



# Great Plains Housing Initiative

A subsidiary of the  
South Dakota Native Homeownership Coalition



# Today's All Stars



**Joanna  
Donohoe,  
Facilitator**



**April Anderson,  
Four Bands  
Community Fund**



**Shaun Guthrie,  
Haa Yakaawu  
Financial  
Corporation**



**Amanda  
Standing Bear,  
Great Plains  
Housing Initiative**



# South Dakota Native Homeownership Coalition

*To increase homeownership opportunities for South Dakota's Native people to build strong and healthy communities.*



Native Homeownership  
Coalition

- Founded in 2013
- Supports long-term, innovative solutions
- Conducted feasibility study in 2020 to determine viability of affordable housing subsidiary
- Launched GPHI in 2024 with seed capital from Wells Fargo Invest Native



**We appreciate the support  
of our founding sponsor!**





# Great Plains Housing Initiative Team





# GPHI's Vision

We envision a future that fosters economic development and housing markets where Native people have access to quality housing and families can thrive physically, economically, and culturally.



# GPHI's Mission

We increase housing opportunities for Native people through innovative and sustainable strategies.





# What's unique about how GPHI advances housing solutions?



- Nonprofit housing developer
- Social enterprise
- Technical assistance provider
- Identifying new resources
- Problem solver



# GPHI Focus

## DEVELOPMENT



## FINANCING



# Let's talk about liquidity

- Who is a housing lender?
- What are your sources of capital for housing loans?
- Who needs more liquidity?



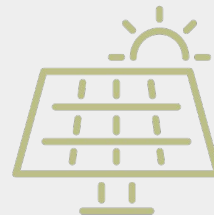
# Native Impact Fund Overview



**Increases capital  
available for  
housing lending in  
Native  
communities**



**Offers investors a  
competitive return and  
meaningful impact,  
while minimizing risk**



**Fosters economic  
resilience and  
self-determination in  
the target markets of  
community lenders**



# Community Lender Benefits

- Ability to maintain control over loan underwriting and servicing, preserving important client relationships
- Opportunity to generate revenue through a competitive servicing fee
- Access to increased liquidity





# Getting Started

1. Lender identifies loans to sell
2. NIF matches to available capital
3. NIF & Lender negotiate pricing
4. NIF underwrites Lender
5. NIF & Lender enter into purchase and servicing agreements



# Investor Benefits

- Competitive, fully amortized quarterly financial returns
- Dual loan loss reserves to mitigate risk
- Potential for generating meaningful social impact in Native communities





**HAA YAKAAWU**

**FINANCIAL CORPORATION**





# FOUR BANDS

COMMUNITY FUND



# The Ask

- Untapped Market Potential
- Underserved by Capital
- Returns & Impact Growth

Add that we are seeking \$XX,XX to scale investments and maximize impact?

\$XX,XX in capital already committed?

\$XX,XX in capital already invested?







Great Plains  
Housing Initiative

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