
- Co-hosted the “Summit on Permanent Supportive Housing” which was attended by over 30 people
- Hosted an award session where best practice models for asset-building initiatives in Native communities were honored

Have a core group of folks that are your decision makers and committed players. Utilize the strengths and talents of your team members efficiently, don’t overwhelm them, but still keep them engaged in the process. – NWNABC member

We are taking the show on the road. It is easier for us to go to them [tribes] then it is for them to come to us. – NWNABC member

The focus is on getting information out to folks to keep the conversation going around asset-building and to engage tribal leaders. – NWNABC member

We tried to set it up as a resource, sort of a display, so that others can see how to host a fair. – NWNABC member
Chapter 4

RECOMMENDATIONS AND PRACTICAL IMPLICATIONS FOR DEVELOPING NATIVE ASSET-BUILDING COALITIONS

The coalitions profiled in this report represent the three Native asset-building coalitions supported by First Nations. A number of observations and common themes have surfaced as a result of this report. In terms of differences, the coalitions vary primarily with respect to structure. In terms of similarities, each of the coalitions has struggled to some degree with a lack of resources, lack of infrastructure, lack of capacity and lack of interest. This chapter will address these differences and similarities by making recommendations and discussing the practical implications for developing and sustaining Native asset-building coalitions.

Recommendation One: Adopt an appropriate coalition structure.

Given the degree to which states and tribes in the United States vary, it is not surprising that the structure of the coalitions featured in this report vary as well. The coalitions profiled here range from formal to informal. The ONAC has intentionally remained an informal organization without a board of directors or legal organization status. Alternatively, ANAC has achieved tax-exempt status as a 501(c)(3) organization and has elected a five-member board of directors. In each instance, the structure of the coalitions was deliberate. For ONAC, the ability to remain informal has allowed the coalition to remain flexible to meet the needs of its members. In contrast, ANAC founders deemed formal organization necessary to legitimize its status as a legal entity in the state of Arizona.

The service populations and clientele also vary. A fundamental difference between the coalitions profiled in this report is that the NWNABC is a more localized effort while ONAC and ANAC are statewide efforts. Further, ONAC and ANAC both view their clients as tribes and organizations serving Native communities, while the NWNABC provides services directly to individuals and families living in the Seattle area. The most important observation regarding coalition structure is that there is no one size fits all approach. Instead, coalition structure should reflect the needs of the coalition, its members and the surrounding community.

Recommendation Two: Leverage ongoing efforts within communities.

It is not always necessary to create a coalition from the ground up. Instead, it may be beneficial to take stock of activities within a given state or region. There may already be activities, which convene tribes together with some regularity. For example, the NWNABC developed out of activities sponsored by HUD that related to the EITC which brought Seattle area tribes together on a regular basis. These meetings were the perfect venue to begin organizing a coalition. This model teaches one valuable lesson. For some groups, it may be most productive to identify existing events and leverage those events to start a coalition.

Recommendation Three: Hire someone to facilitate and organize meetings.

Having a coordinator that has adequate time to devote to the work of the coalition is essential to the coalition’s existence. Often times this means hiring a coordinator
to fulfill this role. Hiring a coordinator can greatly reduce the burden on coalition members who are often too busy to take on additional projects. The coalitions featured in this report that have attempted to operate without a coordinator have fallen short, often failing to meet for long periods and abandoning objectives. To address this challenge, each of the coalitions profiled in this report have hired a coordinator dedicated to the organization and facilitation of coalition meetings. The coordinators have been consultants familiar with asset-building initiatives.

It helped that there was some grant money so there was a paid consultant that could help keep it moving. That really helped having that support. Everyone has a full-time job and is overworked. I applaud First Nations in realizing the importance of hiring help. – ONAC member

**Recommendation Four: Conduct a needs assessment.**

A needs assessment is a process whereby data is collected to identify the needs of a particular community or group of people. Conducting a needs assessment has a number of benefits. First, a needs assessment can be used to provide valuable information about the services that exist in tribal or Native communities. Second, it can identify the types of services desired by individuals living in tribal or Native communities. Third, it can be used as a guide to determine coalition activities. Finally, it provides the coalition baseline data, which is attractive to grantmakers interested in funding this type of work.

