



The Native CDFI Network (NCN), founded in 2009, is the only national member coalition of Native community development financial institutions (CDFIs) in the country. NCN's mission is to grow and strengthen Native CDFIs through policy advocacy, capacity building, and increasing access to capital to support the economic prosperity of American Indian, Alaska Native, and Native Hawaiian communities. NCN is governed by a nine-member national board of directors elected by NCN member CDFIs who annually set and regularly update the organization's top-line federal policy priorities. Below are NCN's officially adopted federal policy priorities for calendar year 2024.

1. Climate, Clean Energy, and Climate Resiliency Finance in Native Communities (multiple agencies):

- **Ensure Indian Country *directly* receives its fair share** of National Clean Investment Fund, Clean Communities Investment Accelerator and Solar for All program funds under the Greenhouse Gas Reduction Fund. (U.S. Environmental Protection Agency – EPA)
- **Establish Native CDFI Advisory Boards** with the following agencies: Tribal Energy Program (TEP), U.S. Department of Energy (DOE); Tribal Energy Loan Guarantee Program, (EPA and Joint Office of Energy and Transportation); Low Income Home Energy Assistance Program (LIHEAP), U.S. Department of Health and Human Services (HHS).

2. U.S. Treasury:

- **Increase annual Native American CDFI Assistance (NACA) program funding to \$50 million** to address the significant unmet capital needs of Native CDFIs.
- **Provide permanent, adequate funding for the CDFI Fund's New Markets Tax Credits program and establish a 10% set-aside** for tribal governments and Native financing entities such as CDFIs.
- **Provide permanent, dedicated Funding to Treasury's Office of Tribal and Native Affairs** to ensure the needs of Native CDFIs and Native communities are met.
- **Forge Cooperative Agreement between Native CDFI Network and CDFI Fund** to provide Native CDFIs with targeted technical assistance and other support to ensure they achieve and retain certification in accordance with the new Treasury regulations for CDFI certification.

3. U.S. Department of Agriculture - USDA:

- **Pass the Rural Housing Service Reform Act of 2023 to make the USDA Section 502 relending demonstration program permanent**, extend it across Indian Country, and authorize \$50 million to finance Native homeowners.



4. Housing and Urban Development - HUD:

- **Increase Annual HUD Section 4 Program Funding to \$50 Million**
- **Create a 10% set-aside for Native communities** to ensure the program equitably serves low-income communities across the United States based on their affordable housing needs.

5. Department of Interior – DOI:

- **Increase Department of Interior (DOI) Indian Loan Guarantee and Insurance Program Annual Funding to at Least \$25 Million.**

6. Small Business Administration – SBA:

- **Pass the Native American Entrepreneurial Opportunity Act (S. 1156)** to authorize ample, stable funding for SBA's Office of Native American Affairs (ONAA).
- **Support the Small Business Administration (SBA) proposal for licensing new Small Business Lending Companies (SBLCs).**

7. Department of Veteran Affairs:

- **Pass the Native American Direct Loan (NADL) Improvement Act of 2023** to create a \$5 million relending program enabling Native CDFIs to provide low-interest mortgage loans to qualified Native veterans.

8. Other NCN Policy and Capacity Building Priorities:

- Establish Native Advisory Board within CFPB & OCC
- Create a targeted Federal Home Loan Bank program advancing Indian Country economic prosperity.
- Permanently waive matching/cost share requirements for Native CDFIs in funding programs across all federal agencies.
- Hold banks accountable to new Community Reinvestment Act (CRA) regulations.
- Grow the home loan portfolios of Native CDFIs.
- Capitalize low-interest, long-term financing for Native CDFIs.
- Expand the role for Native CDFIs in clean energy and climate resiliency finance.

For more information about NCN's Policy Priorities, please scan the QR code to the right. To learn more about NCN and to get involved, please contact NCN CEO Pete Upton at pete@nativecdfi.net or 308-850-0303



NCN is the only national member-based coalition representing the interests of the Native CDFI Industry. NCDFIs are located in 38 of the 50 states serving Native peoples in rural and urban areas.