




## Innovations in Native Finance

Salt River Financial Services Institution  
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## SRFSI Background

- A non-profit enterprise of SRPMIC, established in 2006 as the premier lender for home loans, business loans and financial education
- Located in Scottsdale Arizona
- Serve the Pima and Maricopa Tribes
- 54,754 acres
- Enrollment at 9200 +
- SRFSI is a Certified Community Development Financial Institution (CDFI)

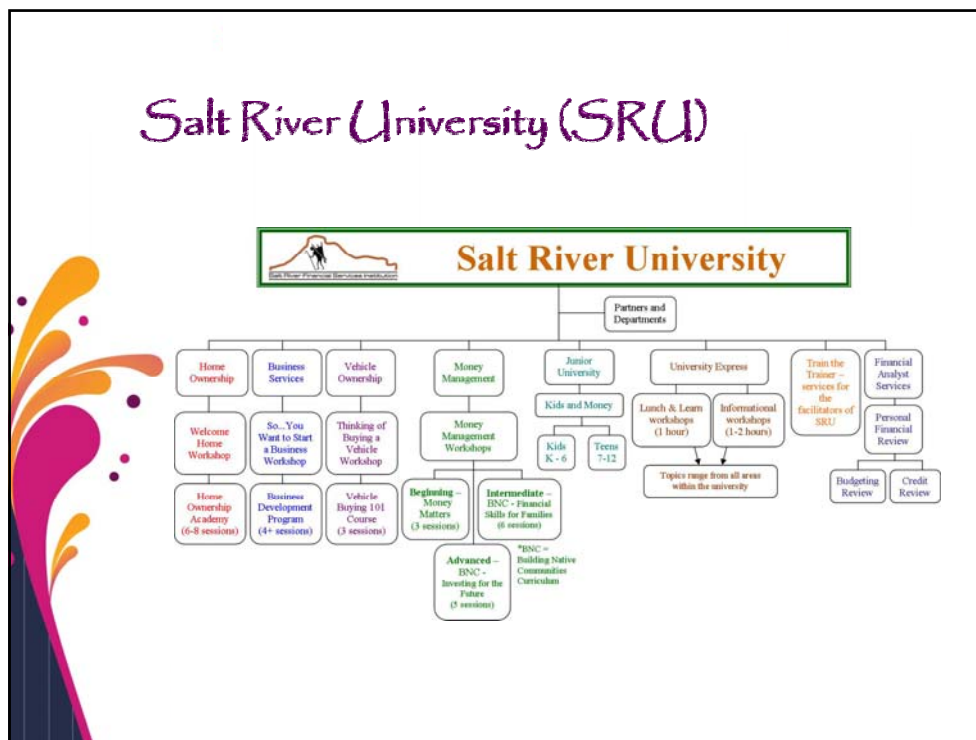
## Innovations at SRFSI

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- Salt River University – SRU
  - Youth Entrepreneur Summer (Y.E.S.) Academy
  - Business Development
  - Homeownership Academy
  - "Forever" Home Concept and Green Initiatives

## Financial Education through SRU

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- Unique concept developed to deliver financial education in a fun and programmatic modular series
  - Topics are delivered in various formats, from quick 60 minute "Lunch-n-Learn" discussions to 8-week in-depth programs
  - SRU offers nearly 30 courses including: Money Management Academy, Homeownership Academy, Business Education and Youth Financial Education

## Salt River University (SRU)



## Salt River University (SRU)

Since 2007, SRU has served over 2100 Members

- 941 attended Money Management
- 753 attended the Youth Financial Academy
- 212 attended the Home Ownership Academy
- 210 attended the Business Services program

## Y.E.S. Academy

- SRFSI has piloted a Youth Entrepreneurship Summer (Y.E.S.) Academy program, in partnership with:


- Arizona State University (ASU),
- American Indian Policy Institute (AIPI) and
- SkySong Business Development at ASU

The program was designed to provide business development training to high school students of the SRPMIC


