



U.S. Department of Health and Human Services  
ADMINISTRATION FOR  
**CHILDREN & FAMILIES**  
Office of Family Assistance

## OFA Regions V, VI, VII, and VIII

### Tribal TANF Workshop

August 14-15, 2012

# Summary Report



This technical assistance activity was funded by the  
United States Department of Health and Human Services,  
Administration for Children and Families,  
Office of Family Assistance Regions V, VI, VII, and VIII  
and managed by ICF International

James Butler, Federal Project Officer  
Louisa Jones, Project Manager  
Stephanie Barr, Task Lead

## Table of Contents

Introduction .....	1
Opening Session.....	1
Networking and Dialogue Exercise .....	1
Child Support Enforcement Collaboration.....	2
Child Welfare Collaboration.....	3
Concurrent Breakout Sessions .....	5
Day One Reflection and Overview of Day Two .....	10
Financial Literacy and Asset Building from a Tribal Perspective.....	10
Tribal TANF: Working to Understand Grants Management, Financial Management, and Program Accountability .....	12
Dialogue with the Division of Tribal TANF Management.....	13
Closing Remarks and Evaluation .....	15

## Introduction

On August 14 and 15, 2012, the U.S. Department of Health and Human Services (HHS) Administration for Children and Families (ACF) Office of Family Assistance (OFA) Regions V, VI, VII, and VIII convened the 2012 Regions V, VI, VII, and VIII Tribal Temporary Assistance for Needy Families (TANF) Workshop in St. Paul, Minnesota. Designed to bring together TANF program directors and other key stakeholders, this workshop focused on the dual issues of effectively providing services to Tribal families in a recovering economy and helping TANF participants achieve self-sufficiency. Workshop attendees were provided with opportunities to strategically engage with their peers in order to share best practices and latest research, as well as to plan ways to improve TANF programming for low-income families. Over the course of the day and a half workshop a number of specific topics were covered including:

- Dialogue with the OFA Division of Tribal TANF Management;
- Youth Programming and Summer Youth Employment;
- Subsidized Employment Programs and Employer Engagement;
- Use of Skill-Building Activities;
- Audits, Financial and Grants Management, and Data Reporting;
- Collaboration with Child Support Enforcement and Child Welfare; and
- Financial Literacy and Asset Building.

This report summarizes key highlights from the 2012 Regions V, VI, VII, and VIII Tribal TANF Workshop.

## Day One

### Opening Session

After an opening blessing provided by Mr. Jerry Dearly, a cultural teacher at St. Paul Public School System, Felicia Gaither, Ph.D., Director of the Division of Tribal TANF Management, and Steve Krasner, TANF Program Manager for Region V, opened the Regions V, VI, VII, and VIII Tribal TANF Workshop with remarks welcoming the attendees. Dr. Gaither provided Federal staff introductions and emphasized that new TANF programs – those less than six months old – were especially encouraged to reach out for resources throughout the conference. Mr. Krasner followed with remarks highlighting the wide reach of the day and a half workshop, noting that 24 Tribes from four Regions were represented. Louisa Jones, a Senior Project Manager with ICF International, then provided attendees with an overview of the workshop's schedule.

### Networking and Dialogue Exercise

Following the workshop's opening session, attendees took part in a facilitated networking and dialogue exercise to discuss certain aspects of their programs with other Tribes and with Federal staff. Tribal representatives shared information about their individual programs and learned about each other's services and activities. Attendees worked in teams in order to construct shared summaries of their program's strengths, challenges, partnerships, and program policies/integrity, as reflected in **Figure One**.

**Figure 1**

Strengths	Challenges	Partnerships	Program Policies/Integrity
<ul style="list-style-type: none"> <li>• Focus on earning instead of enabling</li> <li>• GED courses</li> <li>• Supportive services</li> <li>• Combining programs to increase client services</li> <li>• Cross-training employees</li> <li>• Work experience</li> <li>• Use of technology</li> <li>• Outsourcing</li> <li>• Sharing between Tribes and agencies</li> <li>• Staff experience</li> <li>• Partnering with local employers and community organizations</li> <li>• Appeals processes</li> <li>• Educated Tribal Council</li> <li>• Meetings among TANF agencies in the State</li> <li>• Getting involved with national organizations</li> <li>• User-friendly program</li> </ul>	<ul style="list-style-type: none"> <li>• Tribal Council micromanagement</li> <li>• Transportation</li> <li>• Prescription drug abuse</li> <li>• Increase in caseloads without increase in funding</li> <li>• Fraud investigations</li> <li>• Lack of child support enforcement</li> <li>• Housing</li> <li>• Day care</li> <li>• Education</li> <li>• Limited work sites</li> <li>• Natural disasters</li> <li>• Collaboration with other Tribal programs</li> <li>• Employability</li> <li>• Office space</li> <li>• Office equipment</li> <li>• Shifting duties</li> </ul>	<ul style="list-style-type: none"> <li>• Developing one monthly meeting/MOU for multiple grants</li> <li>• Multiple programs under one department</li> <li>• Regular meetings among case managers with key partners</li> <li>• All partners under one roof (One-Stop)</li> <li>• Bringing outside partners to clients</li> <li>• Job fairs that bring partners to one place</li> <li>• Community management team (lets case workers know about available jobs)</li> <li>• Community calendar</li> <li>• Getting the word out</li> <li>• Developing relationships and sharing resources</li> </ul>	<ul style="list-style-type: none"> <li>• Assign policies in One-Stop</li> <li>• Confidentiality agreement throughout all programs</li> <li>• Fair hearing brochure throughout all programs</li> <li>• Policies outline case assessment/intake processes</li> <li>• Want better communication and connection of services but maintaining confidentiality</li> <li>• Hard to ensure in rural, small areas</li> <li>• Use of social media</li> <li>• Running businesses on side, discussing services</li> <li>• Adopted zero tolerance behavior policy</li> <li>• Reemphasize human resources (HR) policies/procedures</li> <li>• Unwritten standards/rules that all may not understand fully</li> </ul>

