



ONAC 2014-2015 Mini Grant Final Report
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The Oklahoma Native Assets Coalition (ONAC) represents a consortium of Oklahoma tribes and partners interested in establishing asset-building initiatives and programs in Native communities, for the purpose of creating greater opportunities for economic self-sufficiency of tribal citizens.

In January 2014, ONAC released our first-ever request for proposals (RFP) to fund Native asset building projects in Oklahoma. We received seven excellent applications from tribal governments and tribal programs based in Oklahoma. When ONAC released the RFP we had a total of \$10,500 to award to recipients (an average of \$3,500 each for three grantees). After receiving seven applications in February, First Nations Development Institute, a national Native nonprofit, and the fiscal sponsor for ONAC at the time, was able to secure \$3,500 more to fund a fourth grantee. Thus, ONAC, in collaboration with First Nations, awarded a total of \$14,000 in mini grants to four ONAC constituents. During the past year, ONAC was excited to work with the awardees as they continued to offer Native asset building projects to their tribal members. ONAC was available to provide free training and technical assistance to the grantees as they rolled out their projects.

As of August 2015, the four grantees have completed their mini grant projects. With the use of their grant funds, each grantee grew their own capacity to continue providing asset building programs for their citizens. Through their projects, the grantees reached a minimum of 179 tribal citizens. While this impact was immediate and impressive, ONAC anticipates that the positive effects of these initiatives will continue into the future. In the case of the Muscogee (Creek) Nation Housing Division and the Housing Authority of the Seminole Nation of Oklahoma, their efforts to further educate tribal members about foreclosure prevention or credit and budgeting will likely continue to ripple out into their communities as family members share their learning with each other and know how to access the varied services of their housing authorities. The longer-term impacts of the Wichita and Affiliated Tribes' work to teach youth about their culture, history, and good health practices, as well as to open savings accounts with them, will likely help the youth and their families to be more comfortable connecting to mainstream financial services, save for their future, and continue to develop a strong tribal identity. The United Keetoowah Band of Cherokee Indians' project also helped youth to connect to mainstream financial services through the opening of a bank account, as well as, provided youth with the opportunity to develop their employment skills and increase their financial literacy. We believe these investments in tribal citizens will strengthen these nations.



Grantee Projects and Outcomes

- **The Muscogee (Creek) Nation Housing Division** held three foreclosure prevention classes for twenty-four citizens. Ms. Laura Frossard, of Legal Aid Services of Oklahoma, was the featured speaker. One of the classes was videotaped, with permission, and will be used as a training tool for Housing Services staff to become more aware of the resources available to their citizens. A computer and supplies were purchased for credit checks and a printer was provided by the Muscogee (Creek) Nation Department of Housing. The computer has been a great resource for applicants, those considering the mortgage assistance program, and those learning to read their credit report. The Department of Housing set up an informational booth at a March Madness basketball tournament for high school students. Foreclosure prevention information was distributed to 40 individuals, over 18 years of age. These efforts helped citizens to be more aware of the resources available to them so that they do not wait too long before they seek help to prevent foreclosure on their homes (awarded \$3,500).
- **Wichita and Affiliated Tribes** administered a Wichita SummerSmart Youth Program where, in addition to building tribal pride through teaching Wichita history and culture and promoting good health practices, they offered savings accounts for the interns and youth participants as well as financial education classes. During the program, with the grant funds, they opened 27 Children's Savings Accounts (including four accounts for their youth interns). During the program, the children learned about tribal presidents, aboriginal homelands of the Wichita and Affiliated Tribes, traditional foods such as corn, and some language. They were introduced to a wide variety of physical activities such as dodgeball, kickball, and other sports. They were also provided nutrition classes by their Food Distribution staff. A banker came and discussed with them the importance of saving money and the children noted the things they would like to save for in the future. The President of the Tribe also held a discussion with the youth to reemphasize the importance of saving for things that they wanted and needed (awarded \$3,500).
- **The United Keetoowah Band of Cherokee Indians** offered a youth employment and financial education program where they required that the participants save earnings in a savings account. During this program, eight participants received information about ONAC, completed online financial education training, and developed an action plan for saving. Students learned about savings, interest, credit scores, and the importance of saving and budgeting. Students were placed at work sites, in their community, and paid to complete 20 hours of service. The students then deposited their earnings into a savings account established through this program. The participants completed their work hours at the United Keetoowah Band of Cherokee Indians Library and the Cherokee Nation Heritage Center. They also worked as helpers during community events and as elder assistants. The year-long program ended with a ceremony held in honor of the participants at the George Wickliffe Education Center (awarded \$3,500).
- **The Housing Authority of the Seminole Nation of Oklahoma** continued to build internal staff capacity by sending a staff member to participate in the Native American Credit Counseling Program, provided by Rural Dynamics, Inc., in Great Falls, Montana. They also worked with a colleague, Kyra Childress, from the Chickasaw Nation Housing Authority, to hold five credit counseling and budgeting classes for their clients during the year. Eighty clients attended their classes (awarded \$3,500).



ONAC Mini Grant Lessons Learned and Future Plans

Through this pilot round of mini grants, given the interest in the grants, ONAC has learned that there is need for flexible sources of funding for asset building projects among constituents in Oklahoma. Additionally, the coalition has learned of, and been impressed by, the considerable reach of these initiatives in tribal communities. Thus, going forward, ONAC will strive to continue to offer such grants to our constituents. In the last year, ONAC received IRS approval of tax exempt status under section 501(c)(3) of the Internal Revenue Code and has fundraised to be able to offer additional mini grants. Later this year, ONAC will release a RFP for the next round of mini grants.

ONAC thanks each of these constituents for their willingness to engage with the coalition and for all their work to design and implement these projects. The coalition looks forward to working with these constituents, and others, to offer additional asset building projects in the future.

For more information about ONAC mini grants, please contact Christy Finsel, Executive Director, at (405) 401-7873 or cfinsel@oknativeassets.org.