



COEUR D'ALENE FINANCIAL SERVICES MARKET STUDY

COMPLETED BY SWEET GRASS CONSULTING, LLC



WITH REVIEW BY THE NATIVE CDFI NETWORK



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EXECUTIVE SUMMARY

Methodology

The data described in this market study was collected through a variety of methods, utilizing both primary and secondary data sources, to gain a more holistic viewpoint of the Coeur d'Alene financial market environment. Primary data collection was conducted in a three-prong approach to: evaluate the availability of financial services on the Coeur d'Alene Reservation, assess the Housing Authority's capacity to serve community members by creating a CDFI, and determine how a new CDFI might best serve the Coeur d'Alene Reservation. A survey was administered to community members which asked about demographics, community members' loan experience, what issues they had faced obtaining financial security, and services that were needed in the community. The survey was e-mailed to community members, left at key businesses/locations, and administered in-person at key locations on the Reservation. A total of 91 community members completed the survey.

In addition to the community member survey, "key opinion leaders", those with specialized or expert knowledge, were interviewed by Sweet Grass Consulting, LLC (SGC). SGC interviewed a total of 10 key opinion leaders including CEO's, Executive Directors, Administrators, and Program Directors. Key opinion leaders were asked a variety of questions surrounding their experiences, their thoughts and opinions about the current financial services, and services that a CDFI could offer the Reservation.

The last phase of primary research consisted of in-depth phone interviews with the Coeur d'Alene Housing Authority staff. SGC interviewed two staff members to assess their existing knowledge, staff skills, and their ability to manage a CDFI.

Secondary data analysis included a review of Census data (2011-2015 American Community Survey) as well as the digital mapping of all financial services and training opportunities available on the Reservation and within 50 miles of the Reservation. In order to assess the capacity of the Coeur d'Alene Housing Authority to start a CDFI, their existing forms and organizational documents were also analyzed.

Data was entered and stored in an Excel database. All data was cleaned and coded by SGC. Quantitative data was coded for clarity and consistency while qualitative data was coded for themes. All analysis was performed in Excel.

Recommendations

- ❖ Offer micro business loans <\$50,000
- ❖ Offer small business loans >\$50,000
 - Although not many survey respondents indicated that they were interested in a business loan, respondents and key opinion leaders felt that small business loans and micro loans were needed on the Reservation to encourage economic growth, provide more jobs, etc.
- ❖ Offer resources to encourage and facilitate homeownership, homeownership training, financial education and credit building opportunities, as well as home improvement loans/training.
 - The need for credit building education/opportunities was recorded throughout this market study. The lack of credit or poor credit history is a common barrier to home ownership. Additionally, almost 80% of survey respondents were interested in purchasing a home but credit issues and a lack of capital limited their ability to purchase a home. Home owners were also interested in home maintenance loans to improve their home.
- ❖ With the exception of e-training (through Greenpath Financial Wellness Program), there are few financial education trainings currently available on the Reservation. A CDFI offering friendly, local financial resources and training would be useful.
 - Key opinion leaders stated that community members were afraid of outside banking systems and banks are often not oriented at serving reservation communities. A local CDFI could provide accessible and relatable financial education trainings.

- ❖ Poor credit, no credit history, and other credit related issues are a common barrier to financial security, suggesting there is a large demand for financial education and credit repair opportunities for community members to obtain the loans and the security they need.
- ❖ Due to the intertwined nature of the Housing Authority and the CDFI, the executive team should consider organizing staff responsibilities and expectations between the Housing Authority and the CDFI.
 - If the Housing Authority and the CDFI are going to continue to work as a group, staff roles and responsibilities should be laid out beforehand so that staff are not overworked or assigned to projects outside their assigned role.
- ❖ Institute regular reviews to keep employee and organization goals on track and to provide growth opportunities for staff.
 - Coeur d'Alene Housing Authority staff do not currently have regular reviews, which could help develop and achieve goals and ensure staff are on the right path.

Market Study Key Findings

- ❖ While there are some financial services available on and off the Reservation, there is a distinct lack of accessible services on the Reservation for:
 - Business development training
 - Workforce development/vocational training
 - Homeownership education
 - Financial literacy training
 - Credit building and credit literacy training
- ❖ The lack of child/youth related services was reported throughout the survey and interviews. Community members feel restricted by the lack of daycare/babysitting services.
- ❖ The need for financial counseling and financial education opportunities was cited by more than 50% of respondents, suggesting this is an area to be explored by a CDFI.
- ❖ Business start-up, credit counseling/assistance, home maintenance education, and one-on-one financial coaching were the most often requested opportunities/trainings.

Respondent Profile

- The average age of respondents was 40 years old.
- Of the total respondents, 61% were female and 30% were male, while 2% preferred not to answer.
- 58% of respondents lived in Plummer or Worley.
- 49% of respondents had completed a certification or received some type of degree (Technical, Bachelors, Masters, or Ph.D.).
- 48% of respondents were members of the Coeur d'Alene Tribe.
- 85% of respondents were employed.
 - 96% of employed respondents worked on the Reservation.
- 59% of respondents owned their own home.
 - 73% reported they live in a house (either modular or stick-built).
- 99% of survey respondents had a checking account.
- 65% of respondents had a savings account.
- Average credit score = 705.
- Median credit score = 720.
- 68% of respondents made more than \$30,000 per year.
- 9% of respondents were business owners.

Loan Information

- 56% reported they have applied for a personal/consumer loan in the past. Loans included:
 - Vehicle loans (56%)
 - Personal loans (22%)

- Home/mortgage loans (16%)
- Debt consolidation loans (6%)
- 30% of respondents reported they were interested in receiving personal or consumer loans.
- 79% of respondents reported they were interested in purchasing a home.
- Most commonly needed home loans included:
 - Home improvement/repair
 - Down payment assistance
- 75% had never completed a small business loan application.
- Most commonly needed business loans:
 - Micro business loans <\$50,000
 - Small business loans >\$50,000

Issues

- Loan Issues
 - Credit issues (lack of credit, low credit score)
 - Lack of funds (inability to pay bills, insufficient income)
- Needed Services
 - Respondents overwhelmingly reported that childcare/daycare services were missing from the Coeur d'Alene Reservation.
- Educational Opportunities
 - The need for financial counseling and financial education were cited by more than 50% of respondents.
- Requested Trainings
 - Business start-up
 - Credit counseling/assistance
 - Home maintenance education
 - One-on-one financial coaching
- Barriers to Employment
 - Insufficient pay
 - Lack of childcare services
 - Lack of employment opportunities
- Housing Issues
 - Lack of available housing
 - Insufficient home insulation/leaking windows
 - Mud/landscaping issues

Key Opinion Leader Interviews Key Findings

- Lack of financial resources and restrictive loan qualifications limit community members' access to loans and other financial services.
- Jobs and employment opportunities were the most often cited need on the Reservation, followed by social services, business development, financial support, and infrastructure and construction.
- Lack of credit and poor credit are the biggest challenges facing community members when trying to access financial support. A lack of financial education and familiarity with the loan process were also commonly cited challenges.
- Key opinion leaders felt that a CDFI on the Reservation would increase community members' access to capital and financial resources, provide educational services and tools, and allow community members better credit building opportunities.

Capacity Assessment Key Findings

- The Coeur d'Alene Housing Authority has extensive training in financial education programs and other training materials. Their experience suggests they have sufficient capacity to train clients on a variety of subjects relating to financial literacy such as:
 - First Nations Oweesta Corporation's Building Native Communities Training
 - Native American Financial Literacy
 - Native American Indian Housing Council's Pathways Home Training
 - Institute of Museum and Library Services Money Matters Training
 - Low Rental Trainings
- The Coeur d'Alene Housing Authority has a variety of experience and expertise in the following:
 - Individual accounts/matched savings accounts
 - Mortgage processing
 - Down payment assistance
 - Credit reports
 - Underwriting
 - Amortization schedules
 - Loan processing/tracking software
- Certifications include:
 - Credit Training
 - Native American Indian Housing Council's Pathways Home Training
 - First Nations Oweesta Corporation's Building Native Communities Training

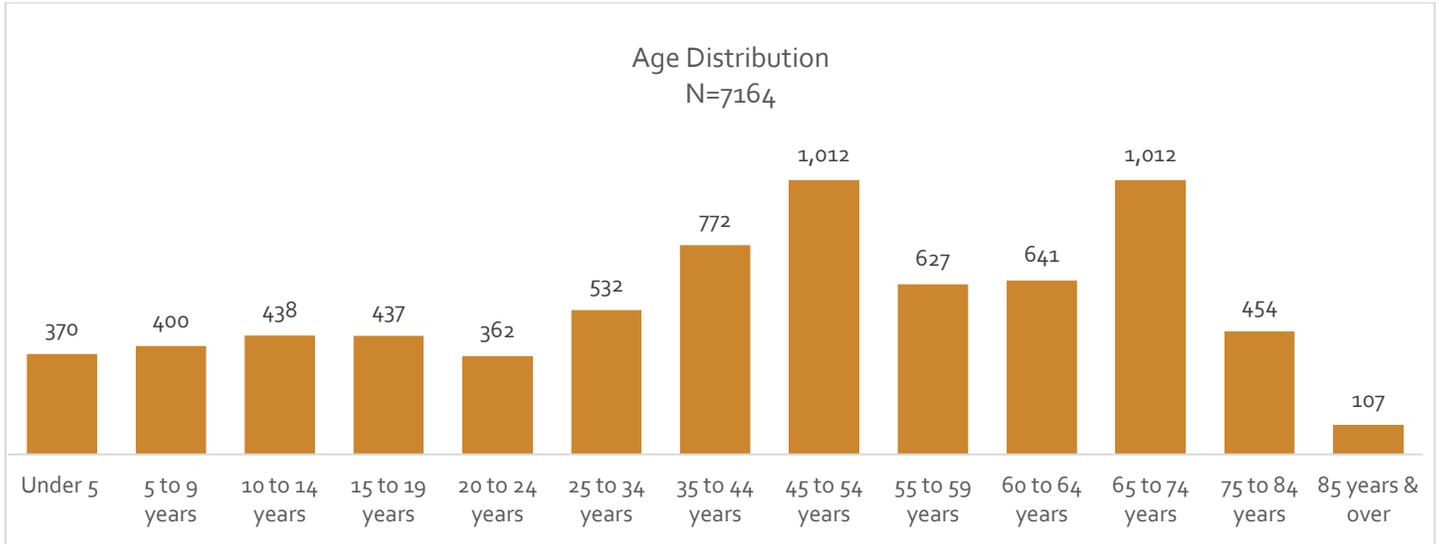
Recommendations

- Ensure sufficient funding sources to hire and train necessary staff.
 - Is funding set aside to hire and train new staff if necessary?
- Delineate responsibilities between Housing Authority and CDFI staff.
 - Make sure staff know which programs they are working on and when, as well as what program deliverables they are responsible for.
- Model any future loan applications after the Low Rent Tribal Housing Application and Rental Application.
 - The existing applications are a good template in which to base future loan applications.
- Develop CDFI specific forms. Possible forms may include:
 - Inquiry form (the first touch with clients. Gathers demographics, interest in services, how did you hear about., etc.)
 - Intake form (gathers more in-depth demographics and financials. Allows a CDFI to assess clients' eligibility for a loan).
 - Loan specific applications
 - Small/micro business loan application (start-up, growth, inventory, etc.)
 - Consumer loan application (auto, emergency, holiday, etc.)
 - Home loan application (down payment/closing cost assistance, home renovation/maintenance, mortgage, etc.)
 - Matched savings account application (IDA/CDA)
 - Follow-up for all loan recipients (allows for data tracking over time to measure the benefit to clients, continually assess the success and failures of programs, etc.).
 - Training registration form
 - Training instructor evaluation
 - Coaching tracking
 - Business balance sheets
 - Personal balance sheets
 - Financial statements
 - Collateral statement

COEUR D'ALENE CENSUS DATA

Age

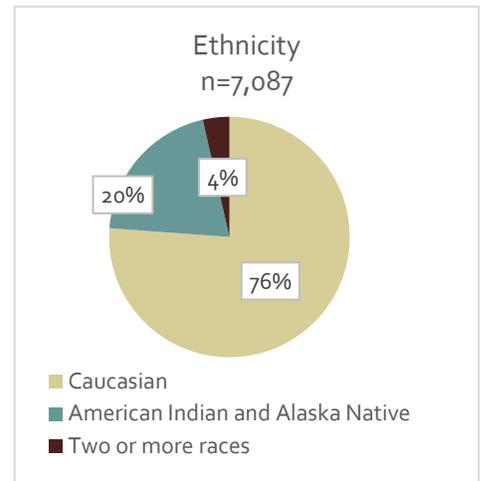
The 2011-2015 U.S. Census estimates of Coeur d'Alene yielded a total population count of 7,164 people. Individuals on the Reservation range in age from under 5 years old to over the age of 85.



The larger parcels of the population fall between the age ranges of 45-54 and 65-74 years old, while the age ranges of 20-24 and 85 & over represent the smallest units within the population. The above chart depicts how age is represented over the entirety of the Reservation population.

Ethnicity

More than three quarters of the respondents that live on the Reservation identify as Caucasian, while less than a quarter identified as being of Native American descent or a mix of two or more ethnic backgrounds.

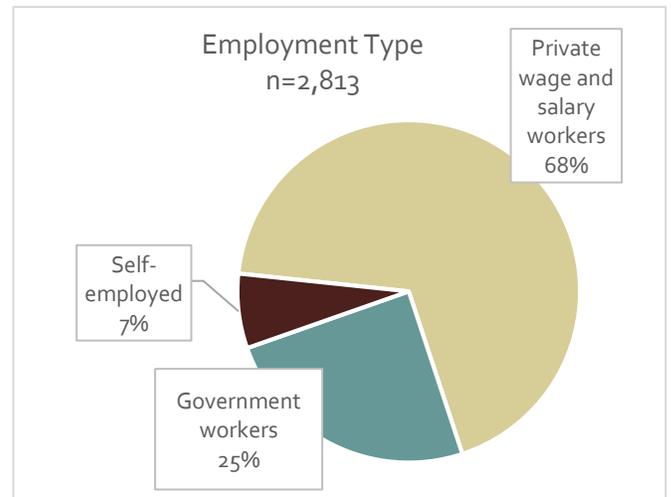
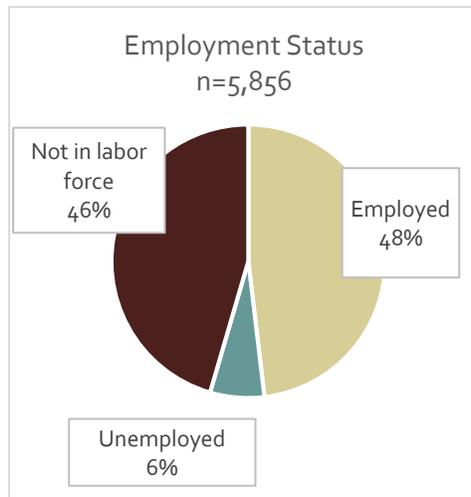


Gender

The gender of Coeur d'Alene residents was evenly distributed, 51% female and 49% male.

Employment

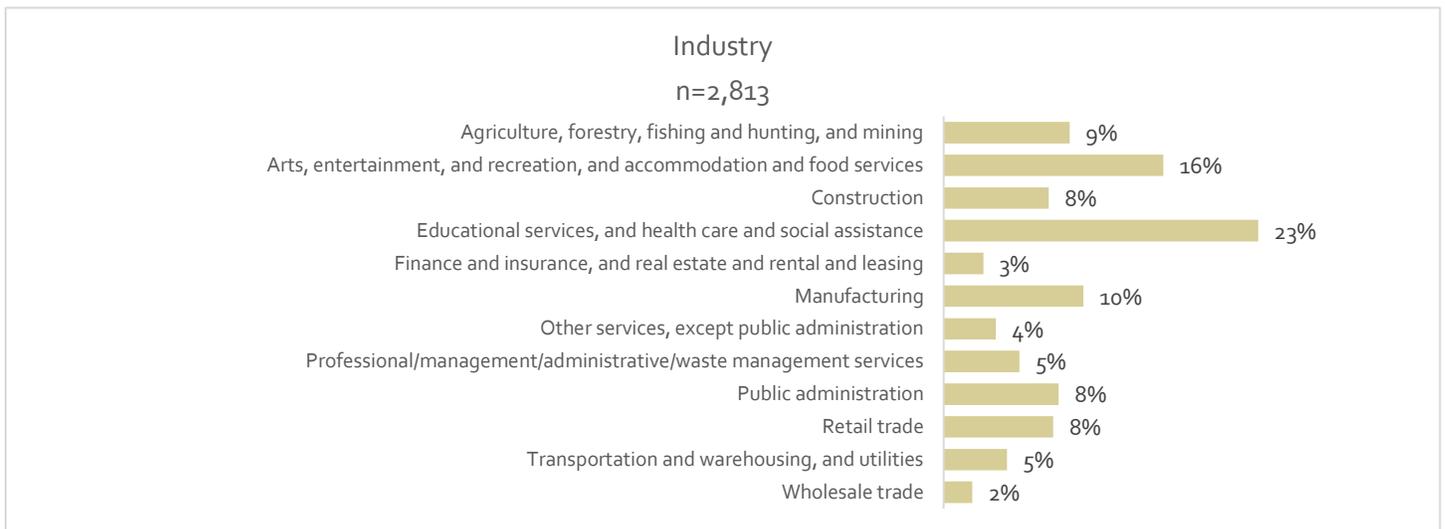
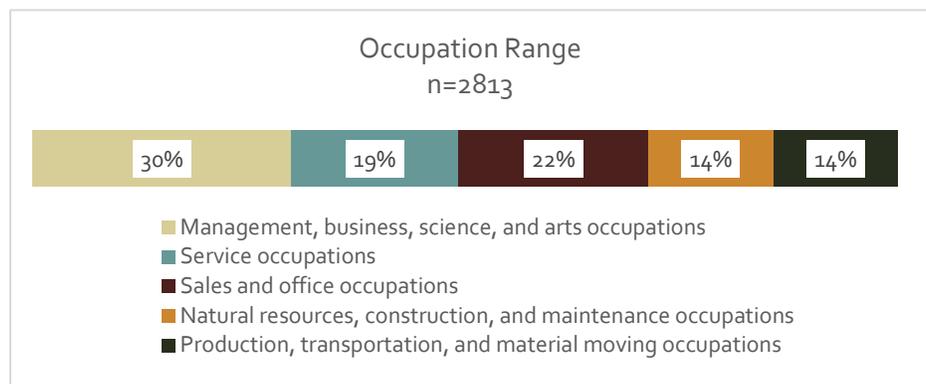
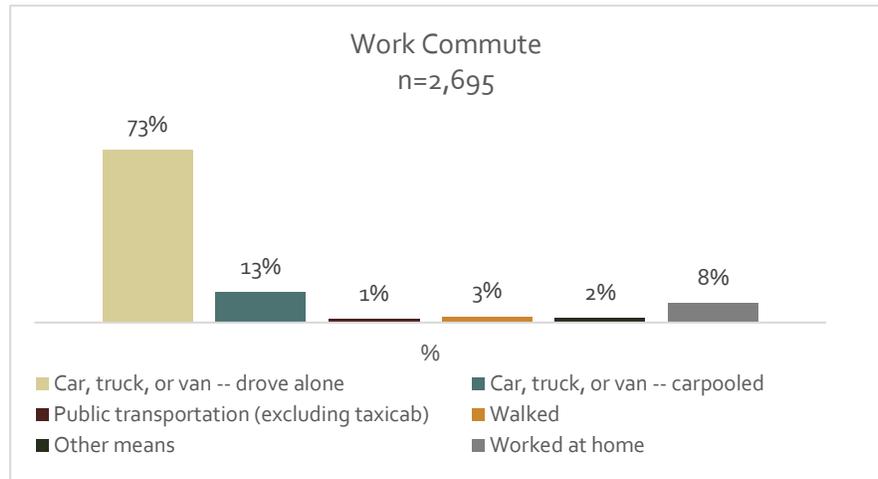
Within the population, respondents have shown a fair amount of employment variability. Based on numbers sourced from the 2011-2015 American Community Survey estimates, Coeur d'Alene Reservation houses a population of 5,486 individuals that are of legal working age (16+). The actual civilian workforce population is noted to be 3,187 people. Of this number, the



estimates state that 2,813 (48%) are employed, while 374 (6%) are unemployed and the remaining 2,659 (45%) are not in the labor force. Of the 2,813 labor force respondents, 1,910 (68%) identified as private wage or salary workers, 691 (25%) as government workers, 197 (7%) were self-employed individuals, and 15 (1%) identified as unpaid family workers.

2,695 respondents stated that they commute to work. Notably, most of the respondents used personal modes of transportation (car, van, etc.), and of these people, less than 1/3 carpooled or rode with others to work. Others identified walking and public transportation as their main modes of transportation.

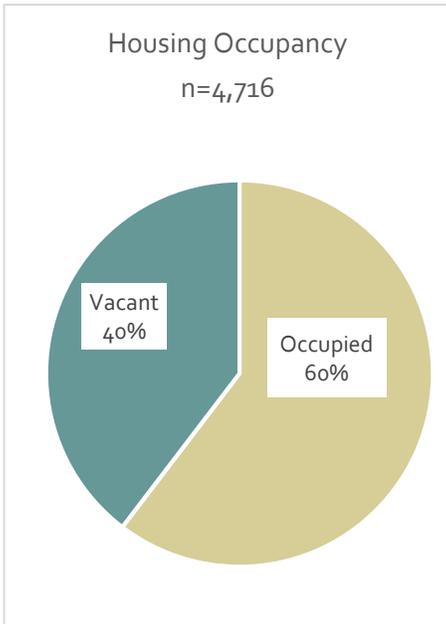
With regards to the occupations claimed by those that live on the Reservation, they are varied and range from management, business, science, and arts occupations to service occupations, construction and maintenance. Other areas of occupation identified by respondents include: production, transportation, and sales. 30% of the labor force stated they worked in management, business, science, or arts occupations, while only 14% stated that they worked in material



transport or natural resources. Estimates sourced from the American Community Survey indicate educational services, healthcare, and the social care industries employ the largest percentage of the available labor force on the Reservation at 634 individuals (23%), followed by the arts and entertainment industry and the manufacturing industry, claiming 16% and 10% of the labor force.