## Y.E.S. Academy



## Y.E.S. Academy

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- Summer camp for 24 students
  - Work in teams of 4-6
  - Develop a team idea for business start up
  - Volunteer business partners mentor the teams and help develop business plans for presentation to a panel of "experts" at the conclusion of the camp

## SRPMIC Schools Vision 20/20

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- Most recent partnership is working with the Salt River Schools to provide additional financial education to the Community Youth.
  - Outreach will include the launch of a Junior Achievement (JA) Program in January 2012, Future Business Leaders of America (FBLA) in September 2012 and ongoing classroom participation to further develop skills

## Business Services

- Provide individual assistance to help entrepreneurs prepare a personal action plan with, guidance for development of an executable business plan
- Assist with licensing and other necessary documents to conduct business on and off the Salt River Pima-Maricopa Indian Community
- Encourage Community members to support existing Community member-owned businesses
- Partnering with Scottsdale Community College and their Business Institute to provide accredited Entrepreneurship and Business training

## Business Services



## Indigenous Housing

- Traditional homes = earthen materials
- Supports the philosophy
- Healthy Homes



## Indigenous/Green Building



SRFSI has been working diligently to educate Community Members on the benefits of building healthy, energy efficient and sustainable homes

## Modern Housing



Assist Community Members to help them stay on budget and make decisions that will produce the home of their dreams.



## Green Home Rating Checklist

- Tool to measure and determine eligibility and level of green
- Match funds will be based off a point system
- Pilot Program- will start January 2011
- Ongoing Review and analysis to supplement home costs and pilot phase

**Salt River Financial Services**  
**GO GREEN**  
**Green Home Rating Checklist**  
 New Construction, Major Remodels & Additions

Plan Check # \_\_\_\_\_ Building Permit # \_\_\_\_\_ CE Total Points \_\_\_\_\_  
 Project Name \_\_\_\_\_  
 Project Address \_\_\_\_\_  
 Designer Name \_\_\_\_\_  
 Builder Name \_\_\_\_\_

All building system components, materials, and equipment must be installed per code and manufacturer's instructions.

Entry Level	Advanced Level
<ul style="list-style-type: none"> <li>• Meet all mandatory measures and adjust rating for house size (p. 2-7).</li> <li>• Accumulate <b>50-89 points</b> from the rating checklist (p. 8-26).</li> </ul>	<ul style="list-style-type: none"> <li>• Meet all mandatory measures and adjust rating for house size (p. 2-7).</li> <li>• Accumulate <b>100 or more points</b> from the rating checklist (p. 8-26).</li> </ul>

**Summary of Rating Categories**

1. Title	3-8	9. Electrical, Lighting, Appliances	3-10	11. Doors, Cabinetry, Trim	3-14
2. Structural Elements	3-10	10. Plumbing System	3-10	12. Roofing	3-10
3. Energy Rating Performance	3-12	8. HVAC, Heating	3-11	13. Siding/Finish	3-16
4. Material Analysis	3-13	6. Exterior Finishes	3-13	14. Staircase Design	3-16
5. HVAC	3-15	10. Exterior Finishes	3-15		

## "Forever" Homes and Green Mortgage Initiatives

- MESQUITE TRAILS at Canalside III/IV
- Through a joint partnership with the SRPMIC Community, the Community Development Department, Engineering Construction Services and the Housing Department a new subdivision concept was formed for the development of 91 energy efficient homes, designed to Energy-Star standards

## Mesquite Trails at Canalside III/IV



## Overall Benefits

- **Pride of Ownership**
  - Culturally Relevant home
  - Green Home
- **Healthy**
  - No more "sick building syndrome"
  - Safe place for family members
- **Quality Custom Home**
  - Most current building materials and technology
- **Sustainable**
  - By using sustainable methods and materials families are ensuring that their children will have the same opportunities.
- **Home Cost**
  - Making Green Affordable!!

## Salt River Financial Services Institution

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