## Child Support Enforcement Collaboration<sup>1</sup>

During this session, meeting attendees heard from several speakers about successful collaboration that is occurring with Child Support Enforcement and learned about important strategies they can utilize in their programs to build or enhance collaboration. Julie Erickson from the Minnesota Department of Human Services, Child Support Enforcement Division (CSED), opened the session by giving an overview of the development of the Federal Child Support Enforcement Program since 1975. Ms. Erickson noted that while the Child Support Enforcement Program was originally designed as a means by which to recoup the money spent by the State and Federal governments for public assistance, in the intervening years the expectations and responsibilities of State and Federal programs have expanded greatly. Of particular importance was the passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996, which in addition to implementing the TANF program, also included new rules regarding child support enforcement techniques, and authorized Federal funding for Tribal child support programs. Ms. Erickson went on to detail the roles and responsibilities of Federal, State, and Tribal governments in implementing the Child Support Enforcement Program, highlighting opportunities for collaboration across different government organizations. For example, Ms. Erickson discussed the Federal Parent Locator Service (FPLS), which is operated by the Federal Office of Child Support Enforcement (OCSE) and helps to assist States in locating individuals who are under an obligation to provide child support payments. While Tribes do not have access to the FPLS, many States are providing them with similar assistance by granting them

<sup>1</sup> The PowerPoints from this session are available on the Welfare Peer TA Network Web site at:

<https://peerta.acf.hhs.gov/>

access to a State locator service, if requested. States also collaborate with Tribes on other child support enforcement issues such as case referrals. Though communication and collaboration between Federal, State, and Tribal governments is not always an easy process, Ms. Erickson stressed the importance of such efforts in order to improve the efficacy and efficiency of child support enforcement programs.

Following Ms. Erickson's presentation, three representatives from the Winnebago Tribe of Nebraska – Lori Ubbinga, Child Support Staff Attorney; Nicole Lerma, Tribal Child Support Enforcement Manager; and Michell Porter, Tribal TANF Director – discussed some of the challenges Tribes currently face in implementing child support enforcement programs, as well as possible opportunities for increased collaboration with Federal and State governments. Ms. Ubbinga, Ms. Lerma, and Ms. Porter all emphasized the importance to Tribes of protecting their sovereignty, while also receiving much needed assistance from Federal and State governments. Other issues discussed by the Winnebago Tribe representatives included case closure processes, arrears determination and collection, and existing memorandums of understanding (MOUs) with Federal and State TANF administrators regarding child support enforcement.

## **Child Welfare Collaboration<sup>2</sup>**

In addition to fostering increased collaboration among Federal, State, and Tribal governments on the issue of child support enforcement, it is also important to promote greater communication and coordination between these entities with regard to other child welfare programs. Accordingly, this panel focused on identifying some of the ways in which Tribes can build or enhance collaboration between child welfare and TANF programs in order to better serve participants in their communities. Moderated by Janelle Jones, a TANF Program Specialist from OFA Region VIII, this panel featured presentations from Christie Schmidt, Economic Support Director for the Forest County Potawatomi Community, and Elaine Topsy, Program Director of the Chippewa Cree Tribal TANF Program.

Ms. Schmidt's presentation highlighted the Forest County Potawatomi Community's TANF-Indian Child Welfare (ICW) Collaboration Project, which was made possible by a TANF-ICW grant opportunity from ACF (up to \$1.5 million) offered in June 2006. The goals of the project included enhancing attachment between children and parents, reviewing and developing parenting curricula, increasing collaboration, and improving program structure. Realizing that parents are often affected by circumstances that prevent them from participating in work, the project aimed to assist these families through the creation of a Family Resource Center (FRC) where Tribal members can participate in programs that emphasize family togetherness.

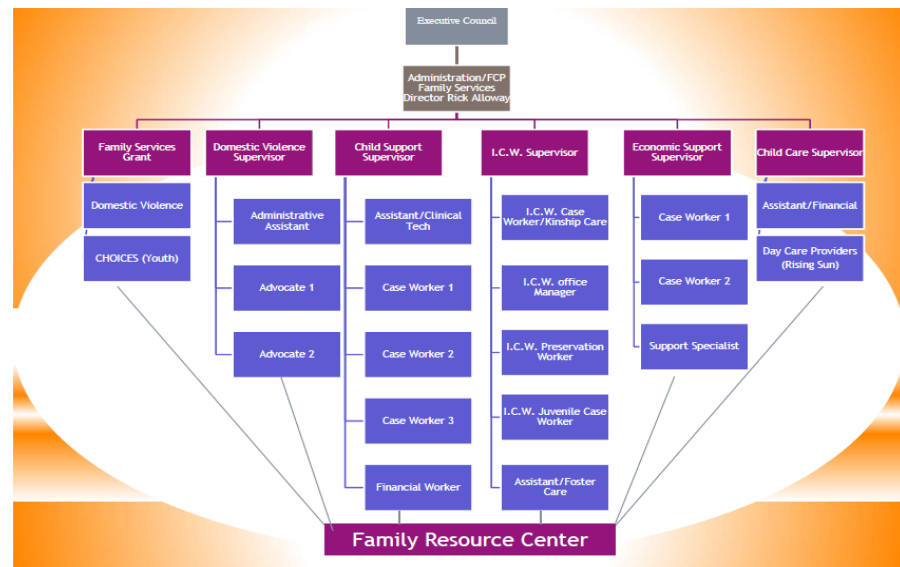
**Figure Two** shows an overview of the Family Resource Center's hierarchy. The FRC's main goals are to provide holistic services to families involved in mandatory TANF/ICW programming and to reduce the number of families-at-risk of entering these programs. In order to achieve these goals, the FRC provides a significant number of activities each month designed specifically to promote healthy family relationships. Some of the activities offered by the FRC include:

---

<sup>2</sup> The PowerPoints from this session are available on the Welfare Peer TA Network Web site at: <https://peerta.acf.hhs.gov/>

- Play Shoppe – Teaches children valuable developmental and social interaction skills through different music, physical activity, reading, and craft programs. Also provides parents the opportunity to bond with their children by participating in shared activities.