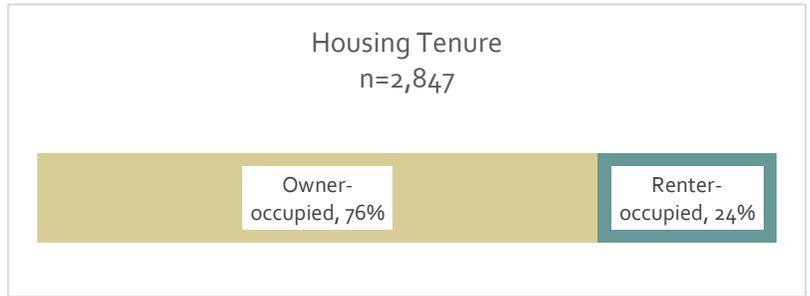
Housing

According to Census data, 60% of housing structures are occupied, which accounts for 2,847 units, while the other 40% are vacant.

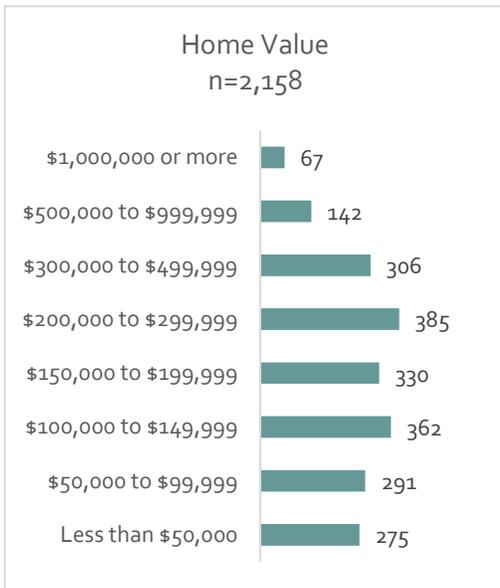


Of the 60% of residences that are occupied, 76% are occupied by the home owner, while the other 24% are occupied by renters.

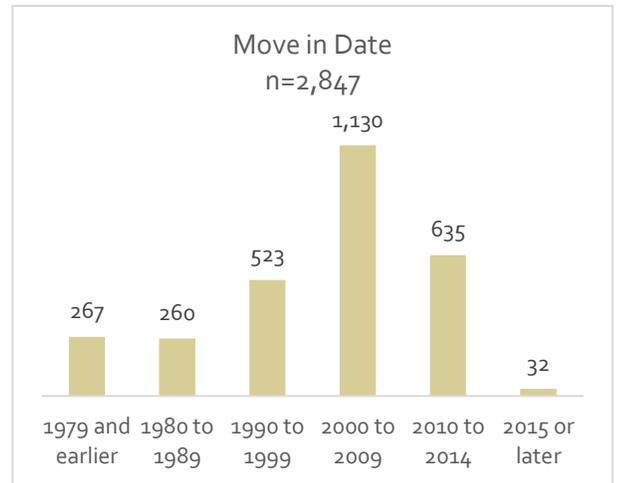
Move-in dates for residences indicate that an increase of individuals began to move into



Reservation housing as early as 1990. Prior to 1990 occupied residences were recorded at less than 20%. From 1990 to 2014 these numbers grew, with the largest influx (around 40%) of occupants moving into residences in between 2000 and 2009. Years 2015 and later show a significant decline in those moving to the Reservation.

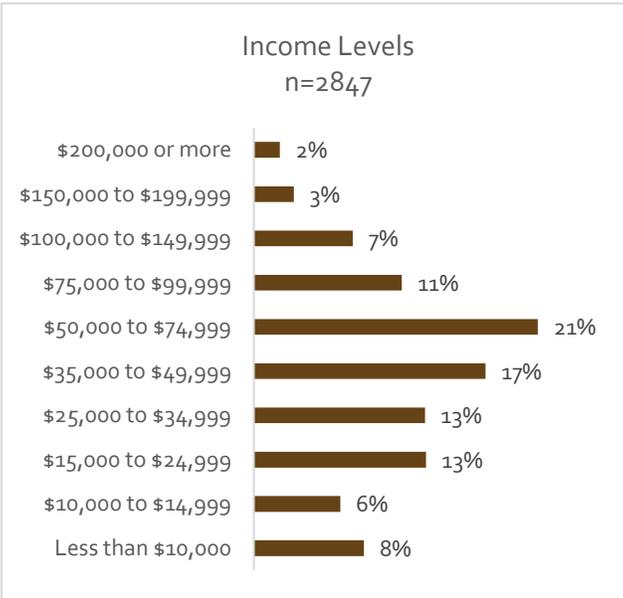


Of the number of homes, the largest percentage of houses (17.8%) have values that range between \$200,000 and \$299,999. 26% are estimated to be worth less than \$100,000, while million-dollar homes only comprise .03% of total properties. A fair amount of these homes range midway in value estimations; 32% of the homes are valued between \$100,00 and \$200,000.



Economy

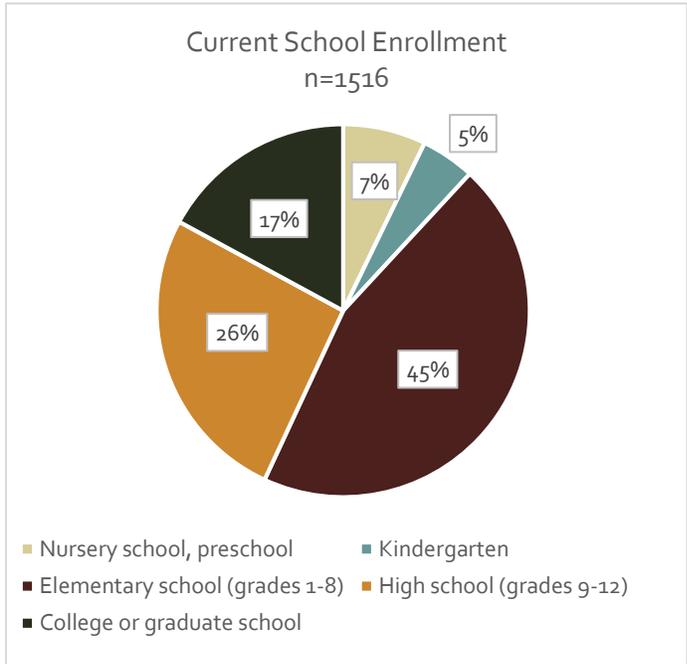
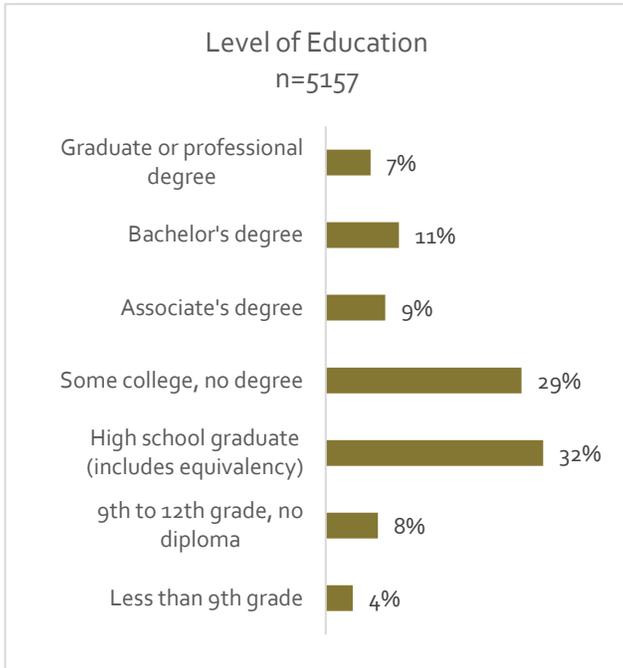
Census material for this section is comprised of household income levels and an examination of individuals with health insurance. Data indicates that the largest percentage of individuals have a household income that ranges between \$50,000 and \$74,999 per year. Around 14% of households reported income that are near or below the poverty line, while only 2% of the population reports incomes of \$200,000 or more a year.



Census data reports of residents' health insurance statuses show that 5665 (79%) have health insurance coverage, while the other 21% of the population do not currently have coverage.

Education

According to Census data, 32% of the population have a high school diploma or equivalency such as a GED. 29% of the population has some level of college education which has not culminated in a degree, while 27% of the population have received a degree from a higher education institution. Of the 27% of higher education degrees, 7% have completed post-graduate studies. Only 2% of the population have reported having less than a high school level of education.



The highest number of students on the Reservation presently are elementary school students at 45% of the student body total. High school students comprise 26% of enrolled students and college or graduate school students take third position at 17% of the whole.

COEUR D'ALENE FINANCIAL ENVIRONMENT REVIEW

Methodology

A comprehensive review of the organizations and services that exist inside and outside the Coeur d'Alene Reservation was conducted by SGC in order to analyze the current financial environment of the Coeur d'Alene Reservations and its surrounding areas. This review was completed utilizing online business and mapping databases including Google Maps, Yelp, and others.

Services were examined both on the Reservation and in towns situated no more than 50 miles outside of the Reservations borders, in consideration of transportation limitations that may exist for Reservation residents. Towns that had a population of at least 700 people were targeted in order to eliminate smaller towns from inquiry, which may not house the organizations or the populations to support them.

The mean distance of service organizations in the remaining areas is 40 miles, with distances ranging from 13 miles to 50 miles outside of the Reservation. Services on the Reservation were surveyed within the towns on the Reservation.

The environmental review revealed both an existing network of available financial support programs, as well as further opportunity to implement educational programs. This report examines various characteristics of these institutions and the services they provide including proximity to the Reservation, institution types, lists of services, as well as recommendations for program expansions and implementations.

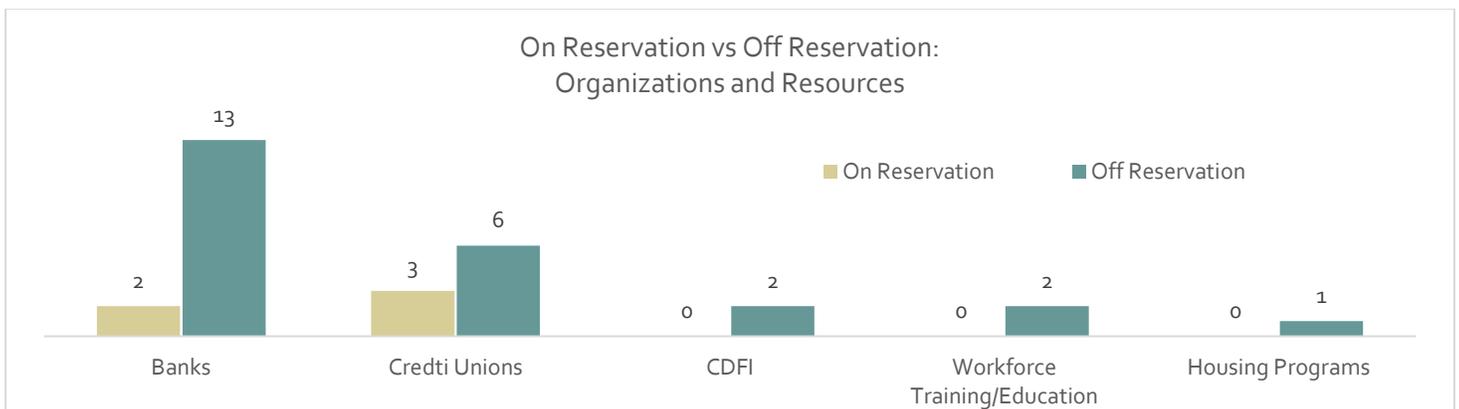
Recommendations

Banking services for Coeur d'Alene Reservation residents are in abundance at various institutions within a 40-mile radius but most importantly, they are present on the Reservation as well. Other services, though available within the 40-mile radius, are not available on the Reservation property. These services lean heavily towards education, workforce development, and business training services. With this in mind, SGC recommends the development and implementation of programs that will fill in the gaps of services on the Reservation, with emphasis placed on:

- ❖ Business development training
- ❖ Workforce development/vocational training
- ❖ Homeownership Education
- ❖ Financial literacy training
- ❖ Credit building and credit literacy training

Proximity and Population

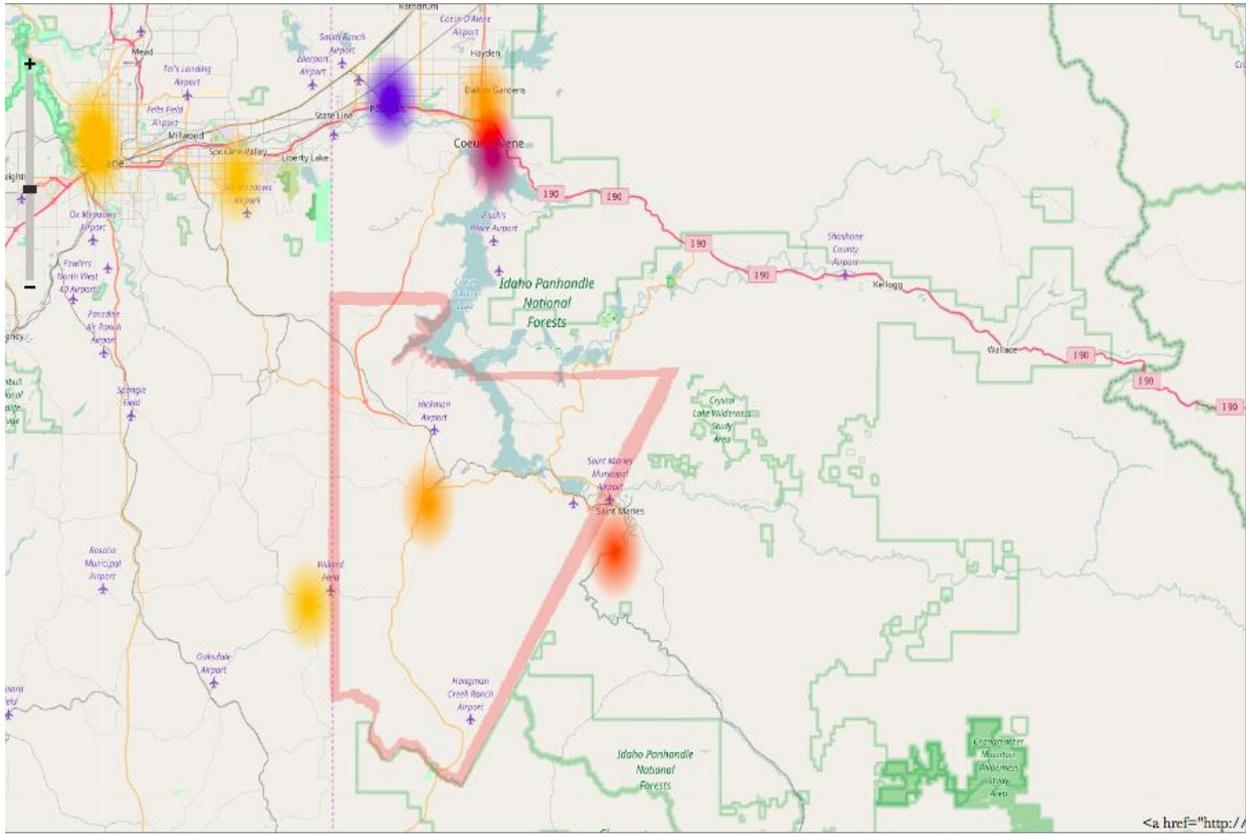
Of the 29 total entities reviewed, 5 are located on the Reservation and the other 24 are situated within a 13-50 mile range from major towns on the Reservation. The figure below illustrates the vast difference in availability of resources on and off the Reservation.



Institution Types

Reviews of the Reservation and surrounding areas resulted in the identification of various entities that provide avenues of community support. There were several branches of the same bank or credit union in different cities however, for the purpose of this report the entities are mentioned once. In these areas 15 banks, 10 credit unions, 2 education and workforce development programs, and 2 CDFIs are noted. Many of these banks have sister locations in other larger towns but only the core researched branches are listed below.

Organization	Branch Location	Distance
Banks		
US Bank	St Maries, ID	45 miles
Mountain West Bank	Post Falls, ID	45 miles
Community 1st Bank	Post Falls, ID	45 miles
Bank of America	Post Falls, ID	45 miles
Washington Trust Bank	Coeur d'Alene, ID	45 miles
Panhandle State Bank/Columbia Bank	Post Falls, ID	45 miles
Idaho Independent Bank	Coeur d'Alene, ID	35 miles
Chase Bank	Coeur d'Alene, ID	35 miles
Idaho Trust bank	Coeur d'Alene, ID	35 miles
Willamette Valley Bank	Coeur d'Alene, ID	35 miles
Bankcda	Coeur d'Alene, ID	35 miles
INB	Post Falls, ID	35 miles
Banner Bank	Tekoa, WA	13 miles
Umpqua Bank	Plummer, ID	On Reservation
Wells Fargo	St Maries, ID	On Reservation
Credit Unions		
BECU	Spokane Valley, WA	<50 miles
Spokane City CU	Spokane, WA	35 miles
Idaho Central Credit Union	Post Falls, ID	35 miles
Global CU	Post Falls, ID	45 miles
Horizon CU	Post Falls, ID	45 miles
Numerica CU	Coeur d'Alene, ID	45 miles
STCU: Post Falls Branch	Post Falls, ID	45 miles
Potlatch Federal Credit Union	St Maries, ID	On Reservation
St Joe Valley Credit Union	St Maries, ID	On Reservation



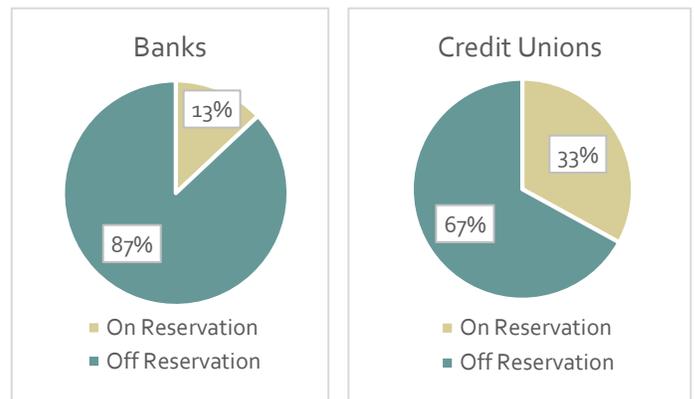
■ = 1 service
 ■ = 5 services
 ■ = 10 services

The heat map above illustrates the distribution of financial services throughout the Coeur d'Alene Reservation and the surrounding areas.

Services

Banks and Credit Unions

Banks and credit unions are fundamental linchpins, vital to communities to provide opportunities to own a home, purchase a car, build wealth, and cultivate reliable credit profiles. Despite the necessity of these entities, to some communities they are not easily accessible. While some banks and credit unions are available on the Reservation, there are more opportunity and options outside of Reservation borders. Banks and credit unions in the area provide notary access, a range of savings and checking account options, retirement and investment planning, pathways for lending (personal, business, auto loans, and home loans, etc.), and check cashing services. These options consistently dominate the lists of offered services and products with very little exception. However, Potlatch Federal Credit Union, in the city of St. Maries, has expanded their services to include educational scholarship programs and access to financial education through their partnership with Greenpath Financial Wellness Program. Greenpath is a nonprofit, financial education company that offers various forms of financial education and counseling to their clients and members of their partner organizations (such as Potlatch FCU). They provide services such as: financial counseling, housing services (lending education and



preparation), student loan counseling, financial education (e-courses, webinars, and videos), and credit report reviews. These services are offered through e-tools attached to the Potlatch Federal Credit Union website.

CDFIs

Listings for CDFIs present in the state of Idaho are located in and around Boise. The capital is located in the south-west portion of the state and is more than 350 miles and 6 hours by car. CRAFT³ in Spokane, Washington is less than 50 miles away and provides valuable services such as business start-up education, business financing support, and financial literacy programs. However, participants from outside the states of Washington and Oregon are not permitted to apply for aid or take courses¹. Another listed CDFI within the state of Idaho is Latah Federal Credit Union, which is located 51 miles from the Coeur d’Alene Reservation in Moscow, Idaho. Latah offers checking/savings and lending plans, as well as medical savings accounts, which provide a platform through which members of the credit union can save for medical expenses and to pay medical insurance premiums while reducing taxes.

Education Programs/Workforce Development & Training

While research did not turn up any such entities located on the Reservation, there are 2 notable workforce and education programs within 50 miles of the Reservation: North Idaho College and the Small Business Development Center of Idaho. North Idaho College, in the city of Coeur d’Alene, offers various tuition-based programs (workforce development and technical training) that are aimed to help community members reach their goals. Amongst these programs they also offer GED advising and tutoring (available at the main campus and through the Department of Labor in Post Falls), which is free to the community. The Small Business Development Center of Idaho (SBDC) is partnered with the higher education institutions of Idaho and provide opportunity for those that wish to start a business or are currently operating their own business. The services offered by SBDC provide support and guidance through counseling and training efforts. SBDC’s coaching pipeline walks entrepreneurs through the process of starting their own business from business creation and obtaining permits, to performing a feasibility analysis, commercialization, marketing, financing/taxes, and exit strategies for their future business. They also provide services and training workshops to develop skills in leadership, finance management, business fundamentals, etc. Both of these programs offer highly valuable avenues of education and opportunity within the entrepreneurial sector. Research does not indicate that comparable programs exist on the Reservation at the time of this report.

Homebuyer Literacy

Currently, programs that educate and assist residents to obtain or maintain a home are located outside of the Reservation. Idaho Housing and Finance, located in Coeur d’Alene, provides services such as: rental support services and home ownership education. This program provides options to learn about how to own a home as well as how to find a rental, obtain special needs housing, and how to plan a housing development.

Accessible Resources: On Reservation vs Off Reservation

A comparison of the resources on the Reservation versus off the Reservation has yielded a focused view of what prospects may be explored to provide more accessible programs and opportunities for growth and development within the Coeur d’Alene Reservation community. The figure below illustrates areas of potential development on the Reservation versus existing opportunities offered outside of Reservation borders.

Service	Off Reservation	On Reservation
Lending		
Business Loans (Real Estate and Equipment)	Yes	Yes
Home Loans	Yes	Yes
Home Improvement Loans	Yes	Yes
Personal Loans	Yes	Yes
Auto Loans	Yes	Yes

¹ According to personal correspondence with Craft3 staff.

