



THE CDFI FUND'S NATIVE INITIATIVES

FOSTERING ECONOMIC SELF-DETERMINATION

for Your Native **COMMUNITY**



Native Communities have some of the greatest barriers to accessing capital and basic financial services in the nation. Specialized, mission-driven organizations called Native Community Development Financial Institutions—or Native CDFIs—help Native Communities grow by increasing their access to credit, capital, and financial services.

WHAT ARE THE NATIVE INITIATIVES?

In 2001, the CDFI Fund published the Native American Lending Study, which identified major barriers to investment in Native Communities and offered a variety of recommendations to address them. The study affirmed the importance of developing Native CDFIs to play a key role in the broader effort to lead Native Communities into the nation's economic mainstream and led to the creation of the CDFI Fund's Native Initiatives.

The Native Initiatives generate economic opportunity for Native Communities by supporting the creation and expansion of Native CDFIs, which in turn help to create jobs, establish or improve affordable housing, and provide appropriate financial services and counseling within their communities.

HOW CAN MY ORGANIZATION BENEFIT FROM THE NATIVE INITIATIVES?

The Native Initiatives provides support in two ways— through Financial Assistance and Technical Assistance awards provided by the Native American CDFI Assistance Program (NACA Program), and through trainings, technical assistance, and other resources provided by the Capacity Building Initiative.

- **Financial Assistance (FA)**– Gain access to loans, grants, deposits, and equity investments that will not only directly support your work but also make your organization more attractive to outside investors. Financial Assistance awards can be used as lending capital, equity, loan loss reserves, etc. More information may be found at www.cdfifund.gov/native.
- **Technical Assistance (TA)** – Help your organization grow through these flexible grants to purchase equipment, hire consulting or contracting services, pay salaries and benefits, or train staff or board members. More information may be found at www.cdfifund.gov/native.



- **Capacity Building Initiative** – Attend a variety of trainings, view webinars, and apply for additional technical assistance on a variety of topics, such as small business and microenterprise lending, healthy food financing, and some trainings that are Native-specific. Free reference materials are also available through the Capacity Building Initiative’s Resource Bank at www.cdfifund.gov/cbi.

IS MY ORGANIZATION ELIGIBLE?

Your organization must be certified as a CDFI and primarily serve a Native Community to be eligible for Financial Assistance through the NACA Program. Technical Assistance is available to both Native CDFIs and emerging Native CDFIs (those on the path to certification). To be eligible for Native CDFI certification, at least 50 percent of your activities must serve Native Americans, Alaska Natives, and/or Native Hawaiians. All certified and emerging CDFIs are eligible to apply for trainings under the Capacity Building Initiative.

HOW CAN MY ORGANIZATION BECOME A CERTIFIED NATIVE CDFI?

For complete information about the CDFI certification process, please visit the CDFI Fund’s website at www.cdfifund.gov/cdficert.

NATIVE INITIATIVES IMPACT

Since the Native Initiatives creation in 2001, the CDFI Fund has provided more than \$221 million in NACA Program Financial Assistance and Technical Assistance awards. From 2010 to 2021, the program’s cumulative impact includes more than \$1.6 billion in total loans and investments in the areas of business and microenterprise loans, consumer loans, home improvement and purchase loans, residential and commercial real estate loans, and affordable housing unit financing.

FIND OUT MORE

Visit our website: www.cdfifund.gov/native

Call our help desk for support: **(202) 653-0421**

Email us your questions: cdfihelp@cfdi.treas.gov

