



## Congress Delays ACA's Cadillac Tax, Omnibus Bill Short on Funding Indian Country Capital Programs

### Resources

[Omnibus Bill \(H.R. 2029\)](#)

[NAFOA's Submitted Comments on the Cadillac Tax](#)

[BIA Indian Loan Guarantee Program](#)

[CDFI Fund Programs](#)

[DoD Indian Incentive Program](#)

The House overwhelmingly approved a year-end deal on both the \$1.1 trillion spending package and the \$629 billion tax extenders package this morning, with the Senate expected to pass it later today.

Indian Country saw a win in the tax extender package, which includes both the [Indian Tax Extenders](#) and a **delay in the Affordable Care Act's so-called Cadillac Tax to 2020.**

While NAFOA applauds Congress in moving forward with an [spending package](#) that would fund the government through the end of the fiscal year, several Indian Country access to capital and economic development programs saw only marginal increases.

NAFOA testified at an oversight hearing to the Senate Committee on Indian Affairs this past June requesting an increase of funding and support for programs that are working in Indian Country, including the Indian Loan Guarantee Program and the Community Development Financial Institutions Program. The lack of effective capital programs can impact every tribal government at any stage of growth. This means financing for needed health care centers,

tourism projects, and infrastructure are delayed, not built to their full capacity, funded in more costly ways, or never built at all.

**Snapshot Comparison:**

<b><u>Indian Loan Guarantee Program</u></b>	
The Bureau of Indian Affairs' Indian Loan Guarantee Program encourages borrowers to develop Indian businesses through conventional lender financing. The direct function of the program is to help lenders reduce risks on loans they make	
<b>FY2015: \$7,731</b>	<b>FY2016: \$7,748</b>

<b><u>CDFI Fund Programs</u></b>	
The Department of Treasury's CDFI programs promote economic revitalization and community development through investment in and assistance to community development financial institutions.	

<b>FY2015: \$15</b>	<b>FY2016: \$15.5</b>
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<b><u>Indian Incentive Program</u></b>	
The Department of Defense's Indian Incentive Program motivates prime contractors to utilize Indian organizations and Indian-owned economic enterprises by providing a 5% rebate to prime contractors on subcontracted work performed by an Indian organization or on subcontracted commercial products manufactured in whole or in part by an Indian organization.	

<b>FY2015: \$15</b>	<b>FY2016: \$15</b>
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