Student Loans	Yes	No
SBA Loans	Yes	Yes
Nonprofit Loans	Yes	No
USDA Guaranteed Loans	Yes	Yes
Accounts and Services		
Check Cashing	Yes	Yes
Checking and Saving Accounts	Yes	Yes
Credit Building ²	Yes	Yes
Notary Services	Yes	Yes
Credit Card Services	Yes	Yes
Home Equity Lines of Credit	Yes	Yes
Training and Education Services		
Education Scholarship Programs	Yes	Yes
Financial Education Workshops	Yes	No
Homebuyer Education Workshops	Yes	No
Business/Leadership Education		
Business Planning/Feasibility Analysis	Yes	No
Commercialization of Products	Yes	No
Marketing (research, strategy, sales, advertising)	Yes	No
Business Finance Training	Yes	No
Business Model Development	Yes	No
Exit Strategy Development	Yes	No
Management and management training	Yes	No
Leadership Training	Yes	No
Other (Assistance Programs)		
Housing Development and Management	Yes	No
Leadership and Advocacy Education	Yes	No
Rental Housing Assistance	Yes	No
Project Financing	Yes	No
Homeless and Special Needs Housing	Yes	No

Comparable lending and banking services are housed on and off the Reservation. These services, in general, are broadly accessible to both communities. Further comparison shows that other vital training and supportive services, while available to some extent outside of the Reservation, do not have a presence within Reservation communities. These programs include educational/literacy workshops for homeownership, finances, business ownership and management literacy. Workshops, trainings, and programs such as these provide the knowledge and support needed to create new businesses and bolster new economies.

² Credit Building Literacy is available through Potlatch Federal Credit Union and Greenpath's partnership in the form of online tools and tutorials. Although these tools do extend to individuals on the reservation, it does not level the playing field with regards to accessibility, as not all households may have access to the internet, the ability to travel to a place with open internet service, or the time to commit to travel and study.

MARKET STUDY DATA

Methodology

The Coeur d'Alene Financial Market Study was developed, in collaboration with the Coeur d'Alene Housing Authority, by Sweet Grass Consulting, LLC in order to assess the current financial services within the Reservation, the challenges and needs of community members, and what services/trainings/programs a CDFI could offer on the Coeur d'Alene Reservation. This survey was digitized into Form Assembly, an online survey platform, and sent to community members on the Coeur d'Alene Housing Authority mailing list. In addition to online distribution, the survey was administered in person by Coeur d'Alene Staff, who visited key locations on the Reservation to leave surveys at businesses and ask community members to complete the survey. A total of 91 surveys were completed. Survey data was imported into Excel, cleaned, coded, and analyzed by SGC staff.

Key Findings

Respondent Profile

- The average age of respondents was 40 years old.
- Of the total respondents, 61% were female and 30% were male, while 2% preferred not to answer.
- 58% of respondents lived in Plummer or Worley.
- 49% of respondents had completed a certification or received some type of degree (Technical, Bachelors, Masters, or Ph.D.).
- 48% of respondents were members of the Coeur d'Alene Tribe.
- 85% of respondents were employed.
 - 96% of employed respondents worked on the Reservation.
- 59% of respondents owned their own home.
 - 73% reported they live in a house (either modular or stick-built.)
- 99% of survey respondents had a checking account.
- 65% of respondents had a savings account.
- Average credit score = 709.
- 68% of respondents made more than \$30,000 per year.
- 9% of respondents were business owners.

Loan Information

- 56% reported they have applied for a personal/consumer loan in the past. Loans included:
 - Vehicle loans (56%)
 - Personal loans (22%)
 - Home/mortgage loans (16%)
 - Debt consolidation loans (6%)
- 30% of respondents reported they were interested in receiving personal or consumer loans.
- 79% of respondents reported they were interested in purchasing a home.
- Most commonly needed home loans:
 - Home improvement/repair
 - Down payment assistance
- 75% have never completed a small business loan application.
- Most commonly needed business loans:
 - Micro business loans < \$50,000
 - Small business loans > \$50,000

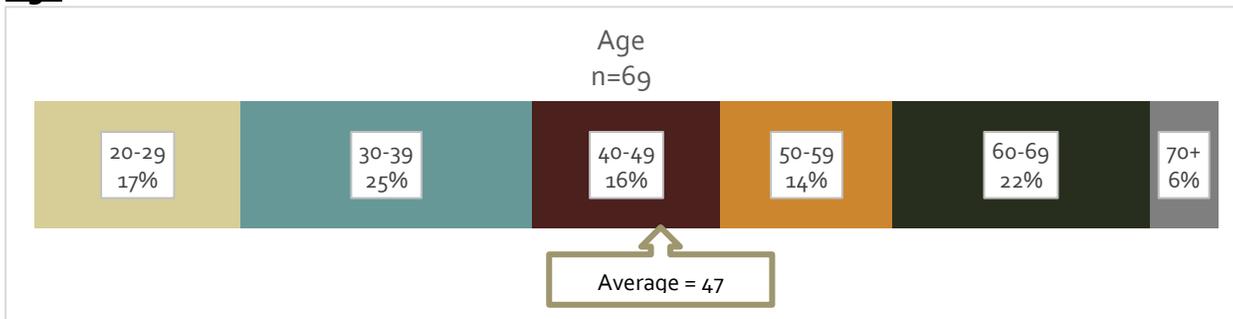
Issues

- Loan Issues
 - Credit issues
 - Lack of funds

- Needed Services
 - Respondents overwhelmingly reported that childcare/daycare services were missing from the Coeur d'Alene Reservation.
- Educational Opportunities
 - The need for financial counseling and financial education were cited by more than 50% of respondents.
- Requested Trainings
 - Business start-up
 - Credit counseling/assistance
 - Home maintenance education
 - One-on-one financial coaching
- Barriers to Employment
 - Insufficient pay
 - Lack of childcare services
 - Lack of employment opportunities
- Housing Issues
 - Lack of available housing
 - Insufficient home insulation/leaking windows
 - Mud/landscaping issues

Demographic Data

Age

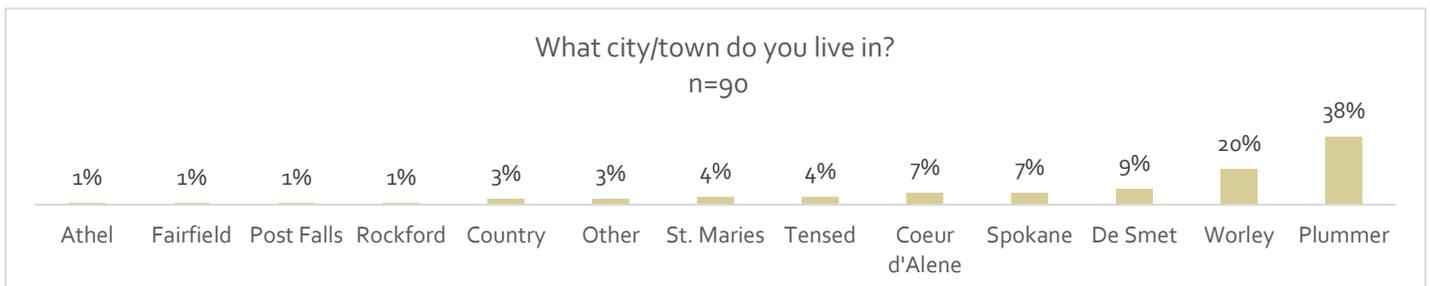
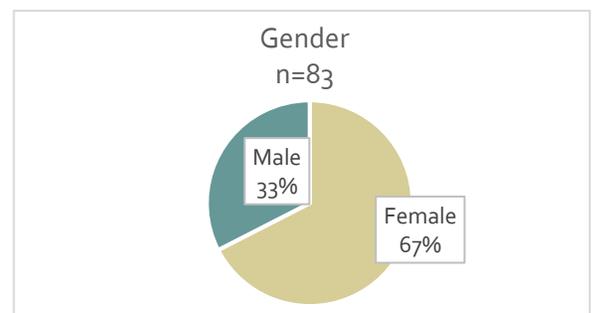


Gender

Of the total respondents, 61% were female and 30% were male, while 2% preferred not to answer and 7% did not respond.

What city/town do you live in?

58% of respondents lived in Plummer or Worley. Those who said they lived in the country lived outside of towns.

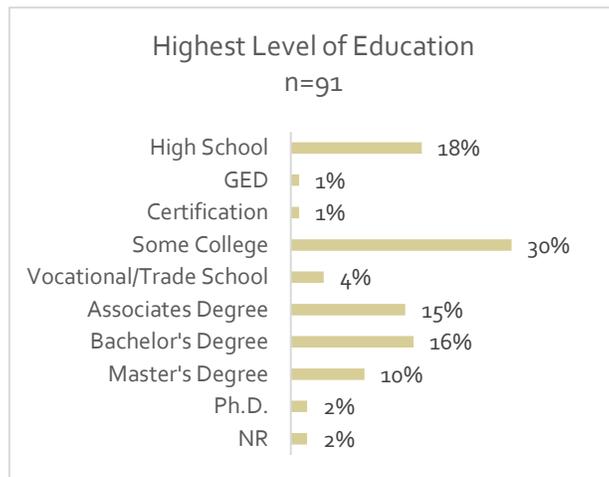


What is your highest level of education?

30% of respondents had at least some college experience and 49% of respondents had completed a certification or received some type of degree (Technical, Bachelors, Masters, or Ph.D.).

What opportunities are there for advancing education in your community?

Educational Opportunities	%
Children Move Forward	2%
Coeur d'Alene Tribe	2%
Financial Aid	2%
Financial restrictions limiting educational access	2%
Need more access to IT center	2%
Public college	2%
Spokane Community College	2%
Spokane Falls Community College	2%
Tribal School	2%
Vocational Rehab	2%
Washington State University	2%
Need vocational training	3%
Eastern Washington University (EWU)	5%
Employment Educational Opportunities	5%
North Idaho College	5%
University of Idaho	5%
None	8%
Colleges off Reservation	9%
Online courses	11%
Department of Education	34%
Total	100%



Many respondents mentioned that there were many opportunities for educational advancement for tribal members via the Tribal Department of Education.

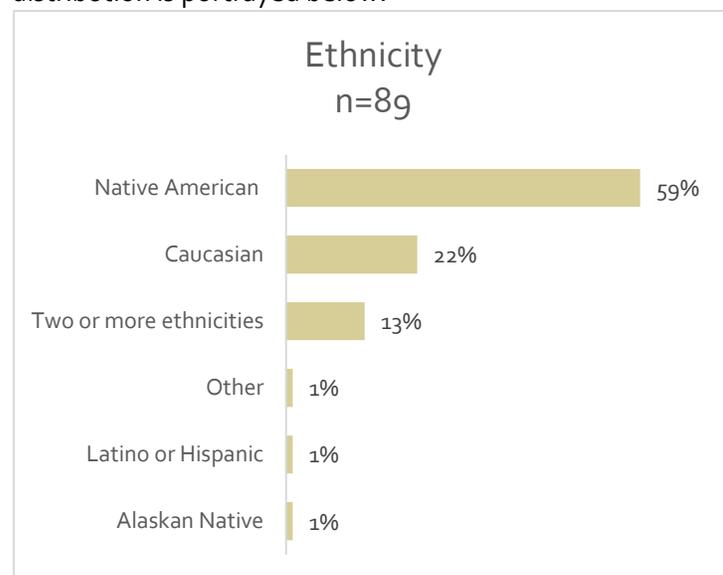
"For CdA tribal members there are opportunities, but not for others wanting degrees."

"I'm not entirely sure to be honest. I think that's more of an individual basis, seeing as the education opportunities afforded to tribal members is pretty good."

What is your ethnicity?

83% of those with two or more ethnicities identified as part Native American.

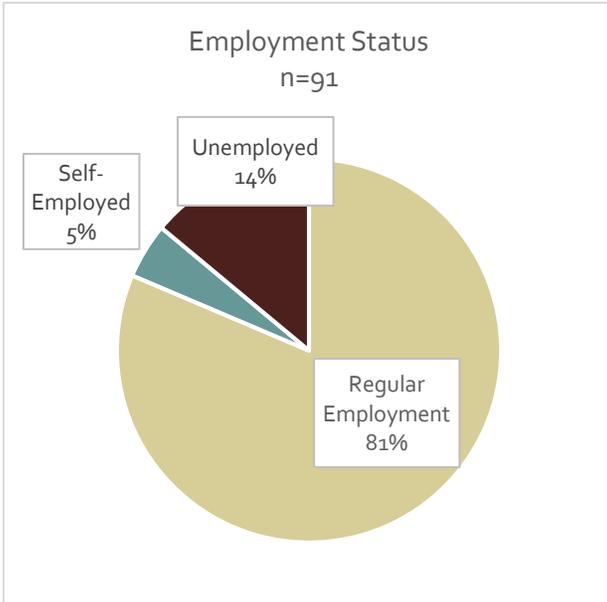
Of those who identified as Native American, 48% were from the Coeur d'Alene Tribe. Respondents' tribal distribution is portrayed below.



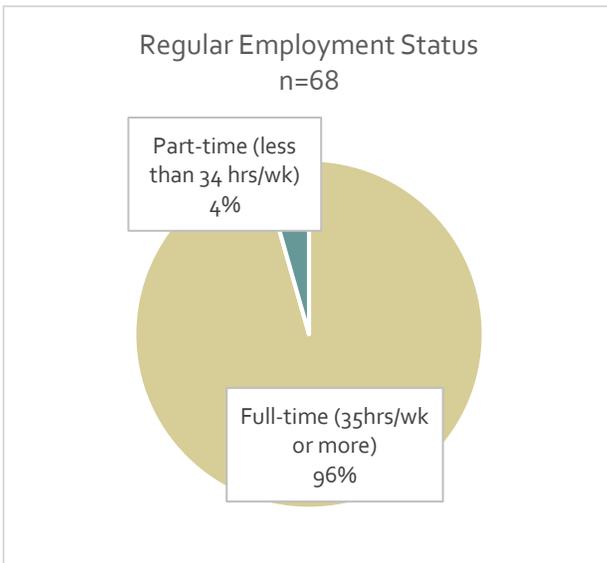
Tribal Affiliation	%
Cherokee Tribe	1%
Chippewa-Cree Tribe	1%
Coeur d'Alene Tribe	48%
Colville Tribe	3%
Colville Tribe: Arrow Lakes Band	1%
Gros Ventre Tribe / Yankton Sioux Tribe	1%
Quileute Tribe	1%
Sandia / Isleta Pueblo	1%
Spokane Tribe	2%
Washoe Tribe / Paiute Tribe	1%
No Response	38%
Total	100%

Employment Data

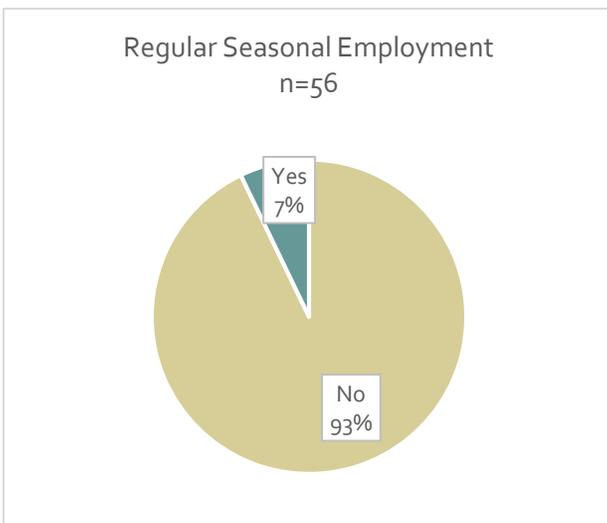
What is your current employment status?



Most survey participants (81%) held some type of regular employment.

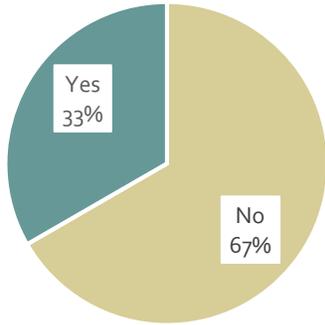


Of those who were employed, 96% were working full time.



Of those who were working, only 7% were working a seasonal position.

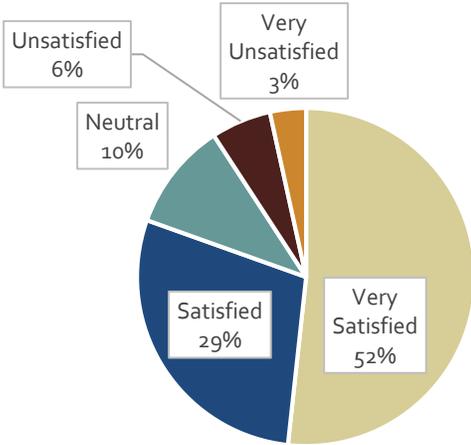
Are you looking for other work?
n=9



Of those who were unemployed, 2/3rds of participants were not looking for other employment due to the reasons listed below.

Why are you not seeking employment?	%
Disabled	33%
Homemaker	17%
Retired	50%
Total	100%

Employment Satisfaction
n=87



How satisfied are you with your current employment status?

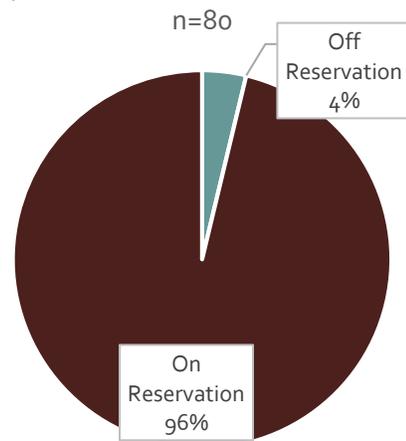
Respondents explained that they liked their job and the people they work with but some noted that wished they could make more money.

Do you work on or off the Reservation?

The majority of participants work on the Reservation with 60 employed by the tribe in some capacity.

Employment Type	%
Benewah Medical & Wellness Center	21%
Coeur d'Alene Tribe	33%
Coeur d'Alene Casino	6%
Other	40%
Total	100%

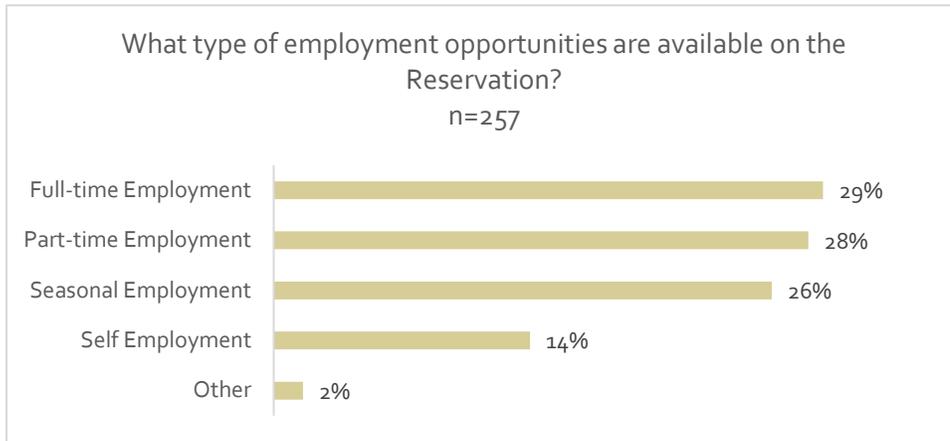
Do you work on or off the Reservation?
n=80



If you work off the Reservation, would you be interested in working on the Reservation?

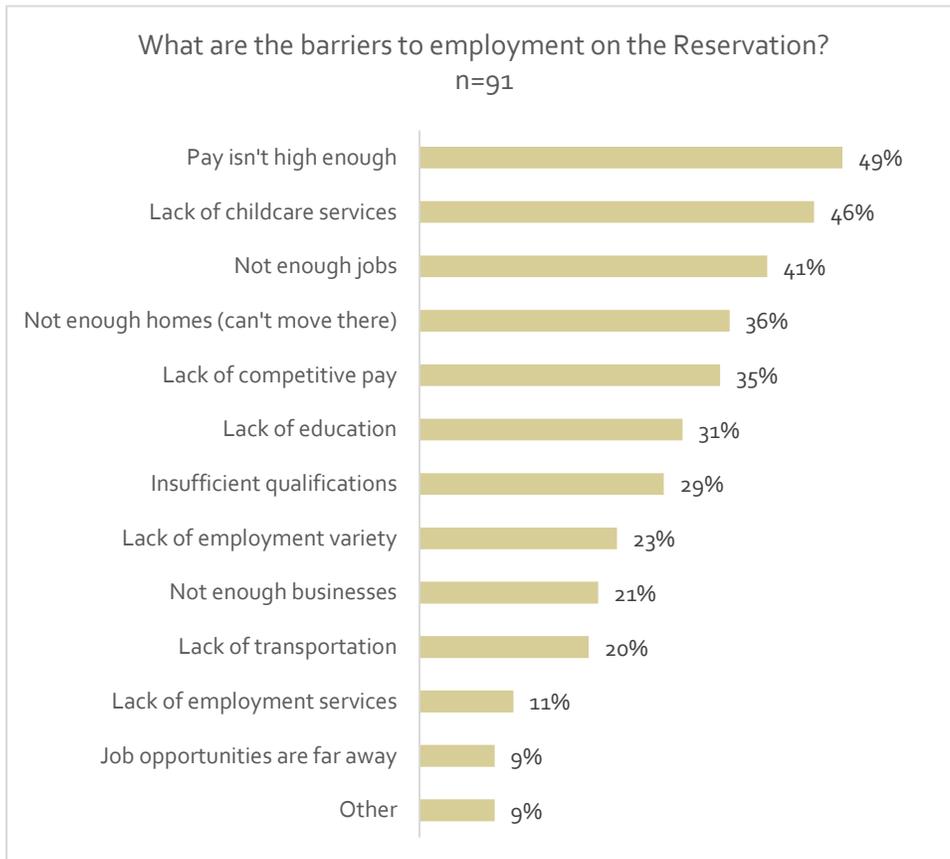
Would you be interested in working on the Reservation?	%
No	50%
Yes	50%
Total	100%

Only one person explained why or why not. That person was ready to retire.



What type of employment opportunities are available on the Reservation?

Survey respondents indicated that Full-time, Part-time, and Seasonal Employment are all available on the Reservation.



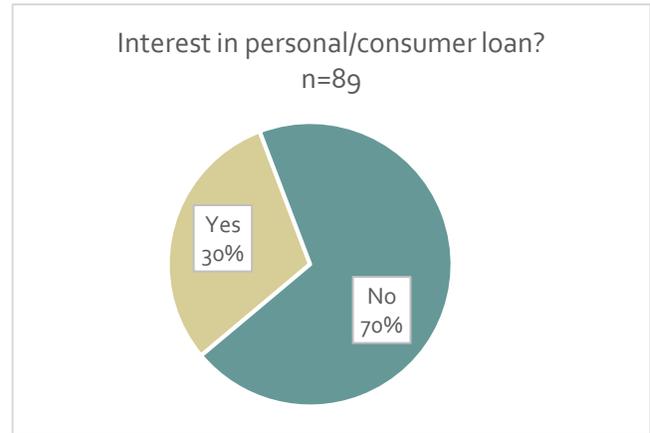
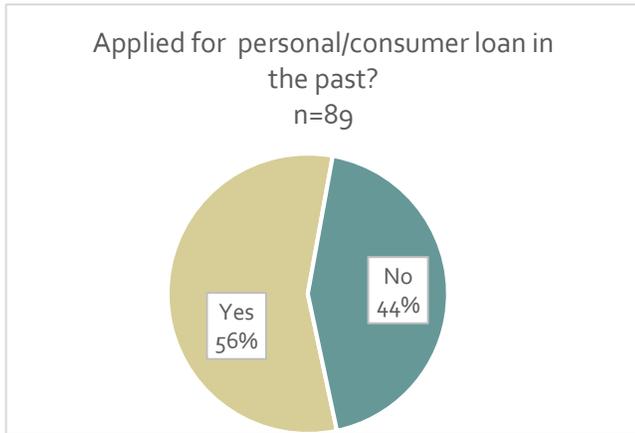
What are the barriers to employment on the Reservation?