**Figure 2: Forest County Potawatomi Family Resource Center**



- Healthy Relationships – Derived from the Native Wellness Institute, the healthy relationships training combines traditional teachings and contemporary issues, in order to promote healthier relationships with partners, families, and communities. Accountability is ensured by requiring participants to finish all sessions before they are eligible to receive a certificate of completion.
- Nurturing Father's Program – A 13-week fatherhood training course designed to teach parenting and nurturing skills to men.
- Positive Indian Parenting – A model training program presented in manual form that draws on the cultural strengths of Native child rearing.

The FRC represents an example of effective coordination between Tribal TANF and Child Welfare services that has a positive impact on families.

During the second half of the panel presentation, Ms. Topsy provided an overview of the Chippewa Cree Tribe's TANF and Child Welfare Initiative. The Chippewa Cree Tribe started their TANF program in 2004 in order to increase family self-sufficiency and in doing so promote the best interests of the Tribe. In September 2010, the Tribal Human Services Department began implementation of a differential response program aimed to prevent the negative impacts that disintegration of families has on the Tribal community as well as the children and parents involved. While children were previously often removed from their homes in response to abuse or neglect referrals, the differential response program has allowed many families to remain intact through the use of traditional and customary assistance methods unique to the Chippewa Cree Tribe. For example, the Chippewa Cree Traditional Circle of Elders, a group of tribal elders also known as the Peacemakers, are utilized for traditional adoptions, child protection matters, and traditional/cultural intervention for families in crisis.

Increased collaboration between TANF and Child Welfare programs as a result of a grant received this year promises to further help families in need. TANF case managers refer at-risk TANF clients to a Child Welfare case manager who then conducts a home visit with the TANF client and completes a safety assessment of the home. The Child Welfare case manager seeks to develop a rapport with the families and to ensure that the children are safe and cared for. The overarching goal of this collaborative effort is to provide families receiving TANF assistance with intensive case management and wrap-around services. In concluding her presentation, Ms. Topsy identified a number of best practices in fostering effective collaboration between TANF and Child Welfare programs including co-locating staff in the same building, communication and sharing information, teamwork among program staff, involving tribal elders, staff training with identified goals, clear and specific procedures, family strengthening and positive parenting classes, a family resource center, and MOUs with other departments and programs.

### **Concurrent Breakout Sessions**

Following lunch, workshop attendees had the opportunity to attend breakout sessions on several different topics pertaining to employment and skills development. The following three sessions were offered twice through repeated breakout sessions:

- Tribal Subsidized Employment and Employer Engagement;
- Career Pathways and Skill Building; and
- Youth Programming/Tribal Summer Youth Employment.

During each session, content experts presented a topical overview of the subject and engaged attendees in a dialogue around strengths, challenges, insights, and lessons learned in implementing the topic.

Workshop attendees who did not present during the session were able to attend the two sessions of most interest to them.

#### *Breakout Session One: Tribal Subsidized Employment and Employer Engagement<sup>3</sup>*

In order to encourage family self-sufficiency and reduce dependence on public assistance, many Tribes have conducted different subsidized employment and employer engagement programs. During this interactive session, the efforts of four different Tribes were highlighted for the benefit of session attendees. Fay Annamitta, a Job Counselor with the Menominee Indian Tribe of Wisconsin Community Resource Center, opened the session by detailing how the Tribal TANF program has enjoyed considerable success working with both the public and private sector using Work Experience (WEX) and On-the-Job Training (OJT) placements to solicit job training and placement options for TANF participants. Ms. Annamitta was followed by Karen Connolly and Joy Spotted Eagle of Blackfeet Manpower who spoke about the mission and work of the Blackfeet Manpower One-Stop Center. Established in 1997, the One-Stop Center currently serves around 1,500 clients monthly, providing a number of services including job search and training opportunities. **Figure Three** provides an overview of the Blackfeet Manpower's service concept. According

---

<sup>3</sup> The PowerPoints from this session are available on the Welfare Peer TA Network Web site at:

<https://peerta.acf.hhs.gov/>

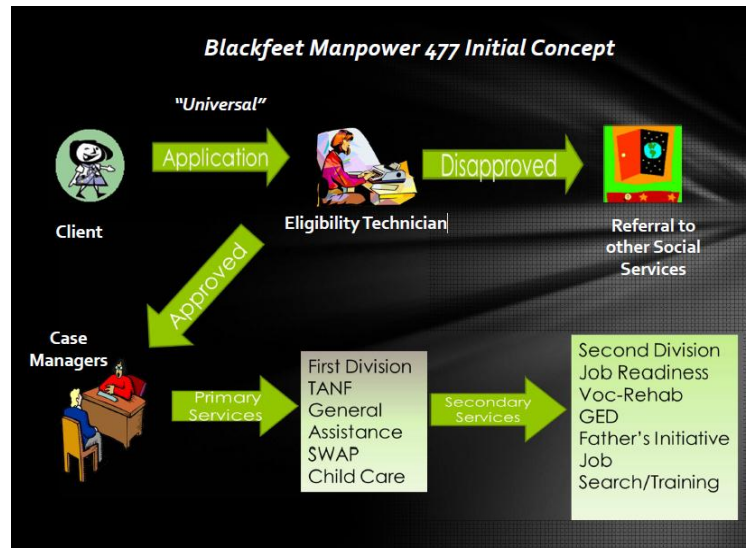


to Ms. Connolly and Ms. Eagle, this setup affords several advantages over certain other types of job training and placement programs including one caseworker per client, personalized services and referrals, centralized tracking and data storage, increased clarity of inter-departmental communication, and, most importantly, increased funds for client services.

