



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 \$50M annually
- b. Ensure Equitable Tribal Access to New Markets Tax Credits: Permanently and amply fund the CDFI Fund's New Markets Tax Credits (NMTC) Program and establish a 10% set-aside for tribal governments and Native financing entities to enhance their ability to attract much-needed private investment in economic development projects on tribal lands.
- c. Adopt CDFI Fund Certification Requirements that Strengthen Not Disenfranchise NCDFIs
- d. Cooperative Agreement with CDFI Fund to Improve Census Mapping, Service County Designations, and Data Sovereignty through Data Interpretation

2. U.S. Department of Agriculture – USDA

- a. Make Permanent & National, USDA 502 NCFDI Direct Lending Pilot Successful in South Dakota
- b. Support 2023 Farm Bill that Enhances Flow of Subsidies/Capital to Indian Country Farmers/Ranchers
- c. Cooperative Agreement with NCN to Increase Farm Service Agency/RMAP Programs in Tribal Areas

3. Housing & Urban Development – HUD

- a. Increase Annual HUD Section 4 Program Funding to \$50 Million: and create a 10% set-aside for Native communities to ensure the program equitably serves low-income communities across the U.S. based on their affordable housing needs.
- b. End Redlining in Home Loan Origination, Servicing and Loan Loss Mitigations with HUD/CFPB and Congressional Report on Data in at least 20 States
- c. Streamline HUD 184 Mortgages and Pilot NCFDI Packaging Capacity
- d. Cooperative Agreement with HUD/Fannie/Freddie on Secondary Markets to Recapitalize NCDFIs

4. U.S. Department of Interior – DoI

- a. Cooperative Agreement with NCN to Support Funding Flow of Existing BIA Business Programs and Delivery of Financial Literacy in BIA Schools.
- b. Streamline Lease Processing/Recordation on Mortgages & Security Instruments
- c. Implement Resilience Fund in Partnership with DoI and Oweesta Corporation

5. Other Agencies, Government Sponsored Agencies and Regulators

- a. Establish a White House Office on Non-Profit Organizations
- b. 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
- c. Establish Office of Native Americans or Native Advisory Boards within CFPB & OCC
- d. Cooperative Agreement to Support CRA Regulations that Improve Services in Indian Country
- e. Cooperative Agreement with SBA to facilitate Navigators & SBA Program into Tribal Area

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

1. National Housing Intermediaries & Philanthropic Organizations

- a. Execute Intermediary MOUs with Federally Funded Housing Intermediaries on NCDFIs
- b. Execute Philanthropic MOUs with Philanthropy to Promote Understanding of NCDFIs
- c. Execute NeighborWorks America MOU to Distribute NWA Scholarships to NCDFIs
- d. Improve Direct Funding to Native Missioned, Governed and Led Organizations over Non-Native Intermediaries to Serve Tribal Areas

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

- a. Engage with fellow Tribal/Native policy leaders to share 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

2023 Policy Priorities are based on input by NCN Members, the NCN Policy Committee & its Board of Directors and are updated throughout the year.

To learn more about NCN and how to get involved, please contact:

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