"Pay isn't high enough", "Lack of childcare services", and "Not Enough Jobs" were the most commonly cited barriers to employment.

Personal Loan Data

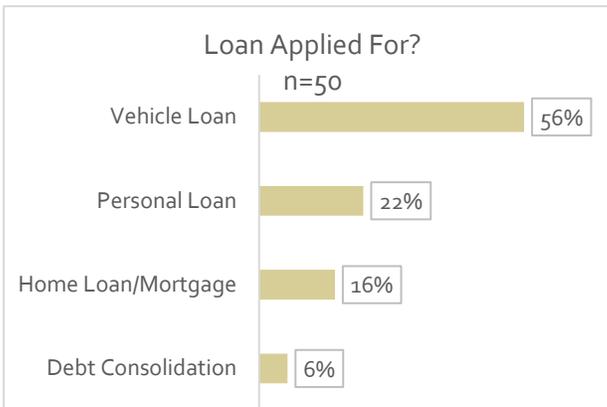
Are you interested in receiving a personal/consumer loan?

30% of respondents reported they were interested in receiving personal or consumer loans and 70% said they were not interested.



Have you ever applied for a personal/consumer loan in the past?

56% reported they have applied for a personal/consumer loan in the past and 44% have not.

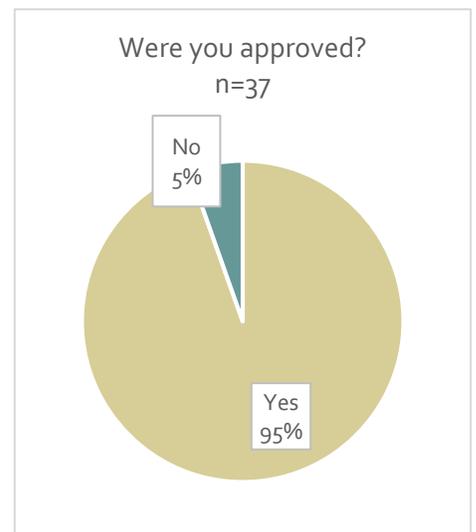


What did you apply for?

56% reported they had applied for a vehicle loan, 22% said it was a personal loan, 16% said a home/mortgage loan, and the remaining 6% reported they had applied for a debt consolidation loan.

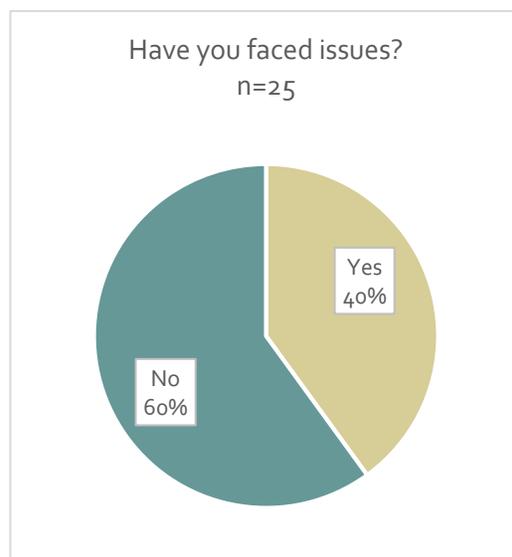
Were you approved?

Most respondents (95%) were approved for the loan they applied for.



Have you faced issues when trying to obtain a personal loan?

60% of respondents reported they have not faced issues when trying to obtain a personal loan and 40% said they had had issues.



Issues Experienced with Obtaining a Personal/Consumer Loan

49% reported credit issues were the biggest issue faced when trying to obtain a personal loan.

Housing Data

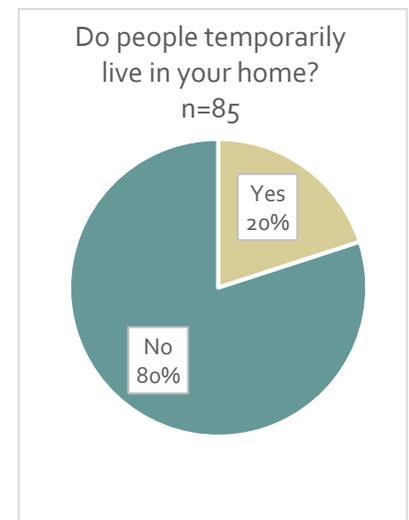
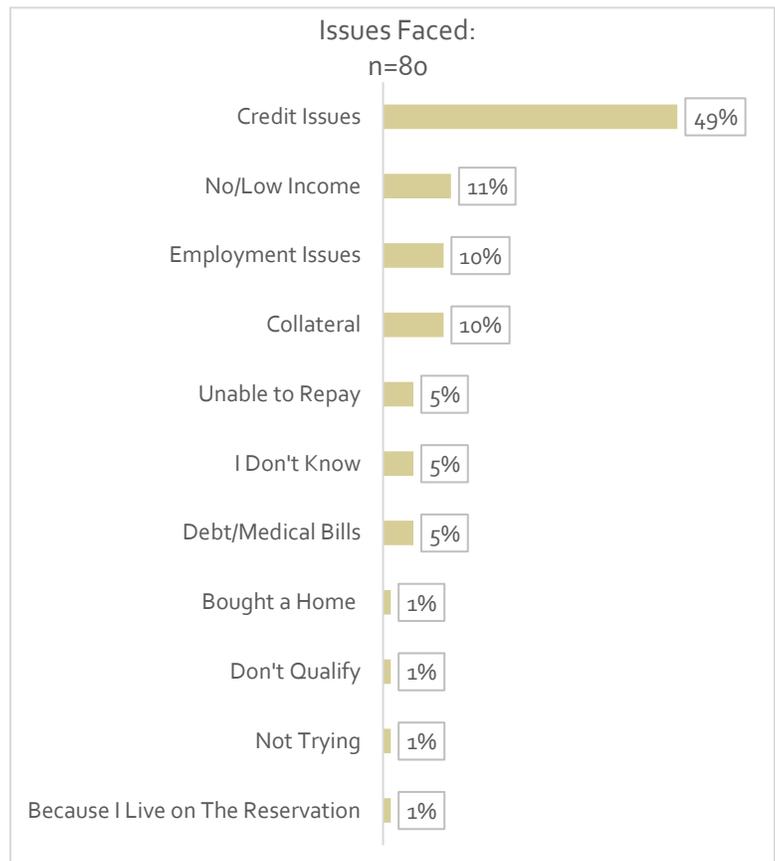
How many people live in your household?

Average adults in household	1.87
Average children in household	2.39
Average total household	3.34
Average total household with children	4.39

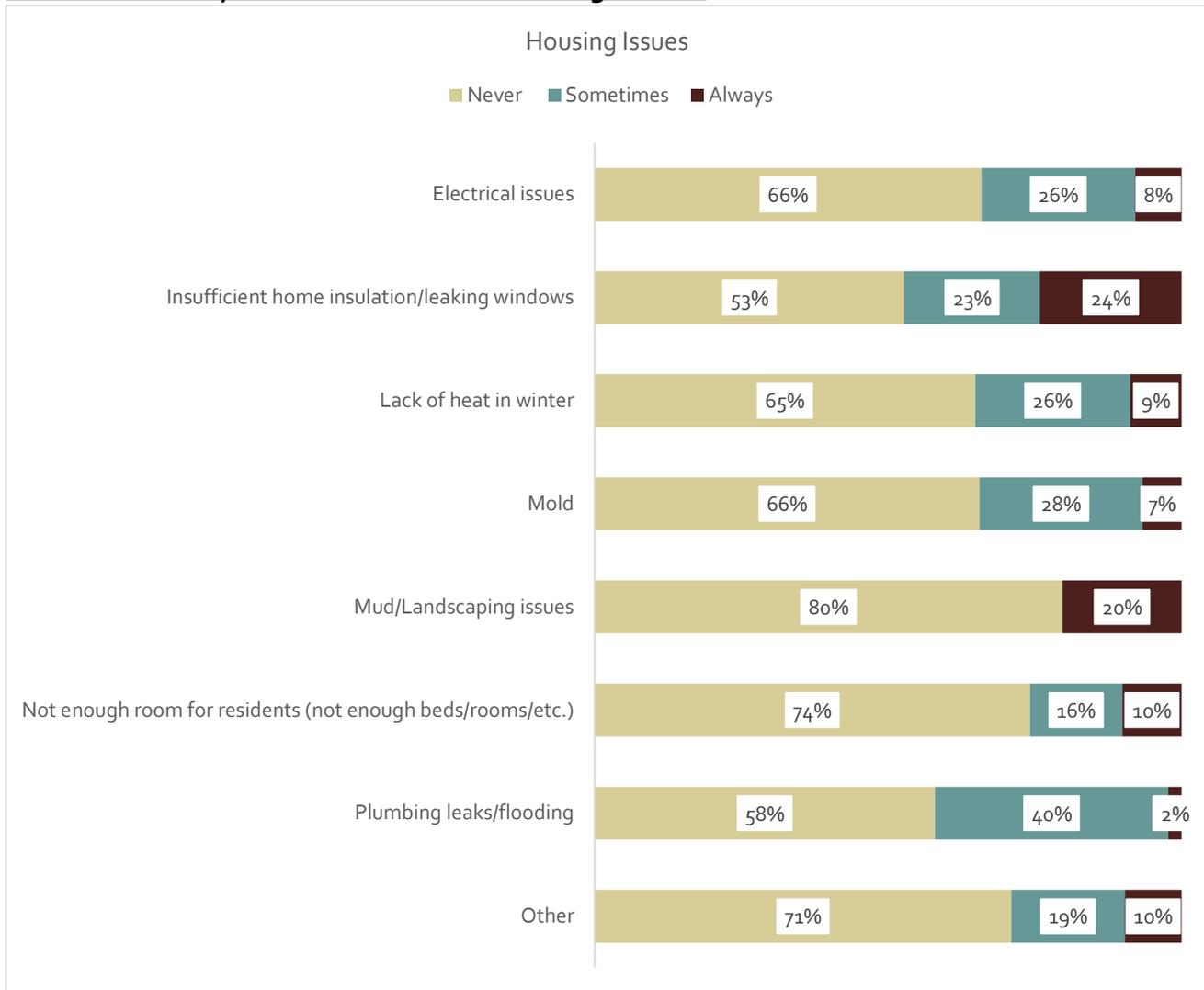
- Average # of adults per household=2
- Average # of children per household=2
- Average # of people per household (with or without children) =3
- Average household size for those with children=4
- Household size ranged from 1 person in the home to 9 people in the home (5 adults, 4 children)

Do any people temporarily live in your home?

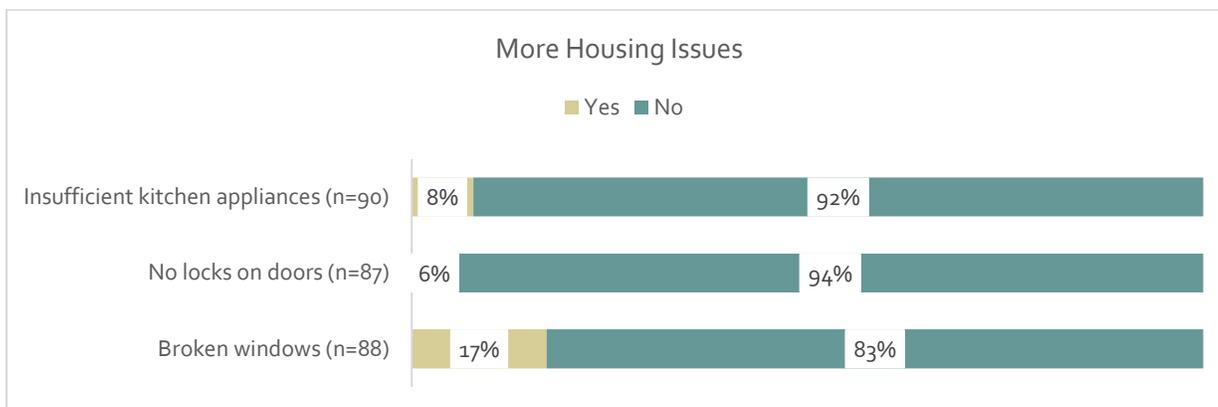
- 20% of respondents have people temporarily living in their home while 80% do not.
- The average number of people temporarily living in their home was 2.06.
- Reasons for people temporarily living with them included not being able to afford rent, lack of employment, no available housing, visiting family, and otherwise they would be homeless.



How often does your home have the following issues?



- Most respondents never experienced housing issues in their home.
- Insufficient home insulation/leaking windows and mud/landscaping issues were the top two issues always experienced by respondents.
- Plumbing leaks and flooding were sometimes experienced by 40% of respondents.
- Electrical issues, insufficient insulation, lack of heat in winter, and not enough room for residents were sometimes experienced by 20% or more of respondents.
- Of the “other” issues reported, 33% had high utility bills and 11% reported overcrowding, a damaged carport, and old buildings.



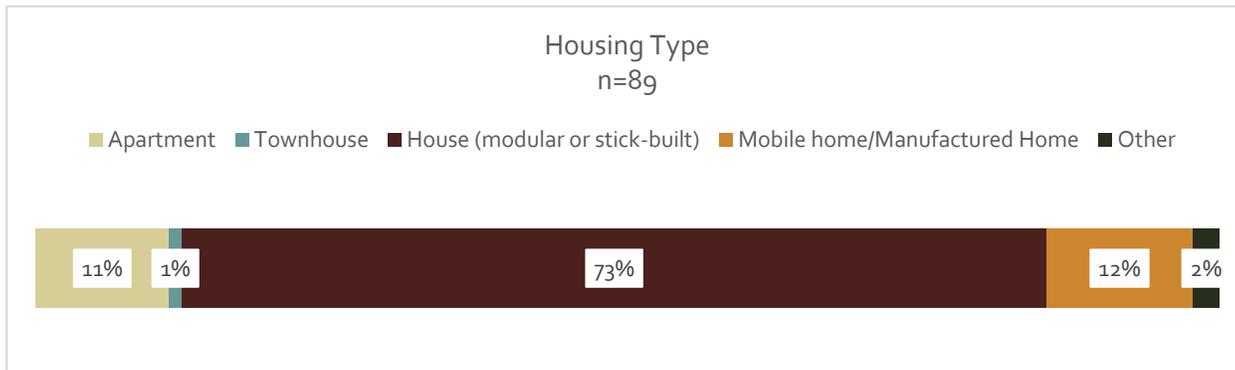
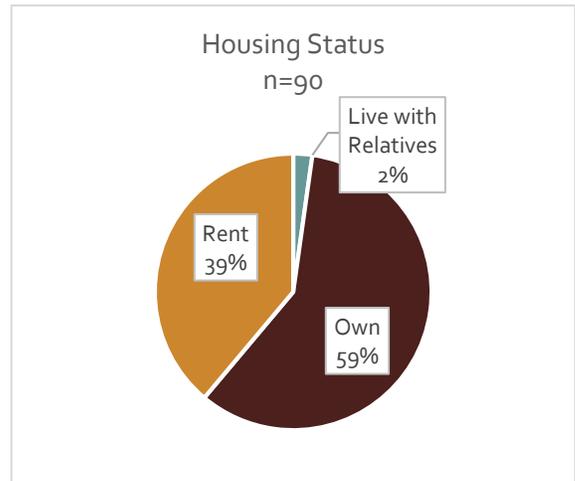
Broken windows were an issue for 17% of respondents, 6% had no locks on the doors, and 8% reported insufficient kitchen appliances.

Housing Status

59% of respondents own their home, while 39% rent, and 2% reported living with their relatives.

Housing Type

73% reported they live in a house (either modular or stick-built), 12% live in a mobile or manufactured home, 11% reported they live in an apartment, 2% said a different type than the options provided, and 1% reported living in a townhouse.

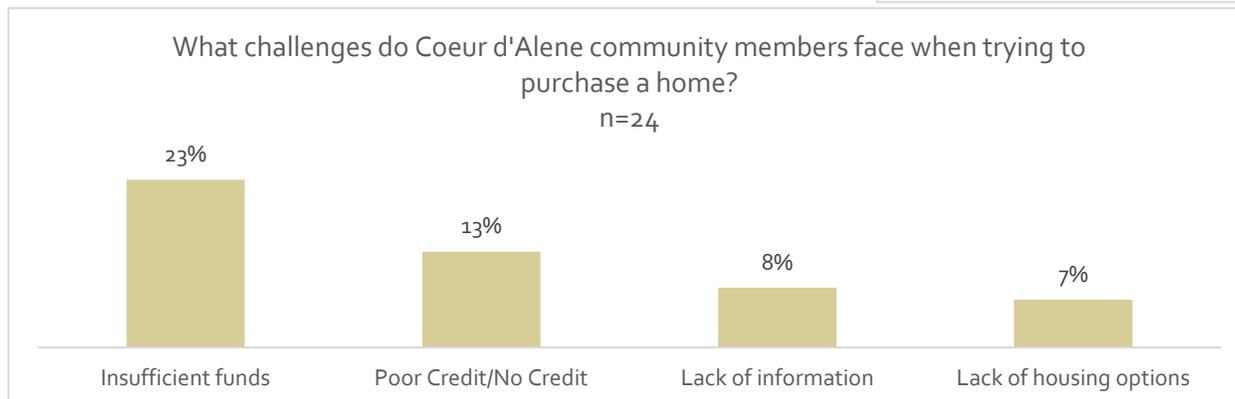
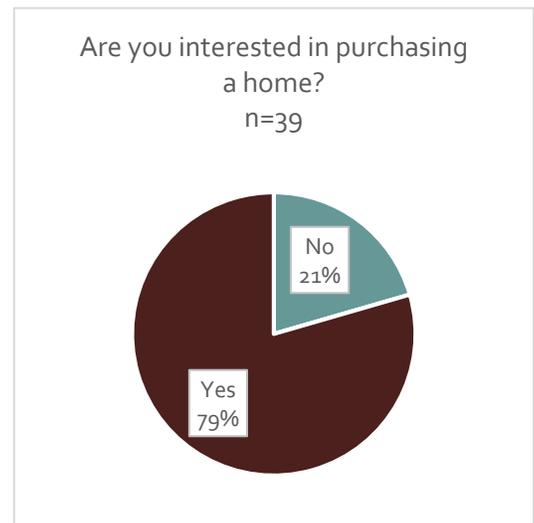


Are you interested in purchasing a home?

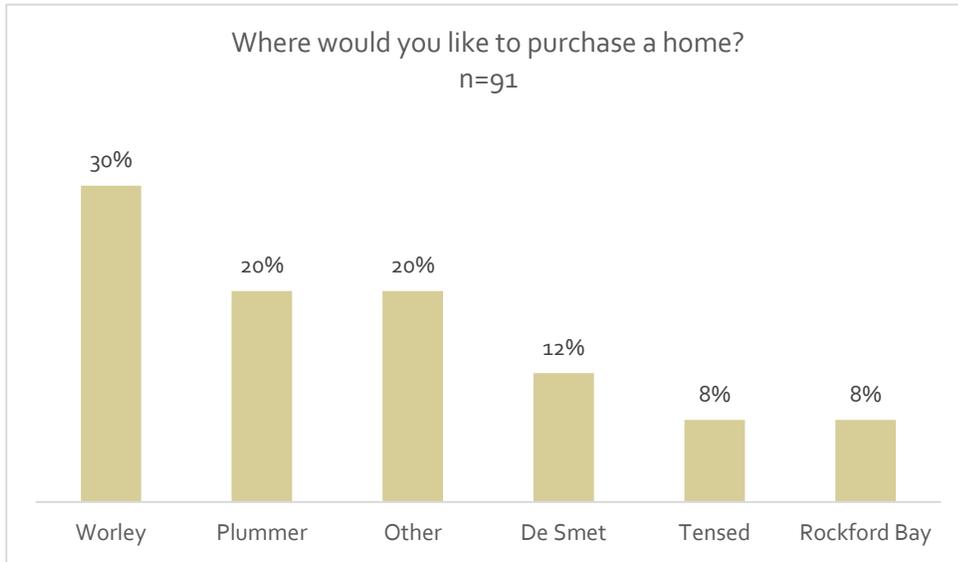
79% of respondents reported they were interested in purchasing a home.

What challenges do Coeur d'Alene community members face when trying to purchase a home?

23% reported insufficient funds, 13% reported poor credit or no credit, 8% said lack of information, and 7% reported a lack of housing options as the main challenge they face when trying to purchase a home.

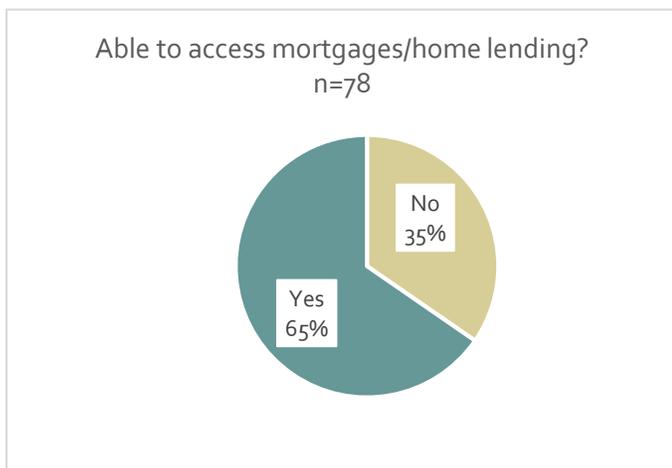


If you don't own a home, where would you like to purchase a home?



Worley was the top reported location where respondents would like to purchase a home.

Do you feel like you are able to access mortgages/home lending if you need to?