Next, Bonnie DeWeaver, Coordinator for Native Workforce Services at the Phoenix Indian Center, Inc., discussed issues pertaining to working with customers/students, important communication skills, developing a plan of service, and possible program

activities. Ms. DeWeaver also presented an example of the process by which Tribal TANF participants could receive work experience through subsidized employment. John Wadda, Tribal TANF Director for the Eastern Shoshone Tribe, closed out the breakout session by explaining his Tribe's efforts to develop subsidized employment opportunities and increase employer engagement. He encouraged Tribes to partner with whatever organizations they can in order to advance these goals and emphasized that skills training is essential to increasing the self-worth and practical employability of program participants. All of the panel speakers also detailed a number of challenges pertaining to subsidized employment, including how to help those with criminal backgrounds or a history of substance abuse, how best to partner with outside organizations, and how to motivate TANF recipients to participate in these programs.

**Figure 3: Blackfeet Manpower 477 Initial Concept**



*Breakout Session Two: Career Pathways and Skill Building<sup>4</sup>*

During this breakout session, attendees heard from three content experts on the issue of encouraging skill building and developing viable career pathways for TANF participants. Dr. Felicia Gaither, Director of OFA's Division of Tribal TANF Management, opened the panel discussion by highlighting potential opportunities for flexibility in Tribal TANF programs that would allow Tribes to develop career pathways programs. Following Dr. Gaither's remarks, David Camporeale, a Health Profession Opportunity Grants (HPOG) Program Specialist with OFA, and Teresa Halcsik, Associate Dean of Nursing at the College of Menominee Nation, highlighted unique skills-development and career pathways programs in the healthcare field.

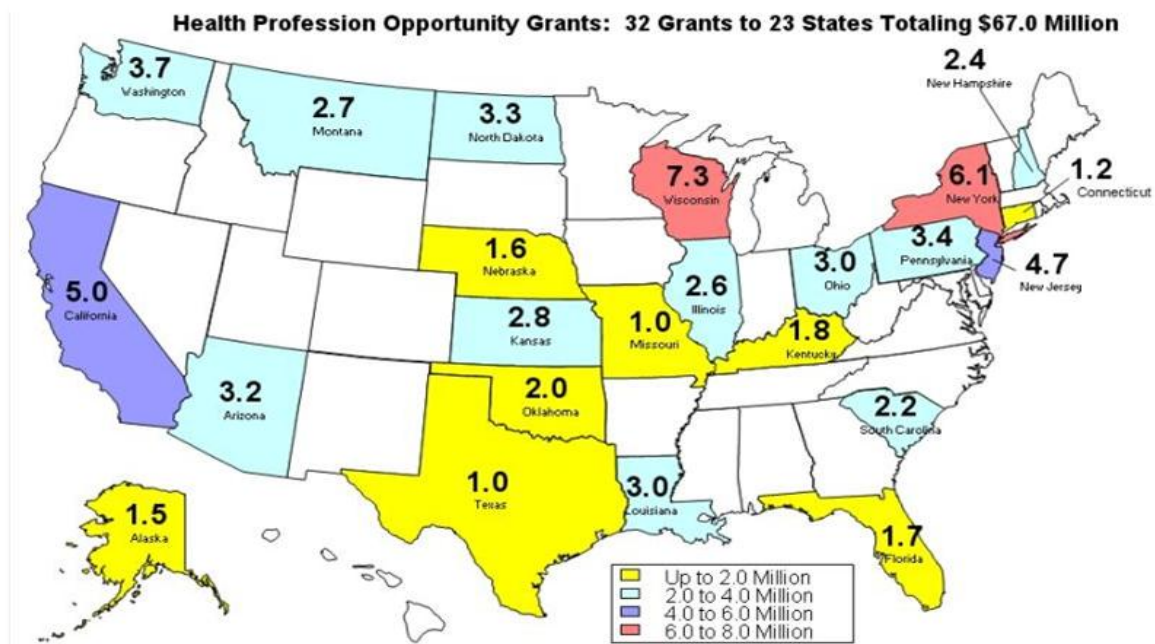
Mr. Camporeale's presentation focused on the HHS HPOG program, which makes grants to States and Tribes so that TANF participants and other low-income individuals can be provided with the education and

<sup>4</sup> The PowerPoints from this session are available on the Welfare Peer TA Network Web site at: <https://peerta.acf.hhs.gov/>



training necessary to find gainful employment in a wide variety of well-paying healthcare occupations. Authorized by the Patient Protection and Affordable Care Act (PPACA), the HPOG program is intended to reach 30,000 individuals over the span of five years, with the goal that 70 percent of these students will complete training and find employment. HPOG students are provided with much more than simply technical skills training; they are offered a number of academic and wrap-around support services including tuition and childcare assistance, tutoring and counseling, intensive case management, and job placement help. **Figure Four** shows the current distribution of HPOG grants.

