

**PAEs on American Indian Affairs**  
(Harvard Project on American Indian Economic Development)

**Client:**        **ABC Tribe of Any State**  
                     **Valley, Any State**

**Project:**       **Regulatory Reform in the Electric Power Industry and Opportunities**  
                     **for a ABC Tribal Public Utility Retail Company**

The Federal Government has embarked on a major reform of the structure of the electric power industry in the U.S. One of the dimensions of this reform is the opening up to competition of the retail provision of electricity to homes and institutions. The ABC Tribe has embraced the concept of becoming the retail distributor of power on the ABC reservation. The challenge is to design internal tribal systems for embarking on this high-risk venture, and to overcome exterior impediments within the new federal regulatory structure.

**Contact:**       Molly Runs With It, Utility Commissioner, The ABC Tribe of Any State

The Harvard Project on American Indian Economic Development is directed by Professors Joe Kalt, Steve Cornell (University of Arizona, Tucson), and Dr. Manley Begay (Native Nations Program, U of Arizona). The Project's Executive Director is Andrew Lee, and Dr. Miriam Jorgensen is Director of Research. For the past fifteen years, the Harvard Project has worked for and with tribes and Indian organizations in the US and Canada on issues ranging from economic development, self-governance, and social service provision to criminal justice, education and federal Indian policy. The Harvard Project is a project of the Harvard University Native American Program (a University-wide Interfaculty Initiative). For further information, contact Prof. Kalt (495-4966 or joe\_kalt@harvard.edu)

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**Client:**        XYZ Tribe of Any State  
                     Somewhere, Any State

**Project:**       **Budgeting for a bond Issue**

The XYZ Tribe of Any State is striving to develop its economic system and is embarking on the issuance of \$20,000,000 in bonds. At stake is not only the debt carrying capacity of the Tribe, but also the Tribe's capacity to budget for the use of funds and monitor performance. Importantly, the Tribe's interest does not lie in wasting funds or in repeating past policies of project funding that lack staying power. This calls for both strategic planning and management.

**Contact:** Bob Many Acres, Exec. Asst. to the Chair

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## **PAEs in American Indian Affairs**

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**Client:** United Eagle Band

**Project:** Cultural Heritage Policy and Projects

The governing body of United Eagle Band are interested in developing policies and institutions to promote cultural heritage in this band of My Tribe. As a community-based organization seeking to assert powers of self-determination, cultural heritage is seen as critical to their efforts. Examination of the culture, social conditions, economic status and related components of community life. The project would present alternatives to the Eagle Band for cultural development and heritage projects.

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## **PAEs in American Indian Affairs**

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**Client:** American Indian Center of Any City

**Project:** Strategies for Service in the 21<sup>st</sup> Century

More than half of U.S. Indians live in urban areas. However, many lack essential services and information. The American Indian Center of Any City has served its Indian population for over 30 years. It now confronts a host of challenges as it enters the new millennium. As its constituency has grown, the Center has demands to diversify and increase its services. At the same time, it faces common challenges of funding and resources. The Center seeks strategic planning that draws on current demographic trends and the experiences of other American Indian urban centers.

**Contact:** Millie Two Shoes, Executive Director

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# **GHI TRIBAL COMMUNITY PAE PROPOSAL**

- PROJECT:** **NATIVE AMERICAN LAND LEASING PROGRAM**
- NEED:** The Bureau of Indian Affairs currently manages and approves all land leases involving Native Americans. Staffing cuts, unnecessary administrative burdens and paternalistic program goals within the Bureau's leasing program render many properties owned by Native Americans unmarketable. Indian families and communities are losing an important economic development opportunity.
- DESCRIPTION:** The GHI Indian Tribal Community and several member families own valuable waterfront property on the reservation in This State. Only 50% of the available lots have been leased for housing development because conditions within the Bureau of Indian Affairs leasing program and internal staffing problems make leasing these properties very inhospitable. The Tribe invested large sums of scarce Tribal resources to develop the utility infrastructure necessary to service residential development in this area and is currently struggling to service the debt on that investment because of the low percentage of lots currently being leased. Indian families are not receiving the leasing amounts they should be for their property. Non-Native leasers are frustrated with the challenges of dealing with the Bureau of Indian Affairs.
- OPPORTUNITY:** If the Tribe and the individual families involved come together to form a development entity, they can put the property under a master lease that would be approved by the Bureau only once. The participants in the development entity could then negotiate their only sub-leases with tenants and establish a more market-friendly environment to attract tenants and lenders.
- PROJECT:** Design a land development entity which will allow both the Tribe, as part owner in one of the subject properties, and the individual family members to establish a master-leasing program and which will facilitate fair distribution of returns on the sub-leases; draft the concept documents needed to achieve Bureau of Indian Affairs approval; and draft the legal and promotional documents necessary to sell this concept to area lenders and potential tenants.

## **GHI TRIBAL COMMUNITY PAE PROPOSAL**

- PROJECT:** **NATIVE AMERICAN HOMEOWNERSHIP PROGRAM DESIGN**
- NEED:** Most Tribal communities have an extreme need for affordable and sustainable homeownership opportunities for low-income Native American families.
- DESCRIPTION:** Third party capital, although more available now than in the past, is still difficult to obtain, expensive and in the long-term results in capital flight from economically-disadvantaged Native communities. Tribes, especially smaller communities, need a financial mechanism and lending structure that will allow Native American homebuyers to obtain the funds they need to purchase homes on both tribal land and individual trust land. Native American communities need to a way to cycle money paid to purchase homes back into the community, rather than having it go to outside lenders.
- OPPORTUNITY:** The Native American Housing and Self-Determination Act radically changed the funding for Native American low-income housing in 1998. Tribes now receive block grants through which they can determine how best to meet their housing needs. Many federal and private lending programs have been created to respond to the need for affordable homeownership options. Tribal political status makes available bond offerings or other methods of security to obtain capital for housing development. The dizzying array of programs and opportunities offered makes it very difficult to sort out the best mechanism for proceeding.
- PROJECT:** To explore and synthesize the various programs supporting homeownership in Indian Country, to analyze other opportunities to raise capital to support homeownership which allow re-investment within the community, to examine alternative methods of raising capital for home construction, to explore the legal and financial implications of different potential approaches and to design a program to meet the needs of a smaller tribes.