



# NATIONAL CONGRESS OF AMERICAN INDIANS

## The National Congress of American Indians Resolution #TUL-05-019

### **TITLE: Support for the Development of Culturally Appropriate Tribal Asset-Building Policy**

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**WHEREAS**, we, the members of the National Congress of American Indians of the United States, invoking the divine blessing of the Creator upon our efforts and purposes, in order to preserve for ourselves and our descendants the inherent sovereign rights of our Indian nations, rights secured under Indian treaties and agreements with the United States, and all other rights and benefits to which we are entitled under the laws and Constitution of the United States, to enlighten the public toward a better understanding of the Indian people, to preserve Indian cultural values, and otherwise promote the health, safety and welfare of the Indian people, do hereby establish and submit the following resolution; and

**WHEREAS**, the National Congress of American Indians (NCAI) was established in 1944 and is the oldest and largest national organization of American Indian and Alaska Native tribal governments; and

**WHEREAS**, Individual Development Accounts (IDAs) are matched savings accounts that support the acquisition and accumulation of financial assets, encourage savings, and promote financial literacy and skills for tribal individuals and families; and

**WHEREAS**, IDA programs have been used successfully by over 20 tribal departments and Native nonprofit organizations to serve hundreds of tribal members across the United States; and

**WHEREAS**, interest in IDA programs serving tribal communities has increased rapidly in the past two years, with more than 10 additional programs in various stages of development; and

**WHEREAS**, the Federal government has recognized the value of IDAs for the general population, through legislation and appropriation, and has begun to recognize the unique needs of tribal communities through administratively established programs like the United States Treasury's CDFI Fund 'Native IDA Initiative,' designed with regard to the unique development and implementation of IDA programs in Native communities; and

**WHEREAS**, Federal policy explicitly recognizes the unique relationship between the Federal government and tribes, and the unique needs of tribal communities in the delivery of economic development strategies like IDAs; and

**WHEREAS**, the Federal government and state governments have rarely sought input from tribes when developing IDA laws and many IDA laws exclude tribal governments as qualifying entities to directly receive public funding to deliver IDA programs; and

**WHEREAS**, creative and flexible uses of IDAs by tribal organizations have offered significant evidence that asset-building strategies benefit, not only tribal communities, but the entire country.

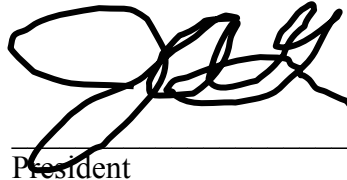
**NOW THEREFORE BE IT RESOLVED**, that the NCAI does hereby:

- Support Individual Development Accounts (IDAs) as an effective asset-building strategy for the benefit of tribal individuals, families, and communities; and
- Call for federal and state IDA policies to allow and encourage tribal government agencies and Native non-profit organizations to apply directly for IDA funding and directly deliver IDA programs to tribal communities; and
- Support expanded uses of IDAs to meet the unique needs of tribal communities; and

**BE IT FURTHER RESOLVED**, that this resolution shall be the policy of NCAI until it is withdrawn or modified by subsequent resolution.

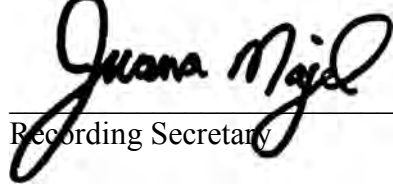
#### CERTIFICATION

The foregoing resolution was adopted at the 2005 Annual Session of the National Congress of American Indians, held at the 62nd Annual Convention in Tulsa, Oklahoma on November 4, 2005 with a quorum present.



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President

**ATTEST:**



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Recording Secretary

Adopted by the General Assembly during the 2005 Annual Session of the National Congress of American Indians held from October 30, 2005 to November 4, 2005 at the Convention Center in Tulsa, Oklahoma.