



**Policy & Advocacy Office**  
Native CDFI Network  
122 C Street NW, Suite 505  
Washington, DC 20001

**CEO Office**  
Native CDFI Network  
2550 N. Diers Ave., Suite K  
Grand Island, NE 68803

## NATIVE CDFI NETWORK – 2025 POLICY PRIORITIES

The following are NCN's top-line policy priorities for 2025 based on the input of Native CDFI leaders from across Indian Country. Please visit: <https://nativecdfi.net/policy/> or scan the QR code on the following page.

### 1. Environmental Protection Agency – EPA:

- Greenhouse Gas Reduction Fund: Engage with other Clean Communities Investment Accelerator (CCIA), National Clean Investment Fund, and Solar for All awardees to close Indian Country clean energy financing gaps and ensure NCN's 63 CCIA Community Lenders receive the full \$10 million investment for financial assistance and \$1 million for technical assistance per EPA guidelines.

### 2. U.S. Treasury:

- Advocate for passage of the Honoring Promises to Native Nations Act, which permanently waives the matching requirements for the Native American CDFI Assistance (NACA) program and raises the annual NACA funding level to \$55 million for FY 2025, with an incremental increase of \$5 million each year thereafter (annual NACA funding should be increased to a minimum of \$50 million to address the significant unmet capital needs of Native CDFIs).
- Advocate for passage of the Tribal Tax and Investment Reform Act with specific changes made to Section 8 of the legislation governing the CDFI Fund's New Markets Tax Credit (NMTC) Program, as follows: (1) establish a 10% set-aside of NMTC allocations to be awarded to Native Community Development Entities (CDEs), (2) revise the NMTC program to be *fully* inclusive of Alaska Native Statistical Areas, and (3) provide Native CDEs with technical assistance funding to support their development of competitive NMTC applications.
- Engage the CDFI Fund to: (1) grow the number of Native Community Development Entities (CDEs), and (2) amend the New Markets Tax Credit (NMTC) Program application regulations to enhance the ability of Native CDEs to successfully compete for NMTC allocations.
- Push the Department to adopt its proposed Treasury rule recognizing the tax-exempt status of wholly tribally owned businesses.
- 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.
- Continue to educate the CDFI Fund to ensure the final Equitable Recovery Program (ERP) Transaction Level Report (TLR) changes don't overburden the already-stretched capacity of participating Native CDFIs.
- Advocate with Congress to pass legislation establishing a 10% set-aside for Indian Country for the CDFI Fund's Capital Magnet Fund.
- Push the CDFI Fund to track and publicly share the number and total amount of Capital Magnet Fund (CMF) subawards provided to Native housing organizations and tribal housing projects to ensure Indian Country is receiving its fair share of CMF dollars.

### 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.
- Make technical amendment to the Highly Fractionated Indian Land (HFIL) Loan Program to loosen or eliminate the borrowing requirement governing majority ownership to allow tribal and individual Native agriculture producers to access the HFIL fund without having to secure mutually contingent loans for multiple land interest purchases simultaneously to achieve majority ownership.
- Establish a subcommittee of the USDA Tribal Advisory Committee composed of leaders of Native CDFIs and other Native-led financing institutions to advise and strengthen USDA's loan and related technical assistance programs for tribal and individual Native agricultural producers.

#### **4. Housing and Urban Development – HUD:**

- Increase annual HUD Section 4 Program funding to \$50 million.
- Create a 10% set-aside for Native communities for the HUD Section 4 Program 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 to authorize ample, stable funding for SBA's Office of Native American Affairs.

#### **7. Department of Veteran Affairs – VA:**

- 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:**

- Hold banks accountable to new Community Reinvestment Act regulations to increase access to capital and credit on tribal lands, including by ensuring the Administration continues to defend against litigation brought by banking and business trade groups contesting those regulations.

### **NCN 2025 POLICY PRIORITIES**

