

With 2017 planning underway, it is gratifying to reflect on our remarkable accomplishments in 2016. Our first year was one of tremendous growth and learning: we launched three important initiatives; delved deep into data; initiated and participated in several conferences and discussions; and greatly expanded our connections and partners. Here are a few highlights of some of our terrific work this year, and we're excited about extending and deepening our work in the new year

Be well ~ Patrice

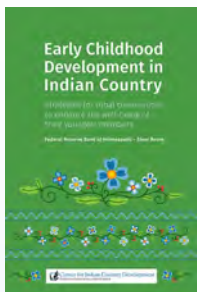
Major Initiatives and Research in 2016

At the beginning of the year, we laid out an ambitious five-year Strategic Plan that focused our efforts in four main areas: land, education, business and entrepreneurship, and homeownership.

We held two national conferences and brought together thought leaders from across the country.

Early Childhood Development in Indian Country

Kicking off the CICD's Education Initiative, the Early Childhood Development in Indian Country Conference, held October 5 – 6, 2016 at the Bank, highlighted important research and pressing issues such as:



- Historical trauma and its impact on brain development.
- Strategies to develop and implement high-quality early childhood development programs in Native communities
- Policy and funding barriers to early childhood development programs and share strategies to address them.
- Best practices in advocating for early childhood development as a key priority in Native communities

Mortgage Lending in Indian Country

The Mortgage Lending in Indian Country Convening, held on September 13-15, 2016, at the Salt River Pima Maricopa Indian Community in Arizona, launched the CICD's three-year Native Homeownership Initiative. Co-hosted by NeighborWorks America, USDA Rural Development, and the Federal Reserve Bank of San Francisco, this convening brought together housing and lending stakeholders around the following issues:



- Indian Country homeownership successes in the past 20 years
- The post-recession Native homeownership market and new emerging lending paradigm
- A national collaborative framework to enhance the Native mortgage infrastructure on trust land and support access to capital

Piikani Money Campaign



The Piikani Money - “Just Don’t Blow It” campaign is a grassroots pilot to foster awareness of good financial practices and increase financial readiness of individuals receiving land buy-back payments. Launched by a broad-based consortium, including the Native American Community Development Corporation, the Blackfeet Nation, the CICD, and other organizations, the campaign’s objective is to reach all tribal members eligible to participate in the land buy-back program and provide them with the knowledge and resources needed to make informed and appropriate decisions.

Research

In 2016, CICD Advisor **Dick Todd** spearheaded the CICD’s research agenda. Providing useful research to Indian Country is central to the CICD’s mission. Our major research initiatives this year include establishing a CICD research working paper series, continuing to create and analyze reservation business data, and supporting the Native Homeownership Initiative. Much of our research is done in collaboration with Bank and academic partners across the country.

One of the big areas we’re tackling is the profile of American Indians and Alaska Natives reservation economies. Here are a few notable aspects of this project:

Creating and analyzing reservation business data, in a partnership with the U.S. Census Bureau. This work is ongoing.

- Analyzing consumer credit access and usage on reservations, currently focused on bank credit card access and with plans to examine additional consumer finance topics in the future. This work is largely complete and has been submitted for publication.
- Conducting an empirical analysis of the evolution of tribal court systems in the Self-Determination era, featuring data from a sequence of tribal court surveys since the late 1970s. This working is well under way and likely to expand.
- Examining how the occupational distribution of American Indian and Alaska Native workers differs from that of non-Hispanic white workers and the factors, such as educational achievement, associated with the differences. This work was completed in 2016, and a working paper is forthcoming.
- Assessing the economic returns that American Indian and Alaska Native students obtain from a college degree. This work is nearing completion.

In support of the Native Homeownership Initiative, Dick also is leading our research on mortgage lending, including these projects:

- Examining American Indian mortgage application denial rates, in partnership with the Bank’s Community Development staff.
- Analyzing government guaranteed mortgages (HUD 184 and USDA-RD 502 loans), focusing on their usage since the 1990s on trust land as compared to fee land.