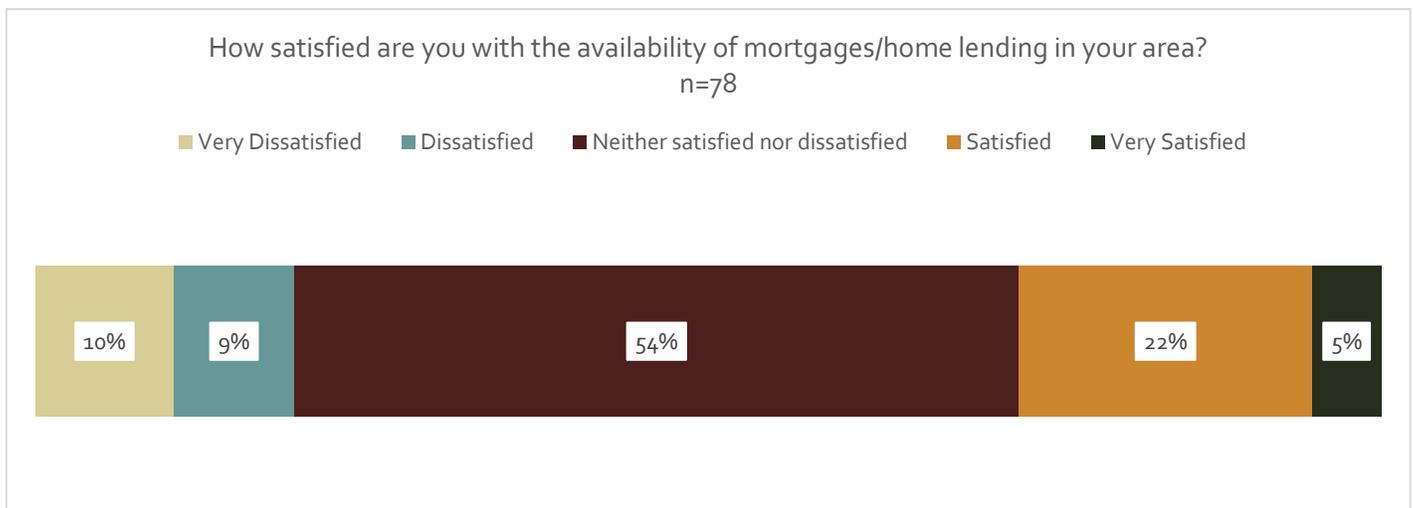


65% of respondents felt like they had access to mortgages and home lending.

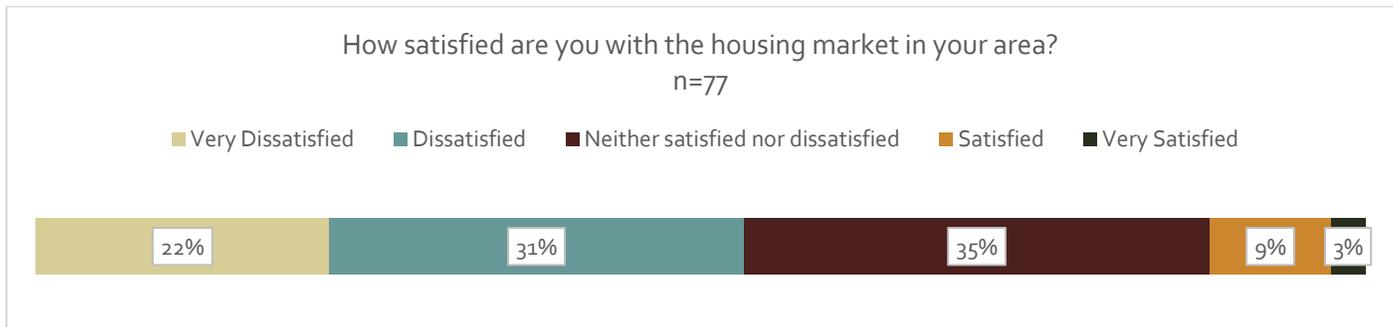
How satisfied are you with the availability of mortgages/home lending in your area?

Most respondents (54%) were neither satisfied nor dissatisfied with the availability of mortgages and home lending in their area.

Following that, 22% reported they were satisfied with the availability.

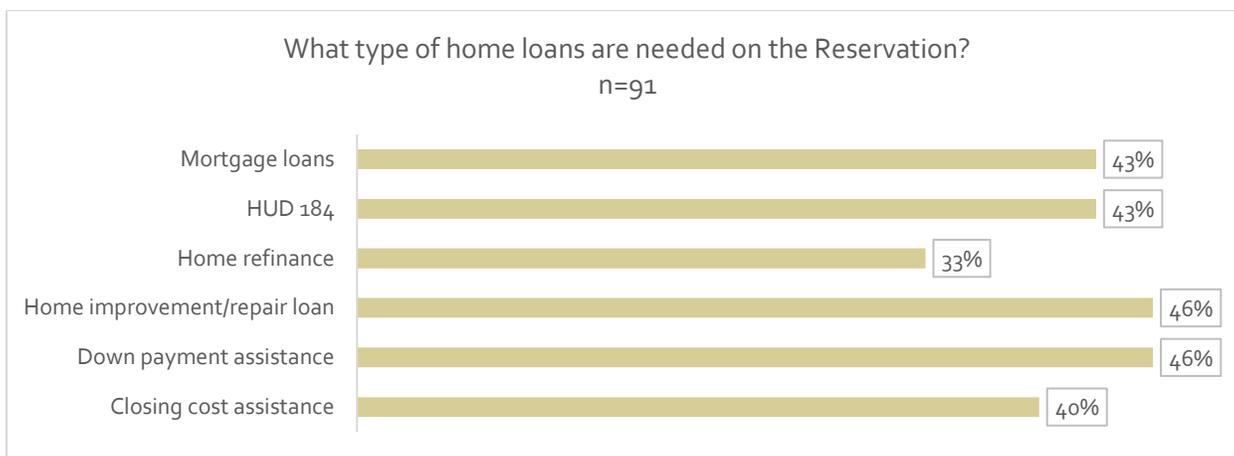


How satisfied are you with the housing market in your area?



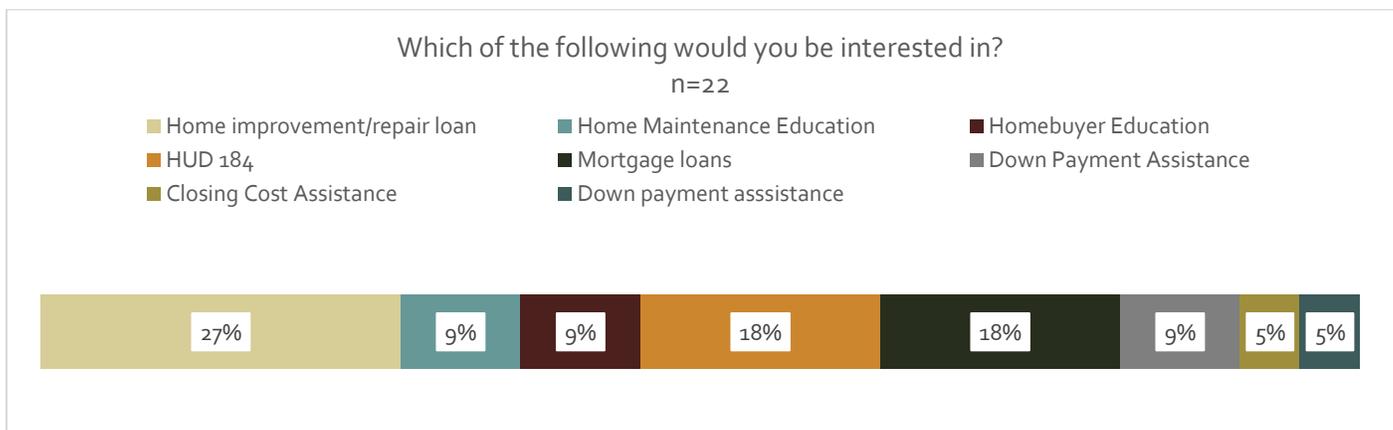
- 35% reported they were neither satisfied nor dissatisfied with the housing market in their area.
- 53% of respondents said they were dissatisfied or very dissatisfied with the housing market in their area.

What type of home loans are needed on the Reservation?



- 46% of respondents said home improvement/repair loans and down payment assistance loans were most needed on the Reservation.
- 43% reported there was a need for mortgage and HUD 184 loans.
- Finally, 40% reported closing cost assistance loans were needed and 33% said home refinance loans.

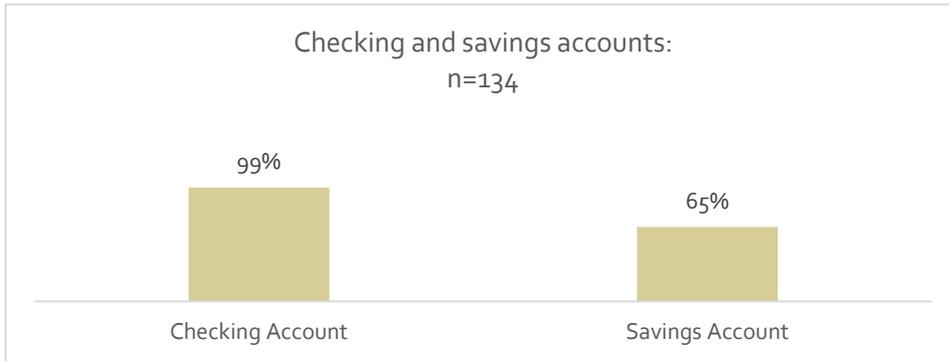
Which of the following would you be interested in?



- 27% reported they'd be interested in home improvement/repair loans.
- 18% of respondents expressed interest in mortgage loans and HUD 184 loans.

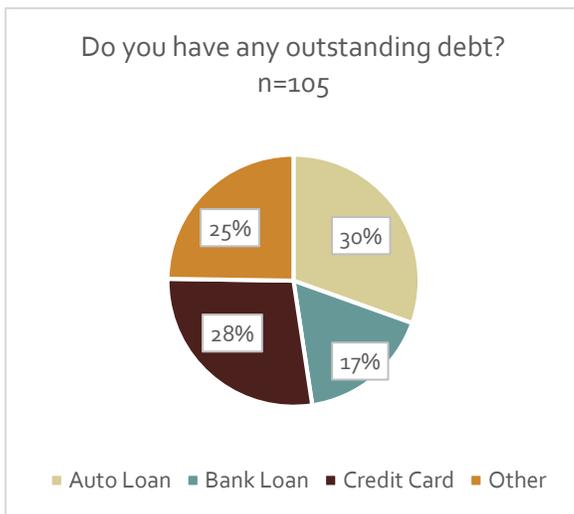
Financial Data

Do you currently have a checking account or savings account?



99% of survey respondents had a checking account and 65% of respondents had a savings account.

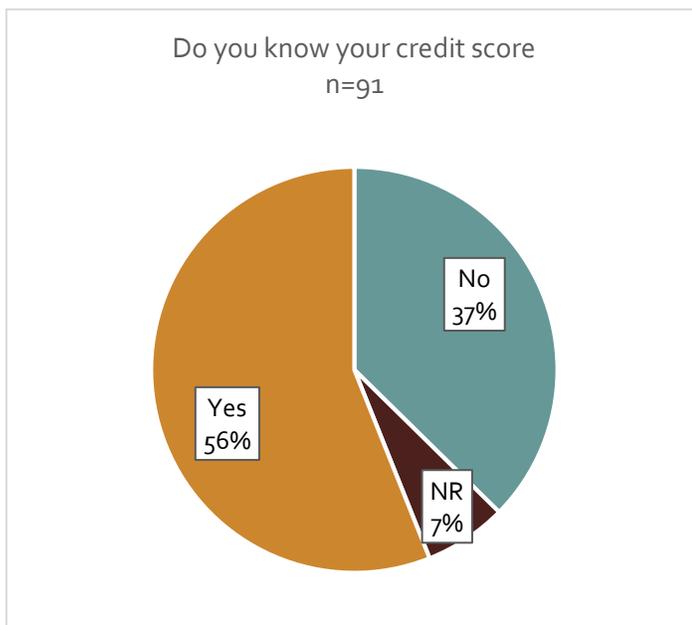
Do you have any outstanding debt?



Auto loans and credit card loans were the most often cited sources of debt. Followed by other loans and bank loans.

Other Debt Types	#	%
Behind on bills	2	11%
Car Repair	1	5%
Medical Bills	5	26%
Mortgage Loans	1	5%
Recreational Loan	1	5%
Student Loans	6	32%
Equipment Loan	1	5%
Tribal Loan	2	11%
Total	19	100%

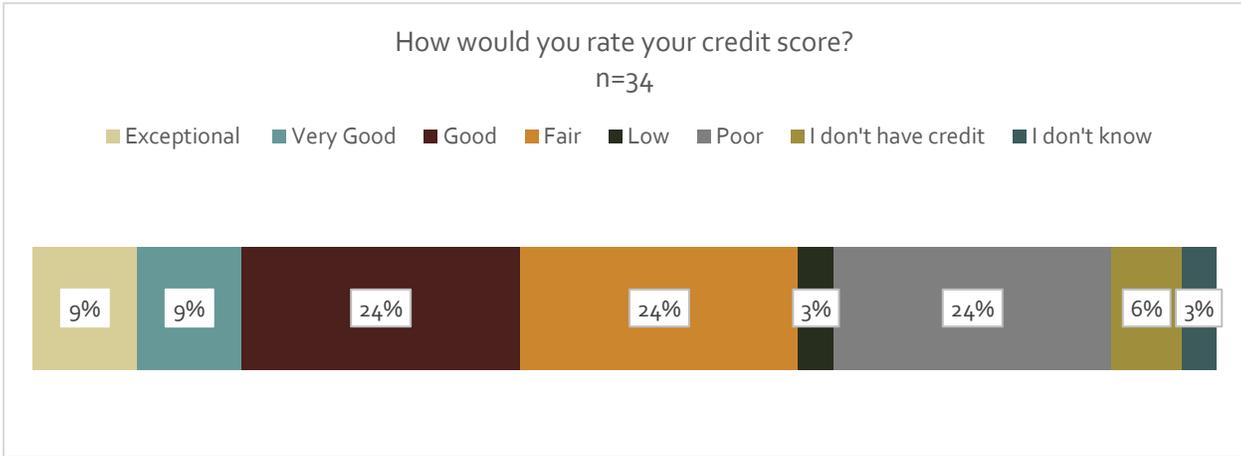
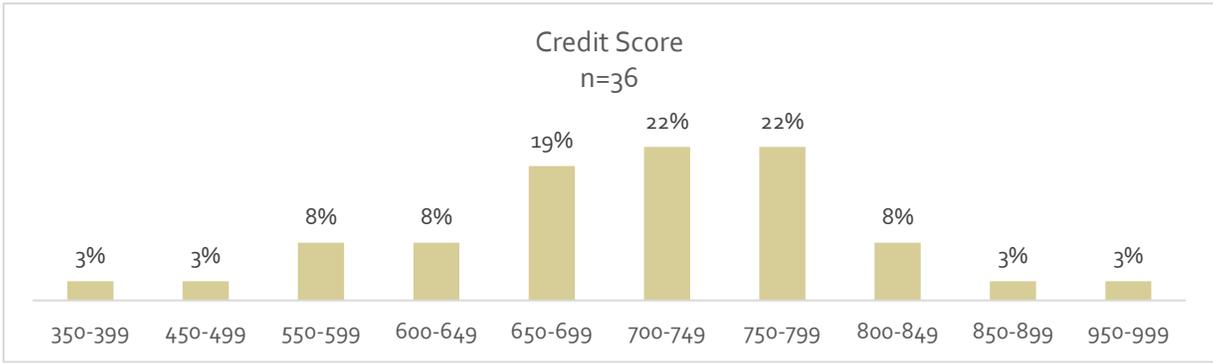
Do you know your credit score?



51% of respondents knew their credit score.

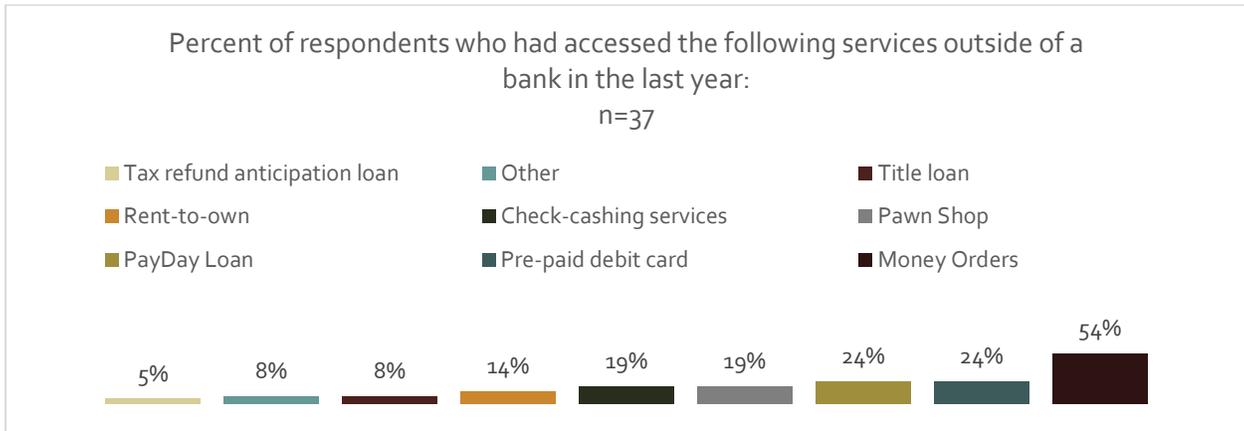
Of those who knew their credit score, the average credit score was 705.

58% of respondents had a credit score above 700.



- Of those who didn't know their credit score, 42% rated their credit score between good and exceptional.
- 9% of respondents didn't know their credit score or had no credit.

In the last 12 months, have you accessed any of the following outside of a bank?



Why did you access the service?

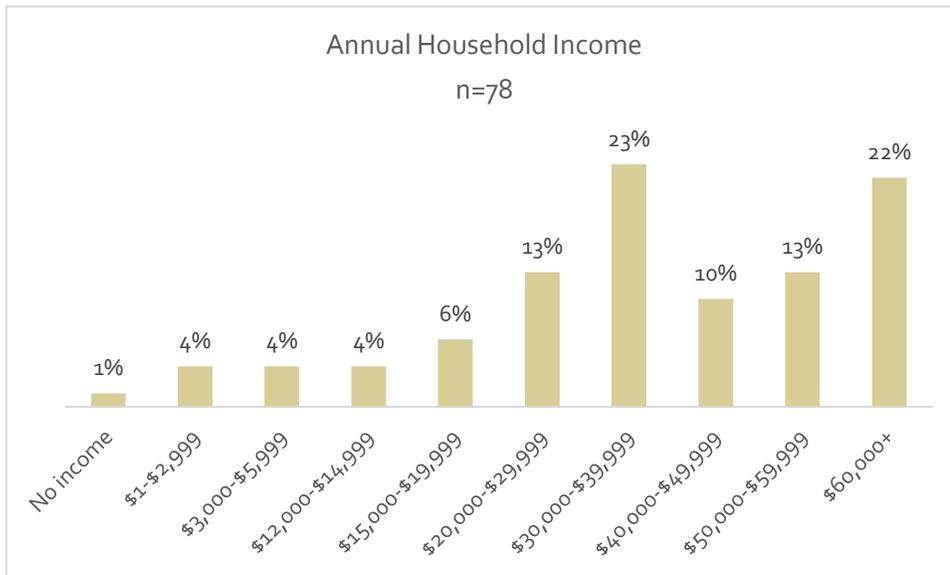
Reason for using the services	#	% of answers	% of respondents (25)
Basic money transaction	1	4%	4%
Car repairs	1	4%	4%
Convenience	3	11%	12%
Down Payment Assistance	1	4%	4%
Emergency	1	4%	4%
Family emergency	1	4%	4%
I don't like checks	1	4%	4%
NA	1	4%	4%
Needed money	8	29%	32%
NR	1	4%	4%
Pay bills	7	25%	28%
Travel expenses	1	4%	4%
Credit improvement	1	4%	4%
Total	28	100%	

- Respondents often visited the casino ATM to take out money and utilized money orders to pay bills. These services were often used because they were more convenient than going to a bank.

Why didn't you go to a bank?

Reason	#
Bank is slow and won't approve	1
Bank opens after I leave for work and before I get home	1
Casino-ATM	1
Convenience	4
Credit	2
Did not want to pay for overcharging my card	1
Didn't know I could	1
Don't need too	2
Expense	2
I belong to a credit union and they will help to a point...but due to my credit history (medical bills) I can only get so far...I'm the only income due to husband's health...my kids are looking for employment and/or in school full time.	1
I can't pawn stuff at the bank	1
I was easy to buy a money order at the Post Office while picking up my mail.	1
No account	1
Not enough money in act	1
Owe them	1
Privacy	1
Rejected by bank	1
Takes too long to get approved	1
The loan process is tedious and I didn't want to take out another loan to ding my credit	1

What is your annual household income?



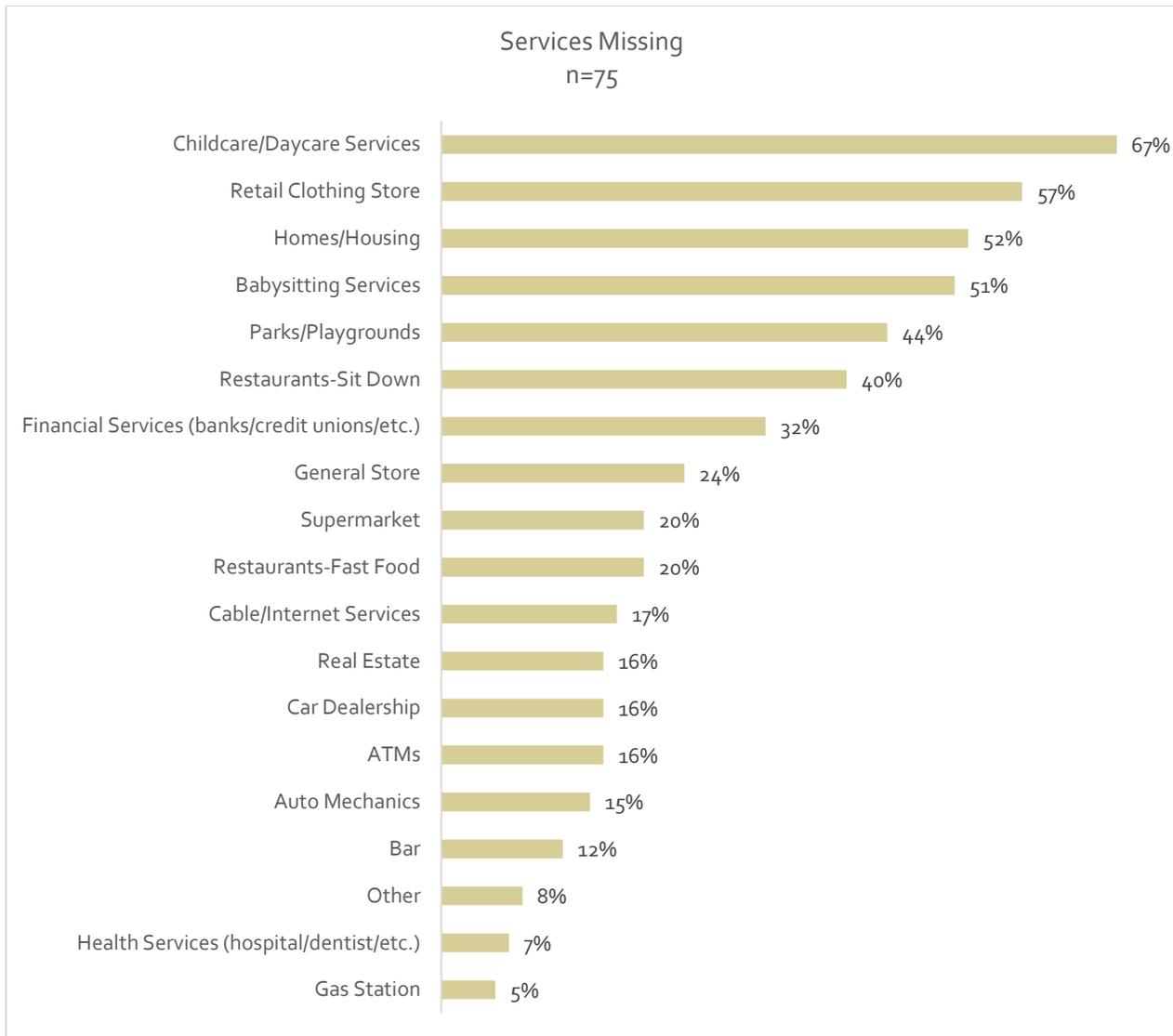
68% of respondents made more than \$30,000 per year.