**Figure 4: HPOG Grants by State**



Mr. Camporeale noted that in order to create a successful skills training and career pathways program, it is important to employ a multi-faceted approach that first identifies careers in demand and then seeks to build close relationships with employers and leverage partnerships with existing assistance programs and community organizations. Reaching out to employer partners and getting an idea of their current and future needs help to ensure that the skills training participants receive from a career pathways program will position them to transition into full-time employment. Moreover, partnering with State and local agencies, such as Workforce Investment Boards, as well as helping program participants take advantage of existing assistance programs, such as TANF or the Supplemental Nutrition Assistance Program (SNAP), can serve to increase a program’s reach and effectiveness. In closing, Mr. Camporeale stressed the need for career pathways and skills building programs to set clear and realistic goals for recruitment totals and graduation rates, while also being responsive and flexible to the needs of program participants and strategic partners.

Following Mr. Camporeale’s presentation, Ms. Halcsik spoke about a HPOG program success story, the development of a nursing career ladder at the College of Menominee Nation. Targeted at TANF participants and other low-income individuals, the program is designed to provide participants with the opportunity to work their way up the nursing career ladder, while also offering valuable support services. **Figure Five** shows the typical grant process for students in the nursing ladder program. Students who move up the nursing ladder and especially those who complete the program are better positioned to find meaningful employment that will allow them to provide for their families. Echoing the emphasis placed by Mr. Camporeale on the need to develop dynamic partnerships, Ms. Halcsik noted that collaboration with TANF agencies and workforce development programs is extremely useful in helping students develop career pathways to success. As a result of this session, workshop participants learned about possible avenues for creating career pathways and skill-building programs in their own communities, as well as the challenges and benefits of doing so.

**Figure 5: Grant Process for College of Menominee Nation Nursing Ladder Program**

1. Intake Meeting
2. Sign Student Success Plan
3. Attend a Fiscal Management Session & Develop Individual Budget
4. Encouraged to move up Career Ladder (Pre Nursing Assistant through Associate Degree in Nursing)
5. Referred to Home Health Aid if not able to progress academically

*Breakout Session Three: Youth Programming/Tribal Summer Youth Employment<sup>5</sup>*

If designed and implemented successfully, youth outreach programs can have a tremendous positive impact on youth, their families, and their communities. This breakout session sought to address the topic of youth programming and summer employment by highlighting the experiences of five different Tribes. Session attendees were able to learn about potential best practices that could be implemented in their own communities as well as pitfalls to avoid. The presenters at this session were Michael Kafka, Executive Director of the Mille Lacs Band of the Ojibwe Department of Labor; Arlene Templer, Department Head for the Department of Human Resource Development of the Confederated Salish and Kootenai Tribes; Tammy Kieffer, 477/TANF Youth Employment Coordinator for Spokane Tribal TANF; Richard Sherwood, Wellpinit TANF Site Manager for Spokane Tribal TANF; Lynette Bernard Peters, TANF Program Manager for the Sisseton-Wahpeton Oyate of the Lake Traverse Reservation; and LuAnn Warrington, Assistant Director of the Menominee Indian Tribe of Wisconsin Community Resource Center. What follows is an overview of some of the major aspects of the youth employment programs that the panelists introduced during this breakout session:

*Program Goals:* While certain specific goals differed from program to program, the initiatives presented during this session were guided by a common mission – to enable and encourage youth employment and in doing so promote individual skills development and self-sufficiency. As Mr. Kafka explained, adolescence is a difficult period for youth in general, and for Native American youth there is often an additional burden to

<sup>5</sup> The PowerPoints from this session are available on the Welfare Peer TA Network Web site at: <https://peerta.acf.hhs.gov/>

get through that period in their lives as they struggle to reconcile the values and lessons being taught in their communities with those of the outside world. By providing opportunities for employment and additional education, these programs help to guide Native American youth through this challenging period while also increasing their sense of self-worth and ability to become productive members of their communities. Other goals specific to certain programs included youth soft-skill development, coordinating community service projects, developing financial literacy, building character, and encouraging educational achievement.

*Eligibility:* Generally these programs are targeted towards low-income youth, though some had developed the capacity for a wider reach. Similarly, age restrictions varied by program with several focused exclusively on high school students, while others provided some form of programming to youth as young as 12 years old. The majority of the programs presented had a competitive application and selection process. For example, the summer youth program of the Sisseton-Wahpeton Oyate Tribe generally receives 50-60 applications, from which only 21 are selected (three from each of the seven districts on the reservation). Several of the programs also required applicants to submit to drug testing before becoming eligible for work placements.

*Structure:* Though the programs presented were characterized by a wide degree of variation in terms of specific offerings, most sought to provide youth with direct employment opportunities, often coupled with educational workshops and other support services. Several programs, particularly those operating exclusively during the summer months, had multi-day orientations where participants would engage in goal setting activities, attend anti-drug presentations, and learn about the importance of work. In some instances, Tribes were able to offer skills development and employment placement beyond the summer months. For example, the Spokane Tribe offers a subsidized employment program open to high school students during the school year as well as the summer, and the Menominee Tribe has worked to develop after-school programs and college internships in addition to their summer youth work experience program. As noted previously, several Tribes, including the Mille Lacs Band of Ojibwe, the Sisseton-Wahpeton Oyate, and the Menominee, also provide program participants with financial literacy training in order to encourage saving and self-sufficiency.

*Funding:* The funding for these programs comes from a number of different sources. While the Tribes themselves provide part of the financing necessary to offer these youth programs, Federal and State grants as well as employer sponsorship represent additional funding sources. Some specific funding sources include Workforce Investment Act (WIA) Youth Funds, TANF, and vocational rehabilitation services.

