



# Native CDFI Network 2022 Policy Priorities

**Pete Upton** (Ponca), NCN Board Chair

**Fern Orie** (Oneida), NCN Vice Chair

**Robin Danner** (Hawaiian), NCN Policy Chair

The Native CDFI Network, founded in 2009, is the only national member coalition of Native CDFIs in the country.

The NCN mission is to grow and strengthen Native CDFIs through policy advocacy, capacity building and access to capital to support the economic prosperity of American Indian, Alaska Native and Native Hawaiian communities.

NCN is governed by a 9-member national board of directors elected by NCN member CDFIs. Priorities are identified in the categories of Federal and Capacity Priorities and are subject to revision year-round.

## A. Federal Priorities in Service to Native Peoples, Lands, & Communities

### 1. U.S. Treasury

- a. Increase NACA Program Appropriations to at least \$30M - \$50M annually
- b. Establish a NMTC set-aside for NCDFIs at 10% of annual NMTC allocation
- c. Engage NCN Working Group to set NMTC deployment goals and strategies to build NCDFI capacity
- d. Establish Office of Native American Programs within Agency
- e. Strengthen NACA Eligibility Criteria (Native mission & governance) & Restructure PG&M to facilitate capital access to the full impact of the CDFI Fund program in Indian Country.

### 2. Housing & Urban Development – HUD and USDA

- a. Establish 10% set-aside of HUD Section 4 sole sourced funding for investment in Tribal areas
- b. End Redlining in Home Loan Origination, Servicing and Loan Loss Mitigations with HUD/CFPB
- c. Make Permanent & National, USDA 502 NCDFI Direct Lending Pilot Successful in South Dakota
- d. Engage NCN Working Group at USDA to Facilitate Agriculture Programs to Tribal Areas (FSA, etc.)

### 3. Small Business Administration – SBA

- a. Engage NCN Working Group at SBA to facilitate new Navigators Program & strategies to facilitate SBA programming to Tribal Areas

### 4. U.S. Department of Interior – DoI

- a. Engage an NCN Working Group to Support Tribal Areas & Funding Flow of Existing BIA Programs
- b. Implement Partnership with NCDFIs to deliver financial literacy in BIA Schools
- c. Implement Partnership with NCDFIs to support IEED mission and goals at BIA
- d. Streamline Lease Processing/Recordation on Mortgages & Security Instruments

### 5. Other Agencies, Government Sponsored Agencies and Regulators

- a. Establish a White House Office on Non Profit Organizations
- b. Establish NCDFI & Tribal Specific Programming at Fannie Mae, Freddie Mac – Duty to Serve to create secondary markets for NCDFIs to recapitalize loan capital
- c. Create a Federal Home Loan Bank program for economic prosperity similar to the Affordable Housing Program it successfully operates, with designated seats for NCDFIs on FHLB advisory boards
- d. Waive match requirements on Build Back Better initiatives for Native areas and programs
- e. Establish Office of Native Americans or Native Advisory Boards within CFPB & OCC
- f. Advance CRA regulations to improve services in Indian Country
- g. Improve federal agency outreach to engage NCN and NCDFIs in Rule Making processes

## B. Capacity Priorities in Service to Native Peoples, Lands & Communities

### 1. Regional and National Thought Leaders and Capital Flow

- a. Engage public, private and philanthropic sectors to raise awareness of investment opportunities in Indian Country in the NCDFI sector and identify strategies to improve limited investments of the past
- b. Produce research and data reports on deployed capital, on conventional measurements of redlining, and meaningful engagement with Tribal and Native leaders.

### 2. Sole Source Federally Funded National Housing Intermediaries

- a. Execute Intermediary-to-Native Intermediary MOUs with NCN around best practices and principals to engage Native/Tribal leaders and convene annually on solutions
- b. Establish Native Advisory Councils with seats designated to NCN for NCDFI executives
- c. Increase Native Governed and Missioned Affiliates/Grantees in NCN regions at Intermediaries, including training sessions on application and vetting process by intermediaries to be approved
- d. Issue Annual Training Scholarships to NCN for Distribution to NCDFI members

### 3. National Tribal/Native Intermediaries – NCAI, NAIHC, Oweesta, NDN Collective, AFN, SCHHA

- a. Engage with fellow Tribal/Native policy leaders to share relevant data/research and federal budget and policy priorities relevant to NCDFI industry.
- b. Engage in partnerships on training and capacity building on NCDFI industry issues where relevant
- c. Coordinate joint policy dialogue and advocacy regionally and nationally on NCDFI industry issues
- d. Advance partnerships between sovereign tribal governments and NCDFIs serving Indian Country

*2022 Policy Priorities are based on input by NCN Members, the NCN Policy Committee & its Board of Directors and are updated throughout the year.*

## NCN Board of Directors

### Chair

Pete Upton (Ponca), Native 360 Loan Fund

### Vice Chair

Fern Orie (Oneida Nation of Wisconsin), Oweesta Corporation

### Secretary

Cindy Mittlestadt, Bristol Bay Development Fund

### Treasurer

Cindy Logsdon, Citizen Potawatomi Community Development Corp.

### Policy Chair

Robin Puanani Danner (Hawaiian), Homestead Community Dev. Corp.

### Organization Development Chair

Christopher Coburn (Muscogee Creek & Cherokee), Mvskoke Fund

### Director

Cora Mae Haskell, Four Bands Community Fund

### Director

Dave Tovey (Umatilla), Nixyaawii Financial Services

### Director

Russ Seagle, Sequoyah Fund

## NCN Policy Committee

### Region 1 - Alaska

Mary Miner, Alaska Growth Capital, AK

### Region 2 - Eastern

Russ Seagle, Sequoyah Fund, NC

### Region 3 - Great Plains

Tawney Brunsch, Lakota Funds, SD

### Region 4 - Midwest

Rob Aitken, Leech Lake Financial Services, MN

### Region 5 - Northwest

Jonelle Yearout, NiMiiPuu Community Development Fund, ID

### Region 6 - Pacific

Rolina Faagai, Hawaiian Lending & Investments, HI

### Region 7 - Rocky Mountain

Tonya Plummer, Montana Growth Fund, MT

### Region 8 - Southern Plains

Stephen Highers, Cherokee Nation Econ Dev Trust Authority, OK

### Region 9 - Southwest

Dave Castillo, Native Community Capital, AZ

### NCN Policy Chair

Robin Puanani Danner, Homestead Community Dev Corp, HI

## NCN Membership Network

NCN is the only national member-based coalition representing the interests of the Native CDFI Industry. NCDFIs are located in 27 of the 50 States serving Native peoples in rural and urban areas.