Needs assessments can take a variety of forms. The ANAC’s needs assessment is a 10-question survey circulated to each of the 22 tribes in Arizona and other potential members. In contrast, the NWNABC implemented its own needs assessment at a resource fair where it asked participants to prioritize interest in various asset-building topics. It then used this information to determine the types of training workshops to offer clients. Alternatively, ONAC polls its members at the end of each meeting to determine the training or workshop topic for the next meeting.

A needs assessment can serve as a guide for a coalition. These assessments offer a means to establish an agenda and can serve as a blueprint for constituent needs that allow Native coalitions to develop programs to fit community needs. Without an agenda, it is difficult to prioritize and adequately address needs in Native communities.

Without an assessment, how do you know what ideas to focus on? – ANAC member

Everybody is doing their own thing, but nobody is talking. – ANAC member
Recommendation Five: Partner with non-Native organizations to expand quality services for Native families and individuals.

By aligning Native coalitions with broader statewide efforts, Native coalition organizers are able to access greater opportunities for funding, membership, and training as well as defray costs. For example, by opening its membership to non-Native organizations, ONAC has influenced the development of the statewide Oklahoma Asset Building Coalition. Further, by networking with non-Native organizations ONAC discovered that there were non-Native organizations interested in working with tribes, but uncertain about how to approach tribes. The inclusion of non-Native organizations can enhance the services Native individuals and families receive in both rural and urban communities.

Recommendation Six: Make each meeting relevant and realistic.

Meeting relevance is closely associated with member retention. Since coalition members often have a variety of demands on their time, it is important that each coalition activity be relevant and therefore, worthy of the time commitment. The challenge for coalitions is to keep training relevant for all members. For example, ONAC has a variety of members. Some members are just starting asset-building initiatives and others have existing asset-building programs. For the groups who are just starting, it is helpful that they learn from the more experienced members. However, since they are always sharing their experiences, it is a challenge for the more experienced members to learn something new. One solution is to create tracks within the coalition. The more experienced members could receive training in one track while the less experienced members receive training in a separate track.

In terms of content, identify realistic goals and objectives for each coalition meeting. This is necessary to maintain a sense of accomplishment. Meetings, trainings and workshops that are realistic in terms of scope are often the most productive. All three coalitions have hired a consultant to assist in setting realistic meeting goals. At the same time, all three have expressed concern over being able to maintain funding to support a consultant.

Recommendation Seven: Take into account the accessibility of meeting locations.

It can be difficult to gather members together who reside in opposite sides of a state. In a state like Oklahoma, it is not uncommon for some members to travel four hours to attend a coalition meeting. To address this issue, ONAC has decided to hold regional meetings in different parts of the state to ease travel burden. However, regional meetings may not be appropriate for all coalitions. The ANAC has determined that it will host meetings in Flagstaff given the city’s centrality to tribes and the board of directors. Similarly, the NWNABC has decided to meet in the four corners of the state to make the coalition more accessible by tribes in Washington.

Recommendation Eight: Educate tribal leaders and others on assets and asset-building programs.

This report has revealed that there is a serious lack of familiarity with the terms “asset” and “asset-building” among tribes and tribal leaders. This is an unfortunate finding, especially since many tribes are already engaged in asset-building
initiatives, but are calling it something different. For instance, many tribes offer homeownership assistance, but are not aware that by providing homeownership assistance they are offering an asset-building service. By educating tribal leaders of coalition services, tribes are more likely to coordinate efforts with coalitions to build assets in tribal and Native communities.

Do not take tribal leadership for granted. Include tribal leaders on any communication with tribal agencies so that they are aware of coalition activities. When approaching tribal leaders, it is helpful to enter meetings with a clear idea about the services the coalition can offer the tribe, what the services would look like in the tribal community, and how the services could benefit the tribal community. Further, use terms that are familiar to tribal leaders and speak to their interests. Efforts to establish asset-building coalitions may be suffering due to terminology. This report has demonstrated that many tribes and tribal leaders are not familiar with the term “asset” or “asset-building.” As a result, it is difficult for coalition leaders to garner leadership support. To address this issue, ANAC has used the phrase “building tribal economies” to garner broader attention from tribal leaders. We recommend future coalitions consider branding themselves using concepts that are more familiar.