*Partners:* All of the panelists that participated in this breakout session emphasized the need to partner with a combination of employers, community organizations, and aid agencies in order to make their programs a reality. The more that a program is able to partner with other groups serves to not only help to expand a program's reach, but also relieves some of the financial burden designing and implementing a program places on a Tribe. Presenters also stressed the importance of cultivating positive working relationships with program partners through the development of open channels of communication and the recognition of

mutual gains. Tactics for building strong relationships with program partners include soliciting employer feedback, monitoring youth on a regular basis, and helping to address behavioral issues should they arise.

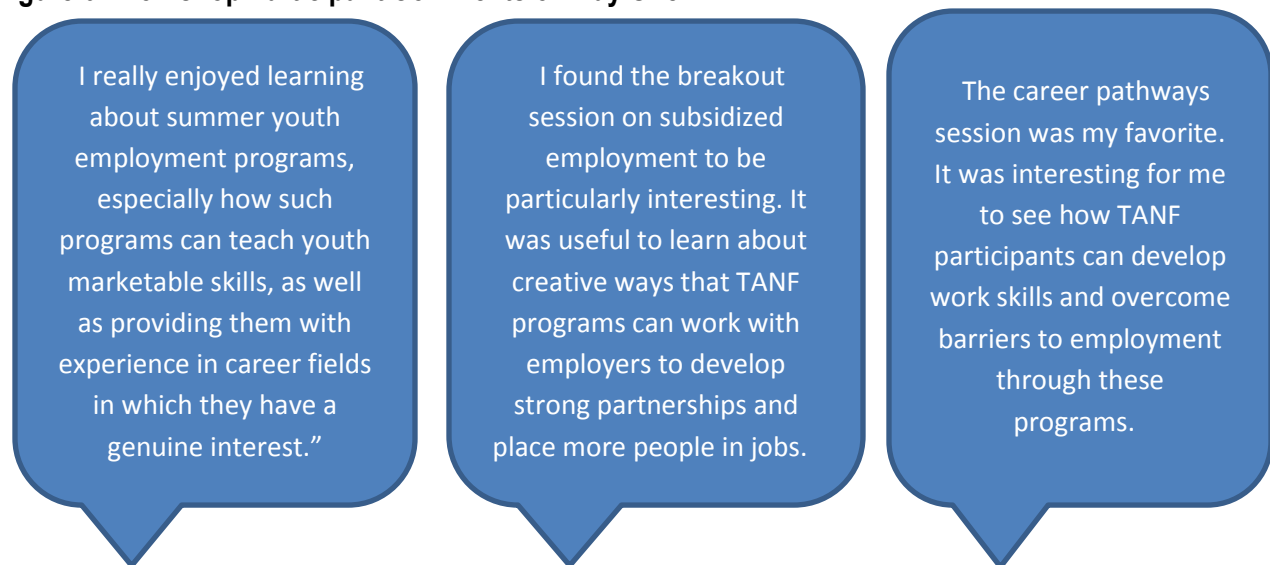
By attending this session, workshop participants were introduced to a number of successful youth outreach and summer youth employment programs. Presented with an in-depth overview of the different programs including goals, eligibility, structure, funding, and partners, session attendees learned the potential benefits and challenges of implementing similar programs in their own communities.

## **Day Two**

### **Day One Reflection and Overview of Day Two**

Ms. Carol Sedanko, TANF Program Specialist for OFA Region VI, welcomed attendees to the second day of the Tribal TANF Workshop and provided an overview of the day's agenda. During this opening session, Ms. Sedanko also asked meeting attendees for feedback on what they thought were the highlights of the conference's first day. Attendees discussed a number of specific lessons that they had learned and questions that had been raised as a result of the first day's sessions, as well as plans for applying what they had learned in their own programs and communities. Several attendee responses are summarized in **Figure Six** below.

**Figure 6: Workshop Participant Comments on Day One**



### **Financial Literacy and Asset Building from a Tribal Perspective<sup>6</sup>**

Improving the financial literacy and asset-building capacity of members of Tribal communities is an important yet often challenging task. During this session, workshop attendees listened to presentations

<sup>6</sup> The PowerPoints from this session are available on the Welfare Peer TA Network Web site at: <https://peerta.acf.hhs.gov/>

from two experts, Christy Finsel, an asset-building consultant, and David White Bull, a loan portfolio manager for Lakota Funds. Ms. Finsel and Mr. White Bull provided attendees with an overview of Individual Development Accounts (IDAs) and financial literacy for Tribal communities and presented strategies for engaging asset-building partners to further expand asset-building options for Tribal families.

In opening this interactive session, Ms. Finsel led attendees in a discussion of what constitutes an asset, the purpose of asset-building programs, and an overview of asset-building tools and activities. It was noted that assets in Native communities have historically taken on a number of different forms, from traditional financial assets, such as savings or investments, to natural resources and education, as well as less clearly defined resources, such as spirituality and community togetherness. Ms. Finsel emphasized that knowing what assets are present and valued in a Tribal community is essential to being able to design asset building programs that not only meet local needs, but also have a cultural fit. Though it is quite clear that Tribes have been building assets for generations, what is new to some communities is information about mainstream asset-building programs. The purpose of such programs is to help individuals and families think differently about financial management (encourage savings, creditworthiness, etc.) and in doing so strengthen their Tribe's economy and community. In seeking to promote asset building within their communities, there exist a wide variety of programs for Tribes to consider implementing that target different areas of asset building. A sampling of these programs is listed in **Figure Seven**. The second half of Ms. Finsel's presentation highlighted two such programs, Individual Development Accounts (IDAs) and Child Savings Accounts (CSAs), both of which are designed to encourage savings, asset building, and self-sufficiency.