Below is the distribution of income by household size.

Income	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People	9 People
No income	1	0	0	0	0	0	0	0	0
\$1-\$2,999	0	1	1	0	0	0	0	1	0
\$3,000-\$5,999	0	0	0	0	0	0	0	0	0
\$6,000-\$8,999	0	0	0	0	0	0	0	0	0
\$9,000-\$11,000	0	0	0	0	0	0	0	0	0
\$12,000-\$14,999	2	1	0	0	0	0	0	0	0
\$15,000-\$19,999	0	1	0	2	1	0	0	0	0
\$20,000-\$29,999	2	2	3	2	1	0	0	0	0
\$30,000-\$39,999	5	2	4	3	0	2	0	0	0
\$40,000-\$49,999	1	1	1	1	1	1	1	0	0
\$50,000-\$59,999	1	1	3	1	0	1	0	2	1
\$60,000+	2	4	4	4	1	0	2	0	0

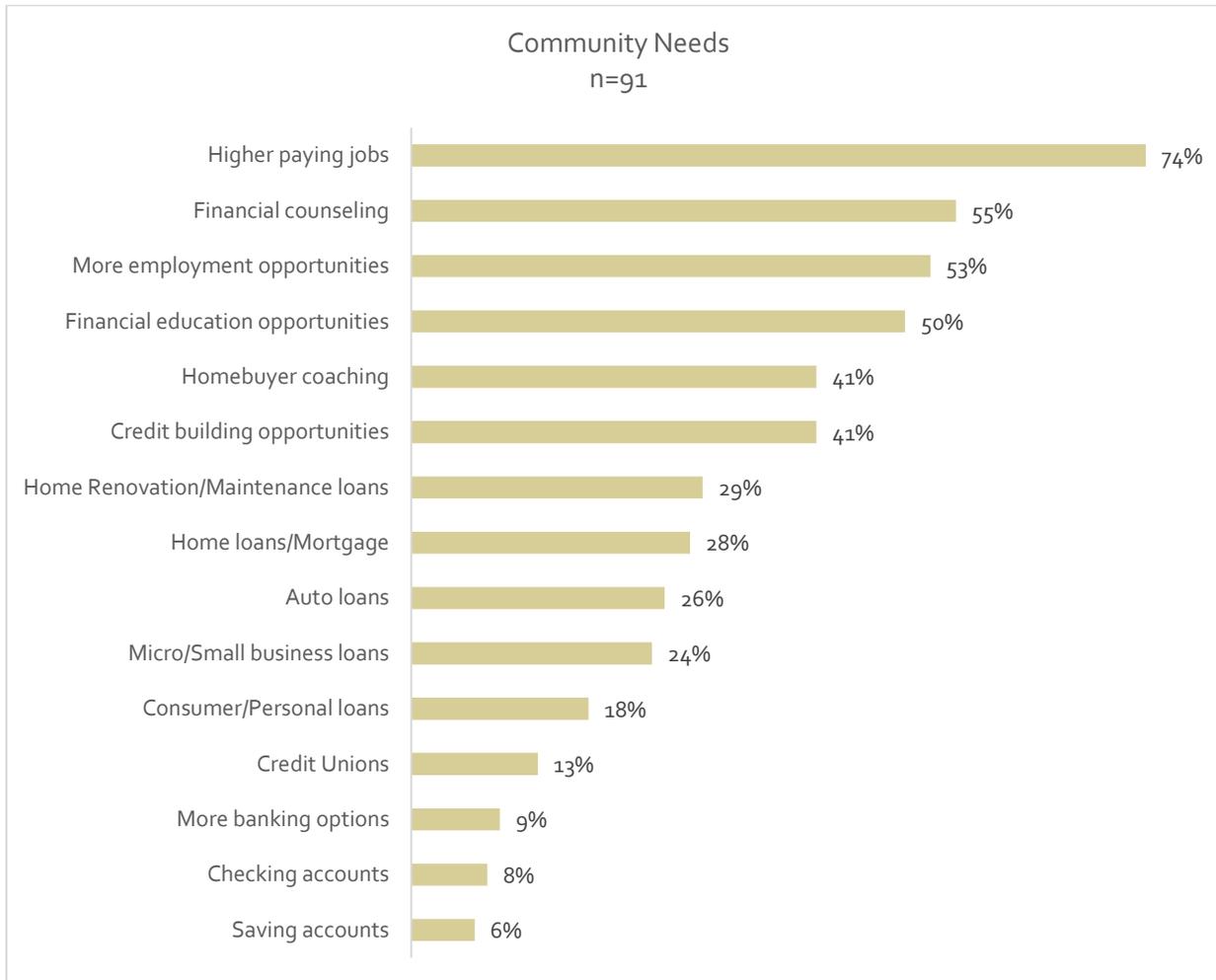
Needs Assessment

What services are missing from the Coeur d'Alene Reservation?



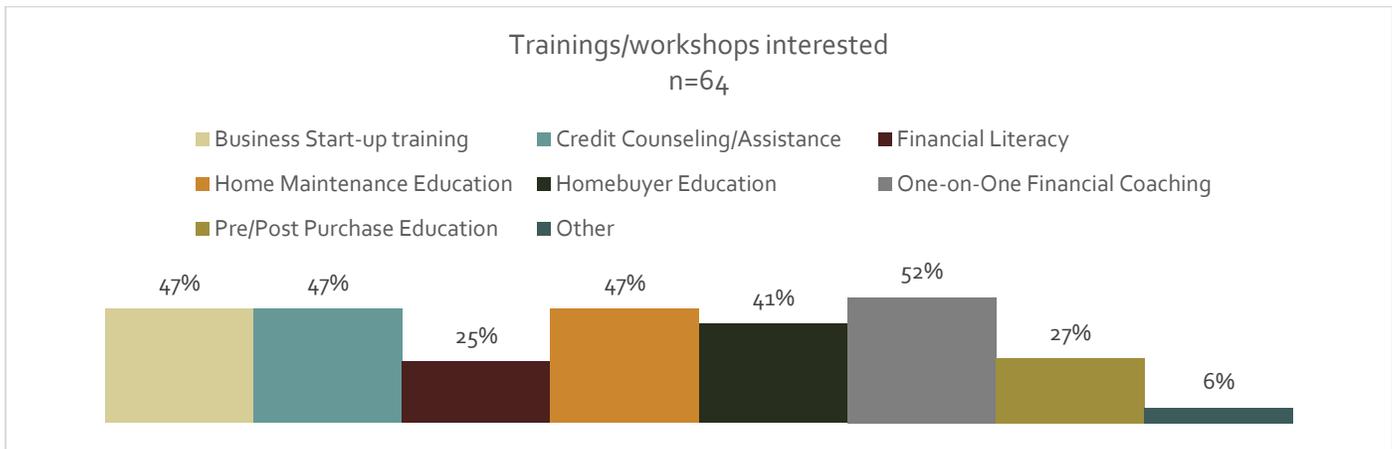
- Respondents reported that childcare/daycare services were missing from the Coeur d'Alene Reservation; followed by a retail clothing store, homes/housing, and babysitting services.

In your opinion, what is needed for community members on the Reservation to feel financial secure (not worry about bills, having enough at the end of the month, etc.)?



- Higher paying jobs were the most often reported need for financial security, backing up respondents' earlier comments that they enjoyed their jobs but would like to be paid more.
- Financial counseling and financial education opportunities were cited by more than 50% of respondents, suggesting that this is an area that could be explored by a CDFI.

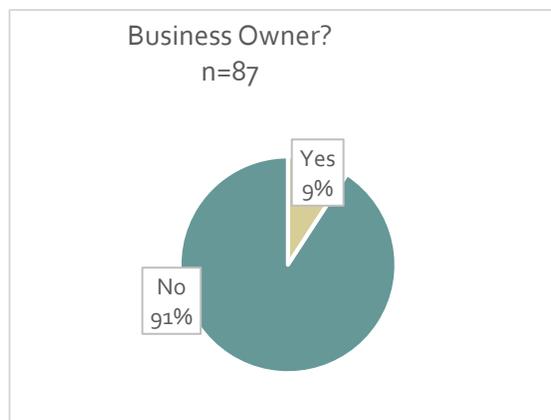
If you could participate in trainings/workshops/etc. what would you be interested in?



- Business start-up, credit counseling/assistance, home maintenance education, and one-on-one financial coaching were the most often requested trainings.

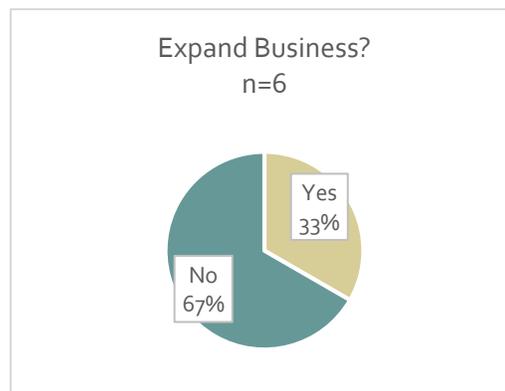
Business Data

Are you a business owner?



9% of respondents are business owners while 91% are not.

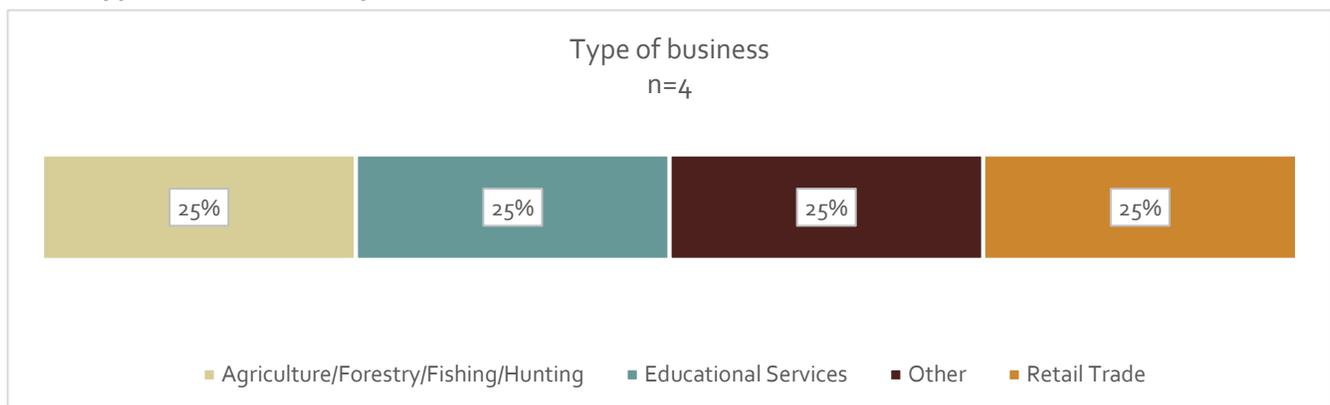
Have you tried to expand your business?



33% reported they have tried to expand their business.

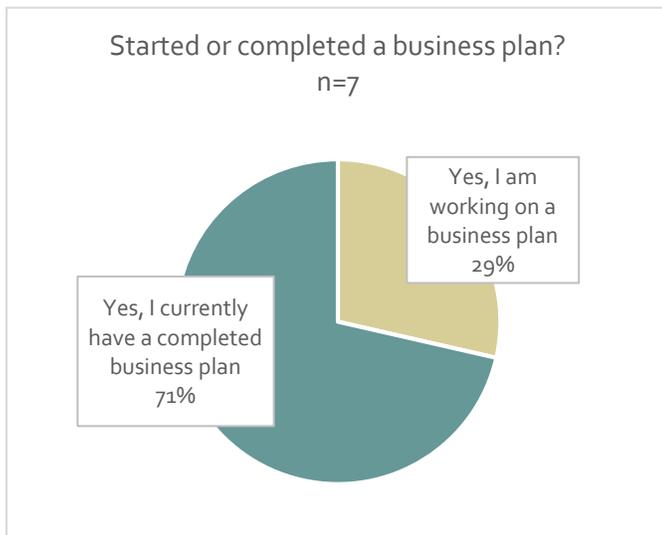
Time and expense restraints were cited as reasons not to expand.

What type of business do you own?

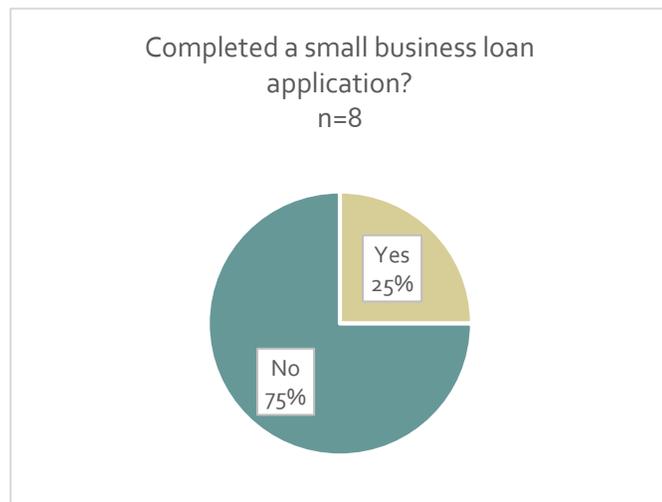


- 25% reported they own an agricultural, forestry, fishing, or hunting business, 25% owned an educational services business, and 25% owned a retail trade business.

Have you started or completed a business plan?

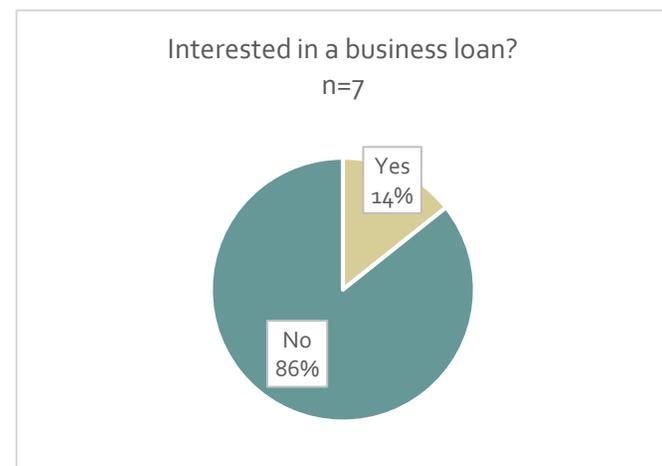


71% reported they currently have a completed business plan, and 29% are currently working on a business plan.



Have you completed a small business loan application?

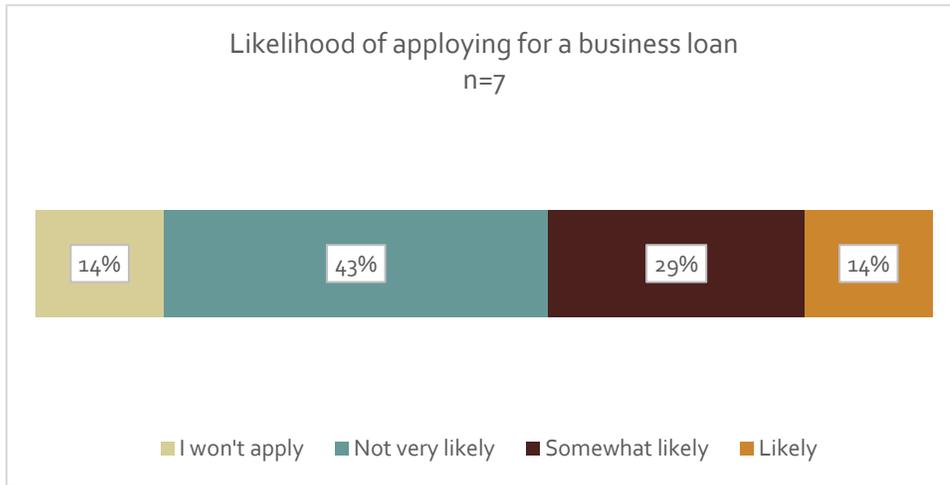
Most of respondents (75%) have not completed a small business loan application.



Would you be interested in applying for a business loan?

86% were not interested in applying for a business loan

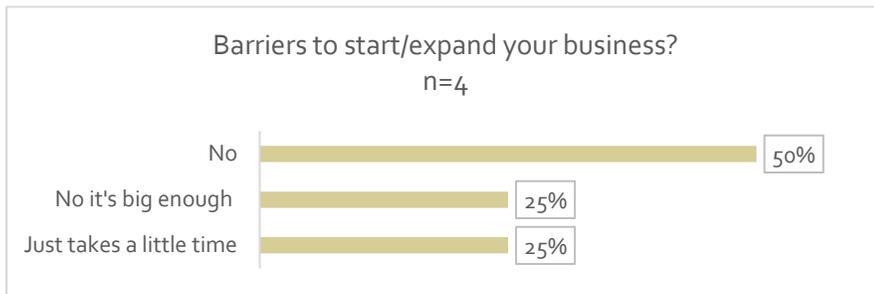
What is your likelihood of applying for a business loan?



A combined 49% of respondents reported it was somewhat likely or likely that they would apply for a business loan.

43% of respondents said it was not very likely that they would apply for a business loan.

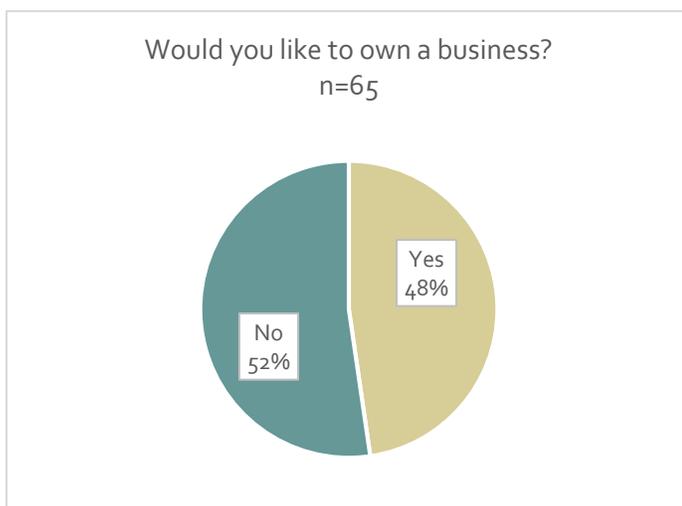
Are you facing any barriers trying to start or expand your business?



Half of respondents said they are not facing any issues with trying to start or expand their business.

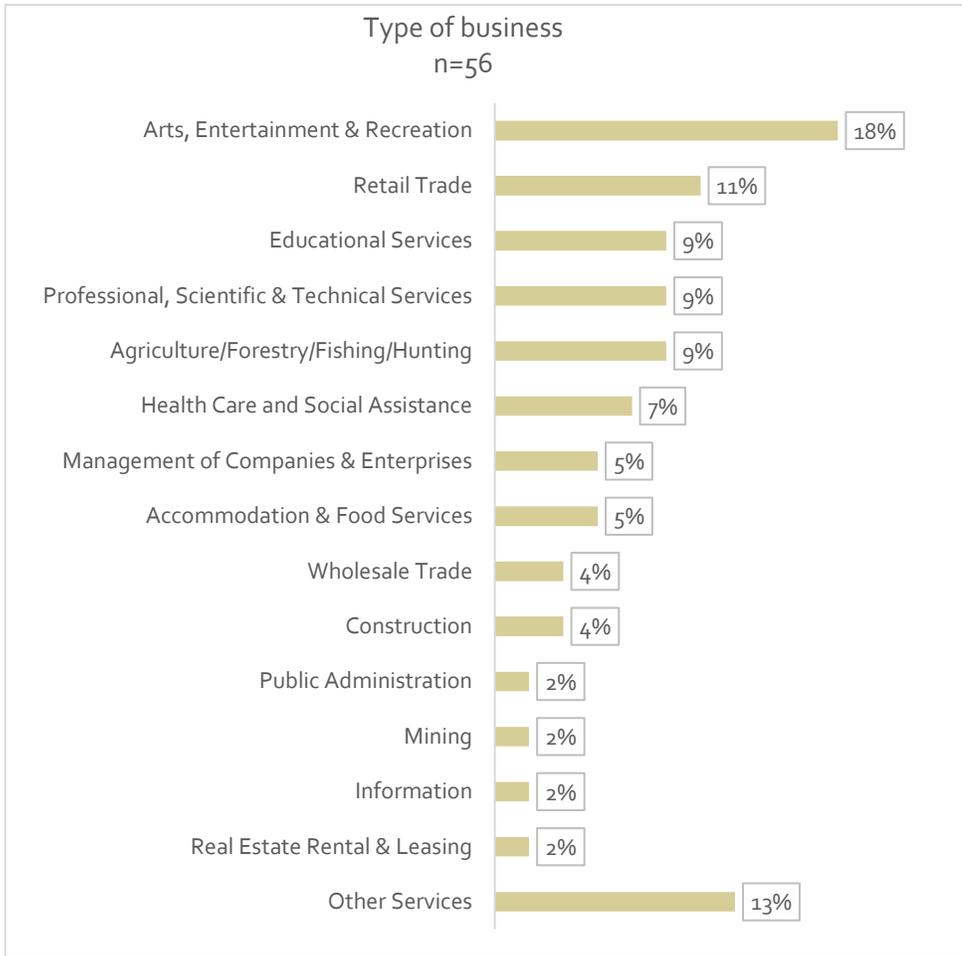
The other half said their business is big enough or that the start/expansion of a business just takes time.