They don’t see the value in asset-building. We must educate them on why it is important and what it is at the same time. – ANAC member

Some aren’t sure what assets means. I have taken some time to forward reports, websites and other materials from the Center for Social Development and the Buder Center just trying to build the awareness of asset-building activities. – ONAC member

We found that asset-building is a new concept for a lot of folks, so we need to do a better job of changing our lingo so that it better meshes with tribes’ goals of self-sufficiency. – NWNABC member

The terminology has to work for the tribes and right now I don’t think it does. – NWNABC member

Recommendation Nine: Invest in marketing the coalition.

Marketing can take a variety of forms from positive messages spread by word of mouth to branding used on websites and printed materials. With each ONAC meeting, support for the coalition and various asset-building initiatives has grown.
By taking ONAC on the road to meet with tribal leaders, the coalition has been able to grow its membership and has drawn new energy to the asset-building discussions. The NWNABC has invested efforts in developing a logo, creating a website and designing numerous flyers and brochures to market itself throughout the state of Washington.

**Recommendation Ten: Be mindful of tribal politics.**

It can be difficult to gather tribes together, especially when they mistakenly believe they are competing for funding. Tribes may be under the misconception that if they attend coalition meetings and share their activities with other groups, they may end up competing for funding. To alleviate this concern, it is important to communicate to tribes and Native nonprofit organizations that by joining the coalition, they are not competing against each other, but uniting around the same issues. Use this as an opportunity to educate potential members that the coalition will provide tribes with information and resources of which they may not otherwise be aware. Emphasize that by attending coalition meetings, tribes will have a window to see what other tribes are doing and how they are successfully making mainstream financial instruments culturally relevant.

It may also be difficult to bring together tribes that have historically been at odds with each other. To address this concern, ONAC has intentionally incorporated social time during coalition meetings. Instead of working lunches, they have networking lunches. At these networking lunches, members are encouraged to get to know each other. By building in social time into each meeting, ONAC has allowed relationships and friendships to form between tribes that have rarely had the opportunity to get to know each other in the past.

Finally, have more than one contact person at each tribe. With high turnover rates among tribal employees, it can be difficult to maintain a single contact person. To address this concern, send multiple people the same material, including the tribal leader. This will help ensure that at least one person is receiving and reading coalition materials.

Some folks are trying to address issues alone and other tribes are facing the same kind of challenges. By bringing them together they were able to see they aren’t alone. – NWNABC member
Chapter 5

CONCLUSION

A common theme through all of the Native asset-building coalitions is the importance of human infrastructure. Representatives from each have stressed the importance of having a dedicated staff person or consultant who could focus on the needs of the coalition. In the absence of this support, new coalitions may never form and existing coalitions may cease to exist. At First Nations, we have seen at least one of the coalitions featured in this report struggle to move beyond the organizational stage of development. Further, we have seen innovative ideas for programs, services, and research lay dormant without implementation. Human infrastructure within Native asset-building coalitions is critical. For these reasons, the need for additional and continued foundation support for the infrastructure of Native asset-building coalitions is paramount.

The value in creating Native asset-building coalitions is clear, but the work of First Nations and others engaged in this field must not stop here. This report has demonstrated that continued monetary and technical support for Native asset-building coalitions is crucial to their survival. To this end, First Nations has dedicated funding to support Native asset-building coalitions and hopes to do so in the future. Through our unrelenting support of these coalitions, we hope to improve the economic conditions of Native communities, families, and individuals by building healthier economies and stronger communities. We encourage any tribe or Native organization interested in learning more about Native asset-building coalitions to contact First Nations for assistance.
References


Founded in 1980, First Nations Development Institute is a national American Indian-led 501(c)(3) nonprofit organization. Through a three-pronged strategy of educating grassroots practitioners, advocating systemic change, and capitalizing Indian communities, First Nations Development Institute is working to restore Native control and culturally-compatible stewardship of the assets they own – be they land, human potential, cultural heritage, or natural resources – and to establish new assets for ensuring the long-term vitality of Native communities.