**Figure 7: Asset Building Activities**

- 
- Homeownership assistance programs
  - Entrepreneurial activities
  - Financial education
  - Earned Income Tax Credit (EITC) and Volunteer Income Tax Assistance (VITA) sites
  - Scholarship programs
  - Small loans programs
  - Credit building/credit repair programs
  - Bank On Initiatives
  - Credit counseling
  - Foreclosure prevention programs
  - Microlending programs
  - Land trusts
  - Cooperatives
  - Native language programs
  - Children's Savings Accounts
  - Individual Development Accounts

IDA's are matched savings accounts that allow low-income individuals to deposit earned income to purchase assets more quickly than if they were simply saving on their own. For example, the Confederated Tribes of Colville Reservation in Washington State runs a TANF-funded IDA program that grants matching funds at a rate of 3:1 to individuals seeking to save up enough money to purchase a vehicle. Participants in this program are also provided with the opportunity to attend financial education and asset-specific classes, a common feature of well-developed IDA programs. According to Ms. Finsel, the benefits of implementing an IDA program are numerous. At an individual level, participants can develop better savings habits, increase their financial literacy, make business connections, and feel more confident in their ability to manage their assets. By coupling an IDA program with other asset-building tools, such as those listed above in **Figure Seven**, a Tribe encourages not only individual and family self-sufficiency, but also supports overall Tribal well-being and the growth of communal assets. It is important to note that funding for

Native IDA programs can come from a combination of Federal, State, Tribal, and private sources. Indeed, TANF funds can be used to support any part of an IDA program that can be shown to be helping to accomplish one or more of the goals of the TANF program. Similar to IDAs, CSAs support asset building for children and young adults through the provision of matching funds for savings, with some programs even targeted at helping non-custodial parents contribute to their child's education while receiving forgiveness for child support debt.

Following Ms. Finsel's presentation, Mr. White Bull introduced session attendees to the work of Lakota Funds, a community development financial institution (CDFI) seeking to revitalize the economy of the Oglala Lakota Oyate Tribe on the Pine Ridge Reservation through the provision of culturally appropriate financial services. Since its founding in 1986, Lakota Funds has disbursed over \$6.2 million in loans to nearly 400 borrowers, supporting entrepreneurship and business development in a community consistently plagued by extremely high rates of poverty and unemployment. In addition to loan programs, Mr. White Bull highlighted a wide array of financial services that Lakota Funds offers to members of the Ogalala Lakota Oyate community including an IDA matched saving program, financial literacy courses, and business technical assistance. Echoing points made by Ms. Finsel, Mr. White Bull emphasized that encouraging asset building and financial literacy within Tribal communities was critical for building the capacity for individual and family self-sufficiency as well as for ensuring community-wide economic development. Moreover, Mr. White Bull stressed that there are many potential ways for Tribes to partner with TANF in delivering these services and programs to low-income individuals in their communities.

As a result of this session, workshop participants learned about asset building as it relates directly to Tribal populations as well as how Tribal TANF programs can work with asset-building stakeholders to improve economic self-sufficiency options for low income Tribal families.

### **Tribal TANF: Working to Understand Grants Management, Financial Management, and Program Accountability**

During this session, Neil Lawhead, an ACF Financial Operations Specialist for Region VII, provided meeting attendees with information about fundamental program administration and grant accountability principles so as to provide clarity over the financial requirements and associated grant processes within the Tribal TANF program. Because Tribes can get grants in different ways, it is important that they understand the applicable terms and conditions associated with specific grants. Accordingly, Mr. Lawhead spent a significant amount of time explaining the key sections of the terms and conditions, which he identified as:

Program Standards:

1. 45 Code of Federal Regulations (CFR) Part 286

Administrative Requirements:

2. 2 CFR Part 225 (Office of Management and Budget (OMB) Circular A-87)
3. 45 CFR Part 92



#### 4. OMB Circular A-133

Labeling these sections as “the first four doors you want to open” in order to ensure program integrity, Mr. Lawhead stressed the need for Tribes to accurately apply the rules and regulations contained in these sections to their specific programs. Mr. Lawhead then proceeded to detail the information contained in these four sections in order to help elucidate their importance with regard to program accountability for session attendees. He noted that many parts of the terms and conditions of TANF grants reiterate and highlight the same points, with audits and program reporting serving as examples of two topics that are repeated in different sections. However, despite the sometimes repetitive nature of these rules and regulations, it is important that grantees read and understand them in their entirety. For example, 45 CFR Part 286 is particularly important because it contains information regarding program definitions, allowable costs, misuse of funds, and administrative requirements. Other key accountability requirements can be found in Part 92, Subpart C, Sections 92.20 and 92.22, which cover financial reporting and allowable costs, respectively.

While Tribal TANF administrators do not need to be experts in financial documentation, Mr. Lawhead stressed that they do need to have a clear understanding of the documents they submit to the government. Federal auditors use these documents in order to understand what the standards are for a grant. In evaluating cost, auditors will ask four questions: is the cost necessary; is it going to help families become self-sufficient; is it reasonable; and is it allocable? However, Mr. Lawhead noted that if a Tribe has an issue with regard to allowable program design, it is best to begin a discussion with Regional Office staff early, rather than waiting for an audit.

As a result of this session, attendees were reminded of the financial requirements and grant processes associated with Tribal TANF programs.

#### **Dialogue with the Division of Tribal TANF Management**

The penultimate session of the Region V, VI, VII, and VIII Tribal TANF Workshop was an opportunity for attendees to ask OFA Central Office Tribal TANF policy staff questions about Tribal TANF issues and to discuss potential technical assistance needs. Dr. Gaither, Director of OFA’s Division of Tribal TANF Management, responded to attendees’ questions.