Would you like to own a business?



52% of respondents would not like to own a business of their own.

What type of business would you like to own?



18% of respondents would open an arts, entertainment and recreation business.

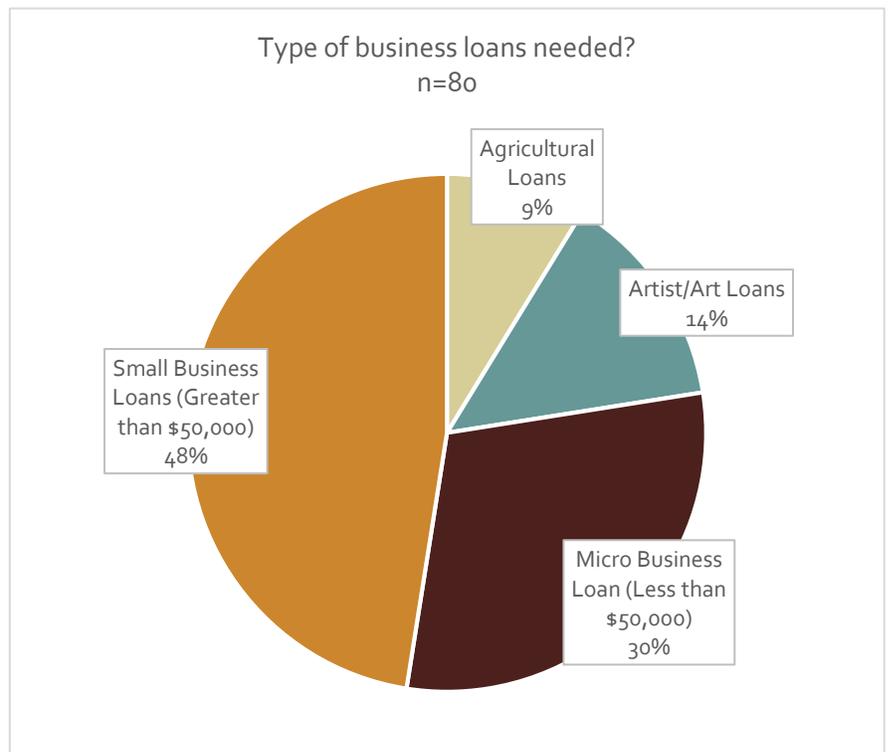
11% said a retail trade business and 9% said educational services, professional, scientific and technical services, or a business in the agricultural/forestry/fishing/hunting field.

What types of business loans are needed on the Reservation?

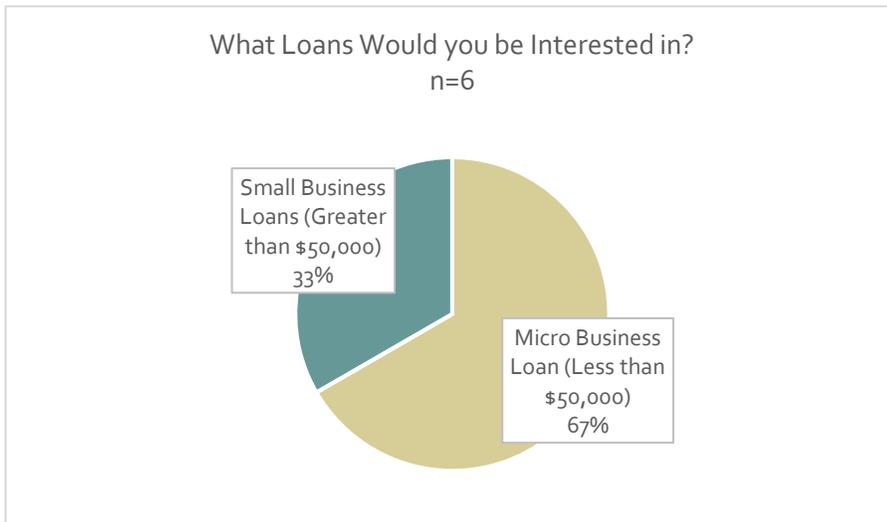
48% of respondents felt the Reservation needed small business loans for an amount greater than \$50,000.

30% reported micro business loans were needed for amounts less than \$50,000.

The remaining 23% said there is a need for agricultural and artist/art loans.



What loans would you be interested in?



67% would be most interested in micro business loans for amounts less than \$50,000, and 33% are most interested in small business loans for amounts greater than \$50,000.

KEY OPINION LEADER INTERVIEWS

Methodology

This aspect of the market study utilized Key Opinion Leaders (KOL's); those with specialized or expert knowledge, unique knowledge about a subject, or those with intimate experience, to give a top down point of view of the financial market on the Coeur d'Alene Reservation. The interview was aimed at collecting data on existing financial services available to community members, the sufficiency of these services, the challenges faced by community members when obtaining financial services, and how a CDFI may help alleviate those issues. Interviews were conducted over the phone by SGC staff utilizing a list of KOL's provided by the Coeur d'Alene Housing Authority. Data was exported into Excel, cleaned, and qualitatively coded by SGC staff.

Key Findings

- A lack of financial resources and restrictive loan qualifications limit community members access to loans and other financial services.
- Jobs and employment opportunities were the most often cited need on the Reservation, followed by social services, business development, financial support, and infrastructure and construction.
- Lack of credit and poor credit are the biggest challenges facing community members when trying to access financial support. A lack of financial education and familiarity with the loan process were also commonly cited challenges.
- Key Opinion Leaders felt that a CDFI on the Reservation would increase community members' access to capital and financial resources, provide educational services and tools, and allow community members better credit building opportunities.

Key Opinion Leader Demographics

- KOL's included CEO's, Executive Directors, Administrators, Program Managers and Program Directors.
- 100% of KOL's worked with the Tribe in some capacity. Their roles and responsibilities include:
 - Tribal government functions (50%)
 - Economic development and business (19%)
 - Youth programs (13%)
 - Health and wellness (6%)
 - Housing (6%)
- 90% of KOL's and their organizations worked within the Coeur d'Alene Reservation, suggesting a familiarity with the area and the financial environment.

Familiarity of the Coeur d'Alene Housing Authority

- 44% (4) of KOL's had a relationship with CdA Housing Authority. These included:
 - Occasional partner for housing projects (1)
 - Per capita garnishments for housing payments (2)
 - A KOL was a CdAHA tenet prior to purchasing their home
- 75% (6) of KOL's were familiar with the CdA Housing Authority. Their answers included:
 - Provide housing to tribal members on the Reservation (3)
 - Increased education on housing (1)
 - No explanation (2)

CdA Housing Authority Strengths and Weaknesses

Key Opinion Leaders were asked: In your opinion, what are their strengths and weaknesses regarding providing financial services to Coeur d'Alene community members (ex: staffing, knowledge, demand etc.)?

Their answers were coded around the below themes:

- Strengths
 - Provide housing to community members (1)
 - Financial literacy and budget training (1)
 - Minor financial assistance (1)
 - Banking (1)
- Weaknesses
 - Lack of funding/resources (2)
 - Lack of housing (1)
 - Infrastructure issues (1)
 - Most people can't qualify (2)

"They have a very limited ability to provide anything other than basic financial management and budgeting training and minor financial assistance for some homeowner/tenant needs. This is due in large part to a lack of available resources not so much the lack of technical ability."

Financial Services Available

Key Opinion Leaders were asked: What types of financial/banking services are available for community members? Are these services sufficient?

Their answers were coded around the below themes:

- Credit unions and banks (6)
- CdA tribal credit (3)
- Tribal land lending (2)
- Outside of the community (2)

"I believe so. We have two independent banks. Credit union and ump qua bank. Tribal members have tribal credit. Small and large >5,000 and 10,000 with fairly low interest rate. You have to own land though, so you can't get a loan without land. Biggest thing lacking is education. Understanding finances is lacking from K-12."

"Very limited opportunities locally, most have to rely on the one local bank or commute to the neighboring cities for services. The reality is the traditional lending institutions don't serve tribal people very well as most were raised under extreme poverty until recent times. Credit complications of the past or a lack of any credit tend to hinder access to most banking services. The end result is that tribal members generally are identified as high risk and end up with interest rates that are far beyond reasonable, only exacerbating the problem."

71% of KOL's (5) felt that the existing financial services were not sufficient to serve the community. While there might be existing financial systems available, they may not be oriented or able to serve the target market on the Reservation.

Services Needed

Key Opinion Leaders were asked: In your opinion, what services/businesses/opportunities are needed on the Coeur d'Alene Reservation?

Their answers were coded around the below themes:

- Jobs and employment opportunities (5)
- Social services such as TANF, childcare, halfway houses, schools, and water/electrical utilities (4)
- Business development (4)

- Financial support (4)
- Infrastructure and construction (4)
- Business training (3)
- Housing (2)

"I think childcare is definitely needed. Needs to be a reasonable rate. Probably available to jobs. Mostly service and seasonality jobs (forestry and construction), not enough opportunity in other areas. Create opportunities for a range of skills and jobs. Schools, but I'm not really involved. Housing need more housing."

"Small business training and financial support would be very helpful for Reservation economies. Tribal governments are the main employers in most instances. There is also a very significant struggle for the local municipalities when it comes to aging infrastructure to support the needs of the existing community let alone to foster positive growth... Sewer, water, and electrical utilities are becoming a huge financial burden on the Reservation as a whole. This has led to heavy requests for bonds to rebuild the neglected services all at once, leading to heaving financial burdens on local residents."

Challenges

Key Opinion Leaders were asked: What challenges do community members face when attempting to obtain loans? Their answers were coded around the below themes:

- Bad credit/debt history (8)
- Lack of education (4)
- Work history (2)
- Collateral and equity issues (2)
- Fear of bank industry (2)
- Sufficient income (1)

"Probably understanding of how credit works. I cleaned mine up so I could apply for section 184 to get a house. I kind of learned on my own. If there was a better understanding of how that worked. there would be more emphasis on maintaining credit. Everything is outside of Reservation. If you have good credit not an issue."

"Bad credit history and a general fear of the banking industry due to bad debts of the past. Conditions in Indian Country have changed over the last couple of decades as the economic viability of tribal governments has improved. However, the ability of tribal people to get caught up on past obligations seems to compete with the need for them to meet the basic needs of the current times. In effect, they have to choose whether or not to clean up old debts or meet the needs of their family now and going forward."

CDFI's Contribution

Key Opinion Leaders were asked: How could a CDFI on the Coeur d'Alene Reservation lessen these challenges? Their answers were coded around the below themes:

- Access to capital (6)
- Educational services/tools (5)
- Credit building opportunity (4)
- Access to housing (2)

"[I would] like to see institution open on a tribal property so people recognize its tribally owned. Take time to work with tribal membership on fiscal responsibility and how to do correct banking, credit score, how to get a loan, clean up bad credit. Some are successful but some need coaching. Microloans are really important, something that no one else offers."

"Financing and credit for home ownership and lower rate auto loans are a big challenge locally. People have to choose between a 12% loan on a car or trying to meet rent or pursue home ownership. In the end, it is very difficult for folks to get out of the hole they are in so they give up."

Additional Comments:

Key Opinion Leaders were asked if there were any other comments they would like to make, independent of any specific questions. Their answers were coded around the below themes:

- We need better access to loans, micro-lending, and accessing capital (3)
- Help youth (2)
- Teach people good habits (2)
- Small businesses need loans (1)

"CDFI could provide loans to kids under age and provide tiny micro lending to help them save for small things and build some good habits. I think it could be a good opportunity to gain experience lending."

"What's missing...it's the small businesses that are tribal members that can't get a loan."

INTERNAL CAPACITY ASSESSMENT

Organizational Documents

The Coeur d'Alene Housing Authority provided SGC with their existing documents to perform analysis on their applicability to utilize those forms for a CDFI. The following forms were provided by the Housing Authority:

- Business and Housing Survey
- Coeur d'Alene Tribal Housing Authority: Eligibility, Admission, Occupancy, Policies and Procedures
- Low Rent Tribal Housing Application
- Waiting List Checklist
- Rental Application
- 2015 Comprehensive Economic Development Strategy
- Drug and Alcohol Policies and Procedures
- Maintenance Policies and Procedures

Many of the existing forms are not applicable to the processes of a CDFI. However, the Low Rent Tribal Housing Application and the Rental Application could be minimally altered to not only reflect housing, but also gather data for Micro/Small Business Loans, Credit Builder Loans, and any other loans the CDFI would like to offer. Aspects of the applications, such as balance sheets, asset sheets, release of information form, and debt-to-income are all valuable tools for existing CDFI's.

The Business and Housing Survey can also be altered to gather information from community members on the growth of the Reservation economy, ability to start and maintain a small business, financial information, and housing. Resources such as this are invaluable in continually updating CDFI Services to best serve the community.

Recommendations

- Model any future loan applications after the Low Rent Tribal Housing Application and Rental Application.
- Develop CDFI specific forms. Possible forms can include:
 - Inquiry form (the first touch with clients. Gathers demographics, interest in services, how did you hear about., etc.
 - Intake form (gathers more in-depth demographics, financials. Allows a CDFI to assess the clients' applicability for a loan)
 - Loan specific applications
 - Small/micro business loan application (start-up, growth, inventory, etc.)
 - Consumer loan application (auto, emergency, holiday, etc.)

- Home loan application (down payment/closing cost assistance, home renovation/maintenance, mortgage, etc.)
 - Matched savings account application (IDA/CDA)
- Follow-up for all loan recipients (allows for data tracking over time to measure the benefit to clients, continually assess the success and failures of programs, etc.)
- Training registration form
- Training instructor evaluation
- Coaching tracking
- Business balance sheets
- Personal balance sheets
- Financial statements
- Collateral statement
- Research and test CDFI data and financial tracking systems (Outcome Tracker, Salesforce, Downhome, TEA, OTIS etc.).
- Create training curriculums based on community needs.

Staff Interviews

Methodology

This aspect of the market study interview Coeur d'Alene Staff to assess the capacity of the Coeur d'Alene Housing Authority to start a CDFI. The interview was aimed at collecting data on the existing knowledge base of staff, to assess the current skill level of staff members in processes utilized by CDFIs, and to gather data on staff responsibilities. Interviews were conducted over the phone by SGC staff utilizing a list of staff provided by the Coeur d'Alene Housing Authority. Data was exported into Excel, cleaned, and qualitatively coded by SGC staff.

SGC interviewed two members of staff from the Coeur d'Alene Housing Authority. Scheduling issues prohibited interviewing more staff. The findings from the interviews are described below.

Key Findings

- The Coeur d'Alene Housing Authority has extensive training in financial education programs and other training materials. This experience suggests that they have sufficient capacity to train clients on a variety of subjects relating to financial literacy.
 - First Nations Oweesta Corporation's Building Native Communities Training
 - Native American Financial Literacy
 - Native American Indian Housing Council's Pathways Home Training
 - Institute of Museum and Library Services Money Matters Training
 - Low Rental Trainings
- The Coeur d'Alene Housing Authority has a variety of experience and expertise in the following:
 - Individual accounts/matched savings accounts
 - Mortgage processing
 - Down payment assistance
 - Credit reports
 - Underwriting
 - Amortization schedules
 - Loan processing/tracking software
- Certifications include:
 - Credit Training
 - Native American Indian Housing Council's Pathways Home Training
 - First Nations Oweesta Corporation's Building Native Communities Training

Recommendations

- Ensure that funding sources are sufficient to hire necessary staff.

- Delineate responsibilities between Housing Authority and CDFI staff.
- Hire necessary staff if necessary. Staff mentioned the following as options:
 - Loan servicing
 - Underwriting committee
 - Finance director

Individual Capacity

How involved are you in the community?

- Somewhat involved
- Very involved

Do you attend community events?

- Sometimes
- Often

Do you have regular reviews?

- Yes- Casual meetings
- No

Are you familiar with Financial Education Training?

- Yes

What financial Trainings have you participated in?

- Building Native Communities
- Pathways Home
- Software education
- Pathways Home
- Other

What software education have you have experience with?

- Couple budget software that we put together
- Money Matters software
- HUD online client tracking
- HDS-Housing Data Systems for tenet ledgers
- MFA

What other trainings have you participated in?

- Native American Financial Literacy, 5th edition
- Train credit reports and how to pull them.
- Money Matters
- NAIC

What aspects of a CDFI are you familiar with?

- Individual development accounts/matched savings accounts
- Mortgage processing
 - Down payment assistance
- Pulling, reading, and explaining credit reports
- Underwriting
- Generating, reading, and explaining amortization schedules
- Using loan processing/tracking software
- Pulling, reading, and explaining credit reports

Staff Capacity

Is anyone in your organization familiar with Financial Education Training?

- No
- Yes

What financial trainings have they participated in?

- First Nations Oweesta Corporation's Building Native Communities Training
- Institute of Museum and Library Services Money Matters Training
- Native American Indian Housing Council's Pathways Home Training
- Other professional development trainings
 - Housing counselor has done a lot of low rental trainings and software.

What aspects of a CDFI are they familiar with?

- Individual Development Accounts/Matched Savings Accounts
- Mortgage processing
- Underwriting
- Generating, reading, and explaining amortization schedules
- Using loan processing/tracking software
- Pulling, reading, and explaining credit reports

Is the housing authority well-staffed? Could they add a CDFI on top what they already do?

- My concern is if the funding sources are going to be there. The staffing could pull it off.
- Oh yeah definitely we have been trying for 4 years to be a CDFI so once we got it, it was a really big accomplishment.

What additional staff would be needed?

- Need more people, worked into TA grant
- Loan servicing
- Underwriting committee
- Finance director

Does the Coeur d'Alene Housing Authority have dedicated staff member(s) for the position areas listed below?

- Lending (2)
 - We did do revolving loan funds not just short term and PBA for utilities.
- Development Services (coaching, technical assistance, training, etc.) (2)
 - We have one person that went to a training but unsure if they are doing it yet.
 - Housing council
- Financials (1)
 - Still a sponsoring entity, don't have structure in place.
 - Financial Director
- Fundraising and Development (1)
- Administrative (1)
- Human Resources/Clerical (1)
 - Sharing with Housing Authority
- Executive (assistant director, director of operations, chief operating office, etc.) (1)

Approximately, how many years has your organization's CEO or Executive Director been at your organization in any position?

- 5 Years

How many years as CEO or Executive Director?

- 5 years

In your opinion, do they have the skills and knowledge necessary to start and run a CDFI?

- Yes

Should the Executive Director get executive coaching?

- Unsure

What do you feel is necessary to be successful as a new CDFI?

- Education, collaboration with not only the tribe but other CDFIs. Learning along the way with the bumps in the road.

In your opinion, do you feel like you have the skills to start and run a CDFI?

- I would like professional learning. Educational would be awesome but as a team we work together well and strong for us.

Would you be interested in executive coaching?

- Yes

CDFI Impact

What services could a CDFI offer to community members?

- Looking at home loans, rehab loans, and when we get the grant, the ED for economic development.
- In the beginning my goal is that there is enough business interest, lot of good ideas, they can be educated in business plans and business loans.

Do you feel that the Coeur d'Alene Reservation could benefit from a CDFI?

- Yes (2)
- I do believe that this population could benefit, because when we were running the IDA the only time I could get them to open and account is when I went with them to act as an intermediary. Trust issues. The casino is here and tribal members either cash at CDA finance or casino.
- The local banks, I don't bank with them, I think that they are discouraged how the bank runs. Bring back the bank to the local and teach them.

Why a CDFI versus some other type of non-profit?

- It fits what we need and is open to what we do. It targets the population that we have.
- Others have failed. They go to financial department. A CDFI to come with an education side to avoid spending recklessly.

What kind of competition might a CDFI have, in your opinion?

- There are two banks in this area and neither offer developmental services and they just aren't used by our target populations.
- Finance department, not a lot of word out about land flipping. Local bank.

What types of financial/banking services are available for community members?

- Checking and savings, I don't know what else, I suppose mortgage. Don't have the rates we can get as a CDFI.
- There is Umpqua Bank and Potlatch Credit Union. I've banked before but dealing with them dropping off deposits. They aren't friendly and competent. I feel like the employees wouldn't be as good.

In your opinion, what services/businesses/opportunities are needed on the Coeur d'Alene Reservation?

- Just about everything. We have a wellness center and an excellent health clinic but other than that there's not even a place to get your hair cut, a couple of bars but it's pretty bad. Economic development would go there.
- Like to see childcare, started up the casino daycare. Doesn't help non-employees. But only other is tribal child care. Kids # 1 other services is a gas station in Worley and restaurant/ bar for tourism.

What challenges do community members face when attempting to obtain loans?

- Lack of knowledge, Lack of access to fair and safe services-they don't feel like they are treated fairly by the bank. The element of access to safe and friendly people that understand what they are doing. Once they take homebuyer education they get it. Access to capital and services.
- Lack of credit history, don't think people know that credit and paying bills on time is important. No real credit.

Do you have any additional comments or things you would like to add?

- That pretty much covers it.

APPENDIX A: COEUR D'ALENE HOUSING AUTHORITY MARKET STUDY

About You	
Today's Date:	Date of birth:
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Prefer not to answer <input type="checkbox"/> Other (please specify):	
What city/town do you live in?	
<input type="checkbox"/> Plummer	<input type="checkbox"/> Worley <input type="checkbox"/> Spokane
<input type="checkbox"/> Tensed	<input type="checkbox"/> De Smet <input type="checkbox"/> Coeur d'Alene
<input type="checkbox"/> Other (please specify):	<input type="checkbox"/> St. Maries
What is your highest level of education? (choose one)	
<input type="checkbox"/> Elementary School	<input type="checkbox"/> Vocational/Trade School <input type="checkbox"/> Master's Degree
<input type="checkbox"/> Middle School	<input type="checkbox"/> Some College <input type="checkbox"/> Ph.D.
<input type="checkbox"/> High School	<input type="checkbox"/> Associates Degree <input type="checkbox"/> Other (please specify):
<input type="checkbox"/> GRE	<input type="checkbox"/> Bachelor's Degree
What opportunities are there for advancing education in your community?	
What is your ethnicity (mark all that apply)?	
<input type="checkbox"/> Caucasian	<input type="checkbox"/> Asian <input type="checkbox"/> Native American
<input type="checkbox"/> African American	<input type="checkbox"/> Latino or Hispanic <input type="checkbox"/> -Tribal Affiliation:
<input type="checkbox"/> Other (please explain):	<input type="checkbox"/> Alaskan Native _____
<input type="checkbox"/> -Village: _____	<input type="checkbox"/> Native Hawaiian
	<input type="checkbox"/> Pacific Islander
What is your current employment status (mark all that apply):	
<input type="checkbox"/> Regular Employment	<input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed
Are you currently seeking employment?	

