

Lummi CDFI Community Needs Assessment

About You

* 1. Are you male or female?

- Male
- Female

* 2. What is your age?

- 18-25
- 26-32
- 33-40
- 41-50
- 51 +

* 3. What is your gross income? (before taxes)

- \$0
- \$1 - \$10,000
- \$10,001 - 25,000
- \$25,001 - 50,000
- \$50,001 - \$90,000
- \$90,001 - \$150,000
- \$150,001 - \$300,000
- Other (please specify), if above \$300,000

* 4. Please check the boxes for all sources of income or assistance your family uses.

- Your business.
- TANF/AFDC/GA
- Food Stamps/Commodities
- Side Jobs - Paid in cash.
- Employment (Full-time or Part-time)
- Vocational Rehabilitation
- Lummi Fishers Program
- Low Income Energy Assistance Program
- Contract Work
- Veteran's Benefits
- SSI/SSD
- Unemployment
- Child Support
- Retirement
- Other
- If other, please explain.

* 5. What is the highest level of school you have completed or the highest degree you have received?

- Less than high school degree
- High school degree or equivalent (e.g., GED)
- Some college but no degree
- Associate degree
- Bachelor degree
- Graduate degree

* 6. Are you White, Black or African-American, American Indian or Alaskan Native, Asian, Native Hawaiian or other Pacific islander, or some other race?

- White
- Black or African-American
- Asian
- Native Hawaiian or other Pacific Islander
- Hispanic
- From multiple races
- American Indian or Alaskan Native

Which Tribe (please specify)

* 7. Which community do you live in or near (most often)?

- Ferndale
- Bellingham
- Lummi Reservation
- Other Tribal Reservation
- If other city/town and/or other tribal reservation, please specify.

* 8. Do you own a home?

- Rent
- Own
- Do not own a home.
- Live with relatives.
- If you do not own a home, please explain.

9. How many bedrooms are in your home?

* 10. How many people live in your household (adults and children)?

Adults

Children

* 11. What are the ages of people who live in your household (male and female)?

Under 18 Male (minor)


Over 18 Male (adult)

Under 18 Female (minor)

Over 18 Female (adult)

* 12. Circle the number that most relates to the way you feel: (1 – That’s me!; 2 – Sometimes, but I’m working on it.; 3 – That’s not me at all!)

	That's me!	Sometimes, but I am working on it.	That's not me at all!
I can't save because I don't have enough money to live on now.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can't open a checking account (or balance one) because I'm no good at math.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I want to save money so I can help my family, but I don't know how to deal with the bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am worried about making too much money and losing financial assistance from the Tribe, State, and Federal governments.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



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About Your Business or Prospective Business

* 13. Do you currently own a business?

Yes

No

* 14. If you do not have a business, have you ever considered starting a business?

Yes

No

* 15. What type of business would you be interested in developing?

Manufacturing/Production

Retail Sales

Agricultural

Supply/Transportation

Professional/Services

Real Estate

Hospitality/Food Service

Accounting/Bookkeeping

Healthcare

Computer/Internet

Automotive Sales/Service

Commercial Fisheries

Not Interested At This Time

If other, please specify

16. If commercial fisheries is a business you're interested, what type of fishing industries?

- Fishing
- Crabbing
- Diving
- Clamming
- If other, please specify.

17. What type of business do you own or would like to own?

	Own	Would Like To Own
Fishing	<input type="checkbox"/>	<input type="checkbox"/>
Retail	<input type="checkbox"/>	<input type="checkbox"/>
Construction	<input type="checkbox"/>	<input type="checkbox"/>
Service	<input type="checkbox"/>	<input type="checkbox"/>
None at this time.	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>

If other, please specify.

18. What are the obstacles in starting your own business?

- Start-Up Capital.
- Do not qualify for a business loan due to poor credit.
- Do not qualify for a business loan due to lack of equity.
- Lack of business training and technical assistance.
- Not sure if there is a demand for a new business.
- Unfamiliar with the financing process.
- Unfamiliar with what it takes to start a business.
- Unfamiliar with managing a business.
- Land or business site and location issues.
- Little experience in business.
- Other (please specify)

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Loans For Your Business

19. What type of loans would be necessary to start your own business?

- Commercial Real Estate
- Equipment
- Inventory
- Working Capital
- Other (please specify)

* 20. What level of financing do you feel you would need to expand or start your business?

- 0-25%
- 26-50%
- 51-75%
- 76-100%
- I need assistance in determining how much I would need.
- Not interested in a loan product at this time.