Join the conversations:

#NativeChildDevelopment

#NativeHomeownership

View the Videos:

[Early Childhood Development in Indian Country](#)

[Mortgage Lending in Indian Country:](#)

[Opening Remarks](#)

[20-Year Retrospective](#)

[Mortgage Market Outlooks](#)

[Sovereign Lending - A Bright Chance of Survival](#)

CICD Leadership Council 2017

We are sincerely grateful to our four departing Leadership Council members, whose contributions helped us cultivate our vision for the CICD and shape our future focus: **John Phillips**, **Jaimie Pinkham**, **Sarah Vogel**, and **Gerald Sherman**.

We also extend a warm welcome to four new Leadership Council members:

Brandon Stephens, Development Director, United South and Eastern Tribes, Inc., Nashville, TN

Karen J. Atkinson, Deputy Director, Office of Minority Business & Economic Development, Office of Economic Impact & Diversity, U.S. Department of Energy, Washington, DC

Jeff Bowman, President and CEO, Bay Bank, Madison, WI

Chris Meyer, Director of Education, Coeur d'Alene Tribe of Idaho, Plummer, ID

Staff News

We've had the good fortune to work with two interns this fall: **Elliott Charette**, economics grad student at the Univ. of MN, and **Diane Galatowitsch**, 3L at Mitchell-Hamline School of Law. Elliott's work focused on analyzing mortgage and homeownership data for American Indian reservations. Diane's focus is on lump sum payments made in recent years to American Indian tribes and individuals in settlement of historic trust and discrimination claims, such as Cobell, Ramah Navajo, and Keepseagle, as well as the Land Buy Back program

Fred Fisher, MPA, joins the CICD as a Senior Fellow from the Casey Family Program – Indian Child Welfare Program. Fred relocated to Minneapolis from Washington, DC, where he supported tribal programs at Rural Development in the US Department of Agriculture. Fred, a social worker by training, is keenly interested in education.

In February, **Nicole Pierotas**, MPP, begins her tenure as the CICD's new Project Director. Nikky currently serves as the CEO/President of the Northern Eagle Credit Union in Tower MN, which she helped establish. Nikky, received her MPA from the University of Chicago and is a member of the Boise Forte Tribe of the Nett Lake Reservation

With very mixed emotions, we say good-bye to **Sue Woodrow**, the CICD Co-Director, who will retire at the end of the year.

Sue leaves us with a long legacy of impactful work and an extensive network throughout Indian Country. Her energy and spirit will be missed terribly. She was recently honored at the Bank's annual Directors Dinner for her 26 years of dedicated service and many important contributions to the Federal Reserve System. For more than 20 years, the Minneapolis Fed has worked to promote economic development in American Indian communities throughout the Ninth District. Several years ago, Sue saw the unique opportunity to expand this work throughout Indian Country through strategic partnerships and leveraging the Bank's resources. She was inspired to create a center in the Minneapolis Fed focused on supporting the community and economic needs of American Indian communities. We are forever grateful for her vision for the CICD.

A Note from Sue Woodrow, CICD Co-Director



I am sitting in my office watching a beautiful snow fall blanket Helena and the mountains in quiet and white. It's peaceful, offering an uninterrupted time of reflection during this last week before I retire. My 26 years working for the Federal Reserve Bank of Minneapolis have been filled with countless experiences that have helped to shape who I am. I am grateful beyond measure for my time working for this outstanding institution and the remarkable people it employs to further its mission. But without question, I am most thankful for opportunities the Bank has afforded me to pursue Indian Country initiatives. In this space, there is no room for work without passion, or objectives without a deep commitment to mission. With the establishment of the Center for Indian Country Development in 2015, the Bank

has demonstrated its long-term commitment and understanding of the value and need for this focus. I am certain that the important contributions to Indian Country that the Bank and this Center have made will deepen and expand under Patrice's inspired leadership, Dick's focused research agenda, Dorothy's enthusiastic support, and through the contributions of many others in the Bank and among our many partners across the country, including our Leadership Council.

It has been a great privilege to partner with you in this important work. I look forward to staying connected. Have a blessed holiday season, and all the best for 2017 and beyond.

Sue Woodrow



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