Part-time (less than 34 hrs/wk)

Part time (less than 34 hrs/wk)

Yes No

Full-time (35hrs/wk or more)

Full-time (35hrs/wk or more)

If no, why are you not seeking employment?

Are you employed seasonally?

Are you employed seasonally?

Student Homemaker

Yes No

Yes No

Disabled Retired

Other reasons:

How satisfied are you with your current employment status?

Very Satisfied Satisfied Neutral Unsatisfied Very Unsatisfied

Please explain your answer:

Do you work on or off the Reservation? On Reservation Off Reservation

-Why or why not?

If you work off the Reservation, would you be interested in working on the Reservation? Yes No

-Why or why not?

What type of employment opportunities are available on the Reservation? (mark all that apply)

Full-time Employment

Self Employment

Part-time Employment

None

Seasonal Employment

Other (please explain):

What are the barriers to employment on the Reservation? (mark all that apply)

Not enough jobs

Insufficient qualifications

Job opportunities are far away

Not enough homes (can't move there)

Lack of education

Lack of childcare services

Pay isn't high enough

Lack of transportation

Lack of employment variety

- | | | |
|---|--|--|
| <input type="checkbox"/> Lack of employment services
-(how to apply, job boards, interview training) | <input type="checkbox"/> Lack of competitive pay | <input type="checkbox"/> Not enough businesses
<input type="checkbox"/> Other (please explain): |
|---|--|--|

Personal/Consumer Loan Information

Are you interested in receiving a personal/consumer loan? Yes No

Have you ever applied for a personal/consumer loan in the past? Yes No

(Personal/consumer loans can include a vehicle loan, credit builder loan, emergency loan, etc.)

-What did you apply for? Where you approved?

If you have applied for a loan in the past, have you faced issues when trying to obtain a personal loan? Yes No

-If yes, please explain:

If you haven't applied for a loan, what issues do you think people on the Reservation face when trying to obtain a personal loan?

What types of personal/consumer loans are needed on the Reservation?

- | | | |
|---|---|---|
| <input type="checkbox"/> Emergency Loans
-Emergency financial needs | <input type="checkbox"/> Credit Builder Loan
-Small loans to increase credit score | <input type="checkbox"/> Consolidated Loans
-Loan to pay off/combine debt |
| <input type="checkbox"/> Recreation Vehicle Loan
-Boats/RV/Motorcycle/etc. | <input type="checkbox"/> Auto Loans
-New or used car loan | <input type="checkbox"/> I don't know
<input type="checkbox"/> Other (please explain): |
| <input type="checkbox"/> Appliance/Furniture Loan
-Refrigerator/Furniture/etc. | <input type="checkbox"/> Personal Line of Credit Loan
-Funds for personal finances | |

Household Information

“Household” includes anyone in your home with whom you share or depend on financially. These can be dependents (children), those you share expenses with (spouse), or those who depend on you financially. This does not always include everyone living in your home.

Number of Adults Over 18
(including yourself)

Number of Children Under 18

Total Size of Household

+

=

Do any people temporarily live in your home

(This could include friends, relatives, etc. that may just be staying there temporarily due to housing issues, financial difficulties, etc.)? Yes No How many _____ and why?

How often does your home have the following issues?

Plumbing leaks/flooding:

Never

Sometimes

Always

-If you answered “Sometimes” or “Always,” please explain:

Lack of heat in winter:

Never

Sometimes

Always

-If you answered “Sometimes” or “Always,” please explain:

Electrical Issues:

Never

Sometimes

Always

-If you answered “Sometimes” or “Always,” please explain:

Insufficient home insulation/leaking windows:

Never

Sometimes

Always

-If you answered “Sometimes” or “Always,” please explain:

Mold:

Never

Sometimes

Always

-If you answered "Sometimes" or "Always," please explain:

Mud/Landscaping issues:

Never Sometimes Always

-If you answered "Sometimes" or "Always," please explain:

Not enough room for residents (not enough beds/rooms/etc.):

Never Sometimes Always

-If you answered "Sometimes" or "Always," please explain:

Broken Windows:

Yes No

-If you answered "Yes," please explain:

No locks on doors:

Yes No

-If you answered "Yes," please explain:

Insufficient kitchen appliances (stove, microwave, refrigerator):

Yes No

-If you answered "Yes," please explain:

Other: (please specify): _____

Never Sometimes Always

-If you answered "Sometimes" or "Always," please explain:

Housing Status: Own Rent Live with Relatives Other (please explain):

Housing Type: House (modular or stick –built) Apartment/Condo/Townhome
 Mobile Home/Manufactured Home Other (please explain):

Are you interested in purchasing a home? Yes No

Please explain why or why not:

If you are interested in purchasing a home, where would you like to purchase? Please select your top location.

- | | | |
|--|-------------------------------------|--|
| <input type="checkbox"/> Plummer | <input type="checkbox"/> Worley | <input type="checkbox"/> Parkline |
| <input type="checkbox"/> Rockford Bay | <input type="checkbox"/> De Smet | <input type="checkbox"/> Conkling Park |
| <input type="checkbox"/> Tensed | <input type="checkbox"/> St. Maries | <input type="checkbox"/> Harrison |
| <input type="checkbox"/> Other (please specify): | | |

Please explain your choice:

What challenges have you faced when trying to purchase a home?

What challenges do Coeur d'Alene community members face when trying to purchase a home?

Please describe your experience with mortgage lending, if any:

(A mortgage is a loan taken out to pay for a home)

Do you feel like you are able to access mortgages/home lending if you need to? Yes No

How satisfied are you with the availability of mortgages/home lending in your area?

Very Satisfied Satisfied Neither satisfied nor dissatisfied Dissatisfied Very Dissatisfied

How satisfied are you with the housing market in your area?

Very Satisfied Satisfied Neither satisfied nor dissatisfied Dissatisfied Very Dissatisfied

Would you be interested in any of the following? (check all that apply)

Homebuyer Education Mortgage loans Home improvement/repair loans
 Home Maintenance Education Down payment assistance Closing cost assistance
 Refinance HUD 184 Other (please specify):

What types of home loans are needed on the Reservation?

Home Refinance Mortgage loans Home improvement/repair loans
 HUD 184 Down payment assistance Closing cost assistance

Financial Information

Do you currently have a: Checking Account Savings Account

Do you have any outstanding debt? Yes No

If yes, what type(s)? Bank Loan Credit Card Auto Loan Other (please specify):

Do you know your credit score? Yes No

If so, what is it? _____

If not, how would you rate your credit?

Poor Fair Good Very Good Exceptional I don't know I don't have credit

In the last 12 months have you accessed any of the following outside of a bank:

Money Orders Pre-paid debit card Pawn Shop
 Check-cashing services PayDay Loan Tax refund anticipation loan
 Other (please explain): Rent-to-own

If yes, why did you access the service?

Why didn't you go to a bank?

What is your annual household income?

(Household income refers to income derived from those in your household with whom you share or support financially)

- | | | |
|--|--|--|
| <input type="checkbox"/> No income | <input type="checkbox"/> \$9,000-\$11,999 | <input type="checkbox"/> \$30,000-\$39,999 |
| <input type="checkbox"/> \$1-\$2,999 | <input type="checkbox"/> \$12,000-\$14,999 | <input type="checkbox"/> \$40,000-\$49,999 |
| <input type="checkbox"/> \$3,000-\$5,999 | <input type="checkbox"/> \$15,000-\$19,999 | <input type="checkbox"/> \$50,000-\$59,999 |
| <input type="checkbox"/> \$6,000-\$8,999 | <input type="checkbox"/> \$20,000-\$29,999 | <input type="checkbox"/> \$60,000+ |

Needs Assessment

What services are missing from the Coeur d'Alene Reservation?

- | | | |
|--|--|--|
| <input type="checkbox"/> Childcare/Daycare Services | <input type="checkbox"/> ATMs | <input type="checkbox"/> General Store |
| <input type="checkbox"/> Babysitting Services | <input type="checkbox"/> Bar/Restaurants | <input type="checkbox"/> Supermarket |
| <input type="checkbox"/> Parks/Playgrounds | <input type="checkbox"/> Restaurants-Fast Food | <input type="checkbox"/> Gas Station |
| <input type="checkbox"/> Financial Services (banks/credit unions/etc.) | <input type="checkbox"/> Restaurants-Sit Down | <input type="checkbox"/> Homes/Housing |
| <input type="checkbox"/> Health Services (hospital/dentist/etc.) | <input type="checkbox"/> Car Dealership | <input type="checkbox"/> Real Estate |
| <input type="checkbox"/> Hardware Store | <input type="checkbox"/> Auto Mechanics | <input type="checkbox"/> Cable/Internet Services |
| <input type="checkbox"/> Other (please specify): | <input type="checkbox"/> Retail Clothing Store | |

Please select your top 3 and explain why:

Service: Explanation:

Service: Explanation:

Service: Explanation:

In your opinion, what is needed for community members on the Reservation to feel financially secure (not worrying about bills, having enough at the end of the month, etc.)?

- | | | |
|--|--|--|
| <input type="checkbox"/> More employment opportunities | <input type="checkbox"/> Financial education opportunities | <input type="checkbox"/> Home loan/Mortgage |
| <input type="checkbox"/> Higher paying jobs | <input type="checkbox"/> Financial counseling | <input type="checkbox"/> Home Renovation/Maintenance loans |
| <input type="checkbox"/> More banking options | <input type="checkbox"/> Homebuyer coaching | <input type="checkbox"/> Consumer/Personal loan |
| <input type="checkbox"/> Credit Unions | <input type="checkbox"/> Credit building opportunities | <input type="checkbox"/> Auto loans |
| <input type="checkbox"/> Checking accounts | <input type="checkbox"/> Micro/Small business loans | <input type="checkbox"/> Saving accounts |
| <input type="checkbox"/> Other (please explain): | | |

If you could participate in trainings/workshops/etc. what would you be interested in?

- | | | |
|---|--|--|
| <input type="checkbox"/> Business Start-up Training | <input type="checkbox"/> Homebuyer Education | <input type="checkbox"/> Pre/Post Purchase Education |
| <input type="checkbox"/> Financial Literacy | <input type="checkbox"/> Home Maintenance Education | <input type="checkbox"/> Other (please explain): |
| <input type="checkbox"/> Credit Counseling/Assistance | <input type="checkbox"/> One-on-One Financial Coaching | |

Business Information (if applicable)

Are you a business owner? Yes No

Business Name 1: _____ Business Name 2: _____ Business Name 3: _____

Have you tried to expand your business? Yes No

Why or why not?

If you are not currently a business owner, would you like to own a business? Yes No

If you would like to own a business, what type(s)? (mark all that apply)

- | | | |
|---|---|--|
| <input type="checkbox"/> Agriculture/Forestry/Fishing/Hunting | <input type="checkbox"/> Transportation & Warehousing | <input type="checkbox"/> Educational Services |
| <input type="checkbox"/> Mining | <input type="checkbox"/> Information | <input type="checkbox"/> Health Care and Social Assistance |
| <input type="checkbox"/> Utilities | <input type="checkbox"/> Finance & Insurance | <input type="checkbox"/> Arts, Entertainment & Recreation |
| <input type="checkbox"/> Construction | <input type="checkbox"/> Real Estate Rental & Leasing | |

<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Professional, Scientific & Technical Services	<input type="checkbox"/> Accommodation & Food Services
<input type="checkbox"/> Wholesale Trade	<input type="checkbox"/> Management of Companies & Enterprises	<input type="checkbox"/> Public Administration
<input type="checkbox"/> Retail Trade	<input type="checkbox"/> Administrative & Support & Waste Management & Remediation Services	<input type="checkbox"/> Other Services (please specify):

If you own a business, what type of business? (select all that apply)

<input type="checkbox"/> Agriculture/Forestry/Fishing/Hunting	<input type="checkbox"/> Transportation & Warehousing	<input type="checkbox"/> Educational Services
<input type="checkbox"/> Mining	<input type="checkbox"/> Information	<input type="checkbox"/> Health Care and Social Assistance
<input type="checkbox"/> Utilities	<input type="checkbox"/> Finance & Insurance	<input type="checkbox"/> Arts, Entertainment & Recreation
<input type="checkbox"/> Construction	<input type="checkbox"/> Real Estate Rental & Leasing	<input type="checkbox"/> Accommodation & Food Services
<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Professional, Scientific & Technical Services	<input type="checkbox"/> Public Administration
<input type="checkbox"/> Wholesale Trade	<input type="checkbox"/> Management of Companies & Enterprises	<input type="checkbox"/> Other Services (please specify):
<input type="checkbox"/> Retail Trade	<input type="checkbox"/> Administrative & Support & Waste Management & Remediation Services	

Have you started/completed a business plan?

- Yes, I currently have a completed business plan
- Yes, I am working on a business plan
- No, I have not started a business plan

Have you completed a small business loan application? Yes No

If no, please explain:

Would you be interested in applying for a business loan? Yes No

If no, please explain:

What is your likelihood of applying for a business loan?

- Very likely
- Likely
- Somewhat likely
- Not very likely
- I won't apply

If you feel like you would apply, what would it be for?

Are you facing any other barriers when trying to start or expand a business?

What types of business loan would you be interested in?

<input type="checkbox"/> Micro Business Loan (Less than \$50,000)	<input type="checkbox"/> Small Business Loans (Greater than \$50,000)	<input type="checkbox"/> Agricultural Loans	<input type="checkbox"/> Artist/Art Loans
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**APPENDIX B: COEUR D’ALENE HOUSING AUTHORITY KEY OPINION LEADER INTERVIEW
PROTOCOL**

Key Opinion Leader Interview Protocol

Name:	Date and Time:
Title:	Organization:

Script:

Hello, my name is (INTERVIEWER) with Sweet Grass Consulting. I am working with the Coeur d’Alene Housing Authority to assist in a Market Study on the Coeur d’Alene Reservation. As part of the process, we are interviewing the Coeur d’Alene Housing Authority’s key partners and contacts to get their input. The interview should only take 20-30 minutes and all your answers will be confidential. Is now a good time to do a short interview over the phone?

IF YES: Great and thank you for your willingness to participate. BEGIN SURVEY

IF NO: No problem I understand, is there a better time for you in the near future where I could try and call again?

1. Please tell me about your organization and your roles and responsibilities.
2. Do you or your organization work within the Coeur d’Alene Reservation and if so, in what capacity?
3. What is your knowledge of, and relationship, with the Coeur d’Alene Housing Authority?
4. In your opinion, what are their strengths and weaknesses regarding providing financial services to Coeur d’Alene community members? (ex: staffing, knowledge, demand, etc.)
5. What types of financial/banking services are available for community members? Are these services sufficient?
6. In your opinion, what services/businesses/opportunities are needed on the Coeur d’Alene Reservation?
7. What challenges do community members face when attempting to obtain loans?
8. How could a CDFI on the Coeur d’Alene Reservation lessen these challenges?
9. Do you have any additional comments or things you would like to add?

Thank you very much for participating in this interview. Please don’t hesitate to contact us with any questions you may have. Have a wonderful day.

Coeur d'Alene Staff Interview Guide

Demographics

1. What is your name
2. Title?
3. What are your roles and responsibilities?
4. Highest Education Level
 - Elementary School
 - Middle School
 - High School
 - GED
 - Some College
 - Technical/Trade School
 - Associates Degree
 - Bachelor's Degree
 - Masters
 - PHD
 - If advanced, what was your degree in?
5. What is your ethnicity?
6. Are you from the Coeur d'Alene Reservation?
 - What community do you live in?
 - For how long?
7. How involved are you in your community?
 - Not at all involved, Somewhat involved, Very involved
8. Do you attend community events?
 - Never, Rarely, Sometimes, Often, Always

Individual Capacity

9. How did they get the job at the housing authority?
10. Why do they like working there? (is it a job or the career?)
11. Who is your direct supervisor?
12. Do you have reviews?
 - How often?
13. Are you familiar with Financial Education Training?
14. What financial trainings have you participated in?
 - Building Native Communities
 - Credit when Credit is due
 - Money Matters
 - Pathways Home
 - Software education
 - Other Professional Development Trainings
 - Other
15. Are you familiar with:
 - Individual Development Accounts/Matched savings accounts
 - Mortgage processing
 - Underwriting
 - Generating, Reading and explaining amortization schedules
 - Using loan processing/tracking software
 - Pulling, reading, and explaining credit reports

- Other
16. Have you had training and/or certification?
17. Approximately, how many years³ of experience do you have working...
- ...in/with a CDFI?
 - ...in/with non-profit?
 - ...in management positions?
 - What position
 - Type of org:

CDFI Capacity

1. Is anyone in your organization familiar with Financial Education Training?
 - If yes, what financial trainings have they participated in?
 - Building Native Communities
 - Credit when Credit is due
 - Money Matters
 - Pathways Home
 - Software education
 - Other Professional Development Trainings
 - Other
2. Is anyone in your organization familiar with:
 - Individual Development Accounts/Matched savings accounts
 - Mortgage processing
 - Underwriting
 - Generating, Reading and explaining amortization schedules
 - Using loan processing/tracking software
 - Pulling, reading, and explaining credit reports
 - Other
3. Have they had training and/or certification?
4. Is the Housing authority well-staffed (could they add a CDFI on top of what they already do)?
 - If no, what additional staff would be needed?
5. Does the Coeur d'Alene Housing Authority have dedicated staff member(s) for the position areas listed below (mark any that apply)⁴:
 - Lending
 - Development Services (Coaching, Technical Assistance, Training, etc.)
 - Financials
 - Fundraising and Development
 - Administrative
 - Human Resources/Clerical
 - Executive (assistant director, director of operations, chief operating officer, etc.)
 - Other (please specify):
6. Approximately, how many years has your organization's CEO or Executive Director been at your organization in any position?
 - How many years as CEO or Executive Director?
 - In your opinion does he/she have the skills and knowledge necessary to start and run a CDFI?
7. Should the ED get executive coaching?

³ Please round to the nearest year.

⁴ The position titles do not need to align exactly and instead should be thought of as general categories. The tasks can be shared. For example, if your loan officer also provides trainings you should check both the development services and the lending boxes.

Community services

8. What services could a CDFI offer to community members?
9. Do you feel that the Coeur d'Alene Reservation could benefit from a CDFI?
 - Why or why not?
 - If yes, why a CDFI vs some other type of non-profit?
 - What kind of competition might a CDFI have, in your opinion?
10. What types of financial/banking services are available for community members? Are these services sufficient?
11. In your opinion, what services/businesses/opportunities are needed on the Coeur d'Alene Reservation?
12. What challenges do community members face when attempting to obtain loans?
13. Do you have any additional comments or things you would like to add?

APPENDIX D: COEUR D'ALENE HOUSING AUTHORITY EXECUTIVE DIRECTOR INTERVIEW PROTOCOL

Coeur d'Alene Executive Director Interview Guide

Demographics

18. What is your name
19. Title?
20. What are your roles and responsibilities?
21. Highest Education Level
 - Elementary School
 - Middle School
 - High School
 - GED
 - Some College
 - Technical/Trade School
 - Associates Degree
 - Bachelor's Degree
 - Masters
 - PHD
 - If advanced, what was your degree in?
22. What is your ethnicity?
23. Are you from the Coeur d'Alene Reservation?
 - What community do you live in?
 - For how long?
24. How involved are you in your community?
 - Not at all involved, Somewhat involved, Very involved
25. Do you attend community events?
 - Never, Rarely, Sometimes, Often, Always

Individual Capacity

26. How did they get the job at the housing authority?
27. Why do they like working there? (is it a job or the career?)
28. Who is your direct supervisor?
29. Do you have reviews?
 - How often?
30. Are you familiar with Financial Education Training?
31. What financial trainings have you participated in?
 - Building Native Communities
 - Credit when Credit is due
 - Money Matters
 - Pathways Home
 - Software education
 - Other Professional Development Trainings
 - Other
32. Are you familiar with:
 - Individual Development Accounts/Matched savings accounts
 - Mortgage processing
 - Underwriting
 - Generating, Reading and explaining amortization schedules
 - Using loan processing/tracking software
 - Pulling, reading, and explaining credit reports
 - Other

33. Have you had training and/or certification?
34. Approximately, how many years⁵ of experience do you have working...
- ...in/with a CDFI?
 - ...in/with non-profit?
 - ...in management positions?
 - What position
 - Type of org:

CDFI Capacity

14. Is anyone in your organization familiar with Financial Education Training?
- If yes, what financial trainings have they participated in?
 - Building Native Communities
 - Credit when Credit is due
 - Money Matters
 - Pathways Home
 - Software education
 - Other Professional Development Trainings
 - Other
15. Is anyone in your organization familiar with:
- Individual Development Accounts/Matched savings accounts
 - Mortgage processing
 - Underwriting
 - Generating, Reading and explaining amortization schedules
 - Using loan processing/tracking software
 - Pulling, reading, and explaining credit reports
 - Other
16. Have they had training and/or certification?
17. Is the Housing authority well-staffed (could they add a CDFI on top of what they already do)?
- If no, what additional staff would be needed?
18. Does the Coeur d'Alene Housing Authority have dedicated staff member(s) for the position areas listed below (mark any that apply)⁶:
- Lending
 - Development Services (Coaching, Technical Assistance, Training, etc.)
 - Financials
 - Fundraising and Development
 - Administrative
 - Human Resources/Clerical
 - Executive (assistant director, director of operations, chief operating officer, etc.)
 - Other (please specify):
19. What do you feel is necessary to be successful as a new CDFI?
20. How long have you acted as an Executive Director (either at this organization or another)?
21. In your opinion, do you feel like you have the skills to start and run a CDFI?
22. Is there any area that you would like more training in?
23. Would you be interested in executive coaching?

Community services

24. What services could a CDFI offer to community members?
25. Do you feel that the Coeur d'Alene Reservation could benefit from a CDFI?
- Why or why not?

⁵ Please round to the nearest year.

⁶ The position titles do not need to align exactly and instead should be thought of as general categories. The tasks can be shared. For example, if your loan officer also provides trainings you should check both the development services and the lending boxes.

- If yes, why a CDFI vs some other type of non-profit?
 - What kind of competition might a CDFI have, in your opinion?
26. What types of financial/banking services are available for community members? Are these services sufficient?
27. In your opinion, what services/businesses/opportunities are needed on the Coeur d'Alene Reservation?
28. What challenges do community members face when attempting to obtain loans?
29. Do you have any additional comments or things you would like to add?