Before taking questions, Dr. Gaither provided attendees with a brief update on the work of the Division of Tribal TANF Management thus far this year, as well as overview of the Division’s priorities going forward. Those priorities, along with an explanation of their importance to the Division’s goals, are highlighted below:

1. *TANF Reauthorization* – While TANF has been extended through September 30, 2012 and another extension seems likely, Division leadership has not yet heard if this extension will be short-term in nature or will authorize the program for a full year. Ms. Gaither stressed that the Division would like to hear the Tribal voice on this issue, particularly with regards to program flexibility. She mentioned that

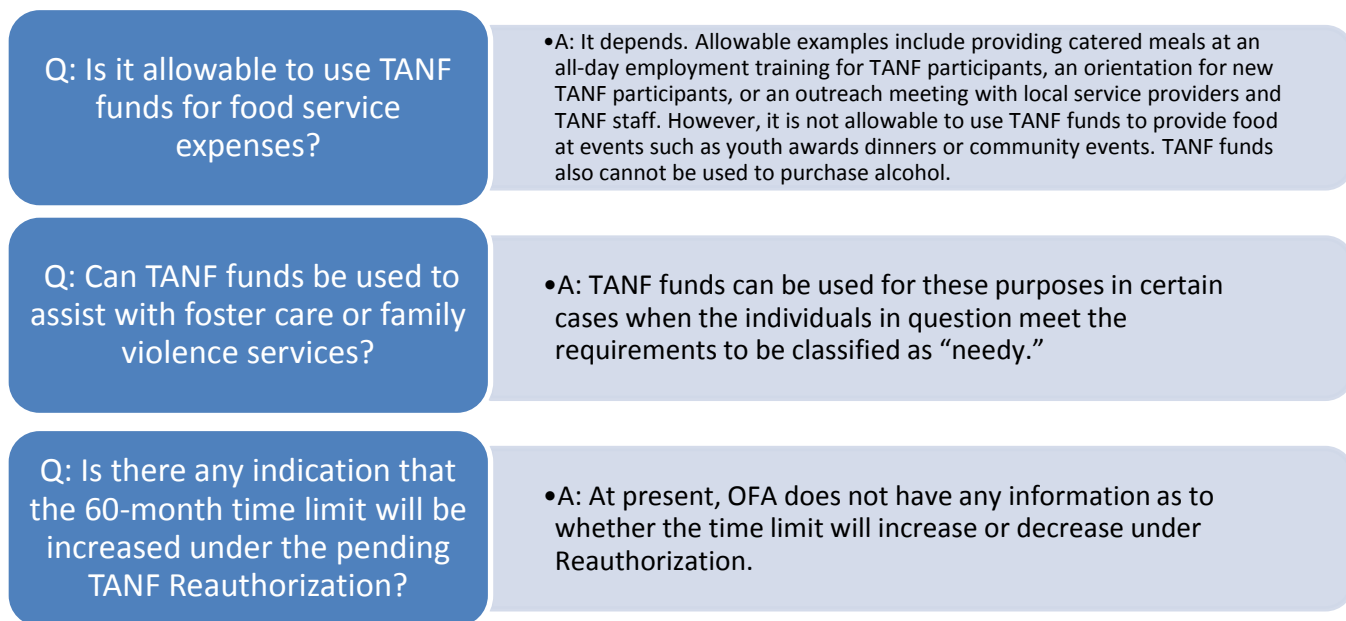


the National Congress of American Indians (NCAI) has a TANF taskforce that has been collecting information to work towards comments for Reauthorization.

2. *Finalizing 2009 & 2010 Data* – The Division is really pushing to finalize some of the past year’s data in order to allow for a greater focus on data collected in 2011 and 2012. Analysis of Tribal TANF data is important for program improvement and helps to determine how the Division provides technical assistance.
3. *Improving the Provision of Technical Assistance (TA)* – Despite limited funds, the Division is committed to improving the ways in which it provides TA to Tribes. Dr. Gaither asked Tribal representatives about TA they would like to receive and responses include TA on a number of issues such as child support enforcement, audit compliance, and reporting requirements software. Dr. Gaither also made mention of several TA tools currently available to Tribes including the OFA TANF list serve ([http://www.acf.hhs.gov/programs/ofa/tanf/lis\\_index.html](http://www.acf.hhs.gov/programs/ofa/tanf/lis_index.html)), the Welfare Peer TA Network Web site (<https://peerta.acf.hhs.gov/>), Webinars, and workshops like this one.

During the question and answer period, attendees asked Dr. Gaither about a wide range of issues from the use of TANF funds for food service expenses to potential changes in the time limit for receiving TANF assistance. Several of the questions raised by Tribal TANF representatives, along with Dr. Gaither’s responses, are reproduced in **Figure Eight**.

**Figure 8: Q&A with OFA Central Office Tribal TANF Policy Staff**



Dr. Gaither also noted that many answers to questions can be found on the OFA Web site in the TANF Program and Policy Question and Answer Index section and she encouraged participants to reference the Web site, located at: <http://www.acf.hhs.gov/programs/ofa/polquest/index.htm>. For example, Q36 in the

Index elaborates on when it is allowable for TANF jurisdictions to use TANF funds for food service expenses.

### **Closing Remarks and Evaluation**

Following the dialogue session with Dr. Gaither, Mr. Gary Allen, TANF Program Manager, OFA Region VII, provided closing remarks for the 2012 Regions V, VI, VII, and VIII Tribal TANF Workshop. He briefly discussed the highlights of the last day and a half, reiterated the workshop's goals, and thanked Tribal TANF representatives and other key stakeholders for attending.