21. Have you ever defaulted on a loan?

	Yes	No
Have you ever had a loan?	<input type="radio"/>	<input type="radio"/>
Have you every defaulted on a loan?	<input type="radio"/>	<input type="radio"/>
Do you use credit cards?	<input type="radio"/>	<input type="radio"/>
Do you have a checking account?	<input type="radio"/>	<input type="radio"/>
Do you have a savings account?	<input type="radio"/>	<input type="radio"/>
Are you concerned about your credit?	<input type="radio"/>	<input type="radio"/>

If concerned about your credit, why?

22. In order of ranking, what is the most important financial service tools the community desires to be useful? (1 most important and 10 being least important)?

	1	2	3	4	5	6	7	8	9	10
Micro/Small Business Loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Business Lines of Credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Personal Lines of Credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Student Loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit Builder Loans (to establish credit, help reduce debt, increase credit scores)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IDAs (Individual Development Accounts (to help with asset-savings plan towards project goals)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Payroll Advance Loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit Cards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home Loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If other, please specify.

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Understanding Your Product and Service Needs

Definitions

IDA (Individual Development Accounts) Program: Are matched savings accounts that help people with modest means to save towards the purchase of a lifelong asset, such as a home, secondary school needs, business project needs). For example, IDAs can match up 1:1 or up to 1:8, dependent on program, to reach your savings goal.

Credit Builder Program: helps build, repair, or improve your credit.

* 23. Are you interested in participating in an Individual Development Account (IDA), which is a matched savings program, and saving money to be used towards home ownership, higher education or starting/expanding a business?

Yes

No

* 24. With an IDA savings account, how much would you be able to contribute/save each month?

Less than \$100

\$101 - \$500

\$501 - \$1000

More than \$1000 per month.

If more than \$1000 per month, how much could you save then?

* 25. With an IDA matched savings program, what would you like to save for? (choose more than one, if needed)

- Home Ownership
- Higher Education
- Starting/Expanding A Business
- Other (please specify)

* 26. Do you need to build, repair, or improve your credit?

- Yes
- No

* 27. Are you interested in participating in a Credit Builder Loan product?

- Yes
- No

* 28. Would you be willing to commit to money management/financial education training, as a participant in these programs (Loan products, IDA, Credit Builders, etc.)?

- Yes
- No
- If not, why?

* 29. How many hours of money management training would you commit to in these programs each month?

- Not willing to commit.
- 1 hour
- 2 hours
- 3 hours
- Other (please specify)

* 30. What is the most important financial services and technical assistance your community desires? (1 most important and 10 least important)

	1	2	3	4	5	6	7	8	9	10
Business Financial Classes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Personal Financial Classes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Youth Financial Education Classes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Professional Services (access to accountants/bookkeepers, legal attorneys, tax preparers, etc)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Wrap-Around Services (referrals to other program resources to help assist with project goals and needs)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Small Business Coaching	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Large Business Coaching	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If other, please specify.

* 31. What do you want to know more about (check all that apply)?

- How to write a business/family budget?
- How to follow a business/family budget?
- How to repair credit?
- How to get creditors to stop calling?
- How to get out of crisis mode with my money?
- How to save?
- How to run a checking account?
- How to write a check and not bounce it?
- How to start a small business?
- How to expand my small business?
- How to get my credit report?
- How to understand my credit report?
- How to buy a home?
- How to set and achieve goals?
- How to invest money?
- How to develop a financial plan?
- Not interested in knowing more.
- Other (please specify)

* 32. On a scale from 1 to 5, how comfortable (or knowledgeable) are you the following questions:

Not Knowledgeable or Comfortable @ All With No Experience.	Very Little Knowledge or Comfort With Very Little Experience.	Somewhat Knowledgeable and Comfortable With Some Experience.	Very Knowledge and Comfortable With A Decent Amount Of Experience.	Very Very Knowledgeable and Comfortable With Lots Of Experience.
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How comfortable (or knowledgeable) are you with understanding financial information to make good informed business decisions?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How comfortable (or knowledgeable) are you with understanding financial information to make good informed personal decisions?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Can you read financial statements?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you know how to develop business/personal plans?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you know what a budget is?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Can you read?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are you good at basic math?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

* 33. How do you personally define prosperity and well-being of family?

* 34. If there is one thing you would want to change in your community or personal life, what would it be?

* 35. What would you consider as success in your personal life or in the community?

36. What else do you want to know about managing your money?

37. What do you feel are obstacles to your financial success?

* 38. If you won \$5,000 with no strings attached, what would you do with it?

* 39. For any additional comments and/or suggestions, please add them here.