



Great Plains Housing Initiative



A subsidiary of the
South Dakota Native Homeownership Coalition (SDNHOC)

Meet The Team



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Executive Director,
Great Plains Housing Initiative



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Great Plains Housing Initiative



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Great Plains Housing Initiative

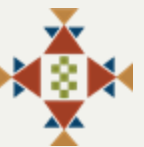


Mission

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

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.**



The Challenge

Native CDFIs are trusted (housing) lenders

- Provide access to financing where few alternatives exist
- Understand the unique realities of lending on Tribal lands
- Build long term relationships with borrowers and communities

The Liquidity Challenge

- Mortgage loans typically remain on balance sheets for 20-30 years
- Capital tied up in existing loans cannot be redeployed to meet new demand
- Growing demand often exceed available lending capacity

The Result?

- Strong loan production + limited liquidity = fewer families served over time

The Native Impact Fund- A GPHI Program



The Native Impact Fund (NIF) is designed by-and-for Native Community Development Financial Institutions (NCDFIs). NIF purchases performing home loans directly from Native CDFIs when they need access to liquidity. The NCDFI then enters a Servicing Agreement, preserving the borrower-NCDFI relationship while also creating a new stream of earned revenue for the NCDFI.

This streamlined approach for buying and selling housing loans enables NCDFIs to significantly increase the flow of liquidity and scale community impact while creating additional revenue.



**Unlocks
Liquidity**



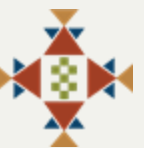
**Preserves
Relationships**

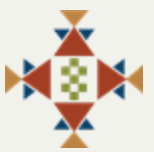
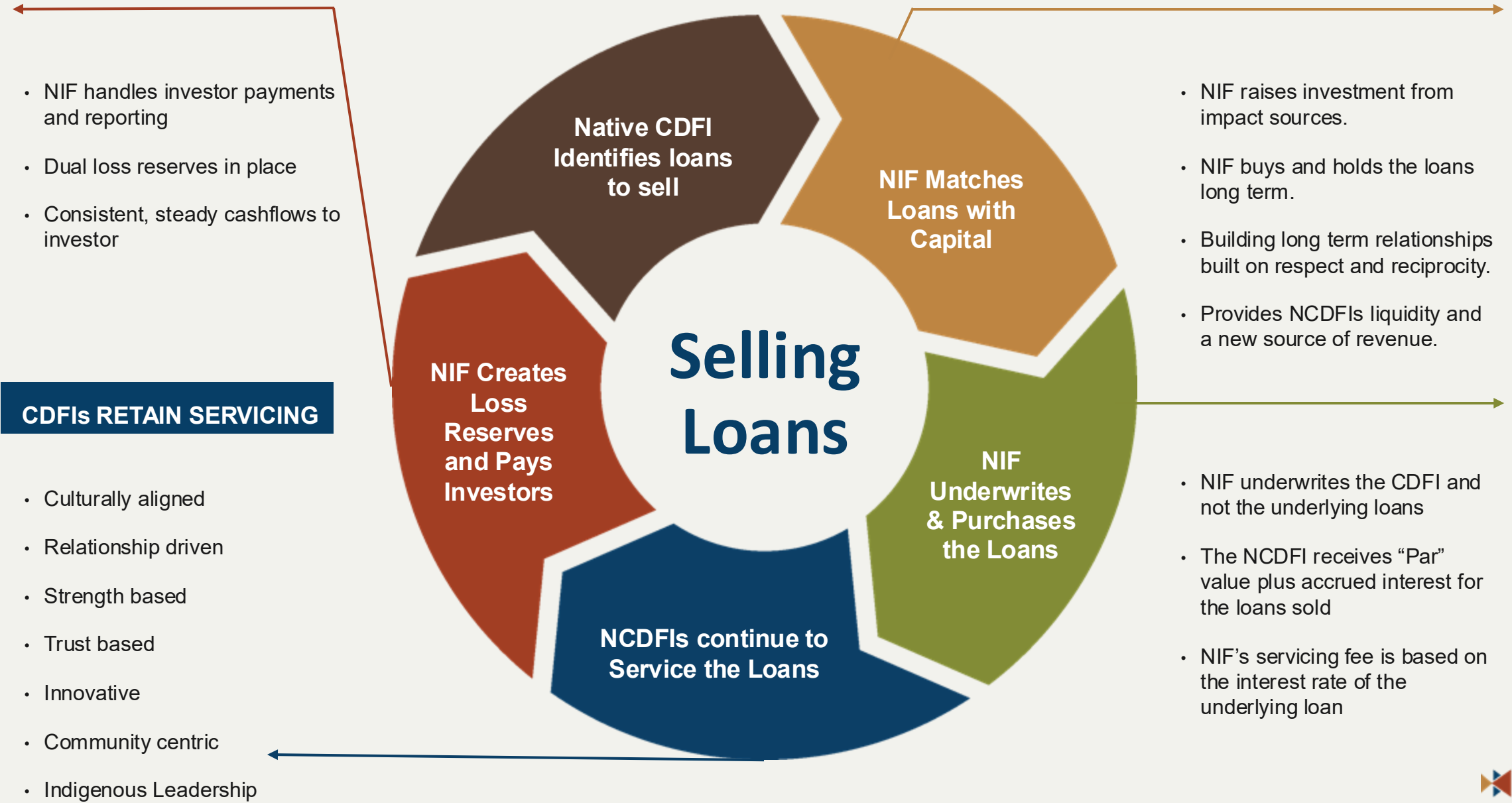


**Creates
New Revenue**

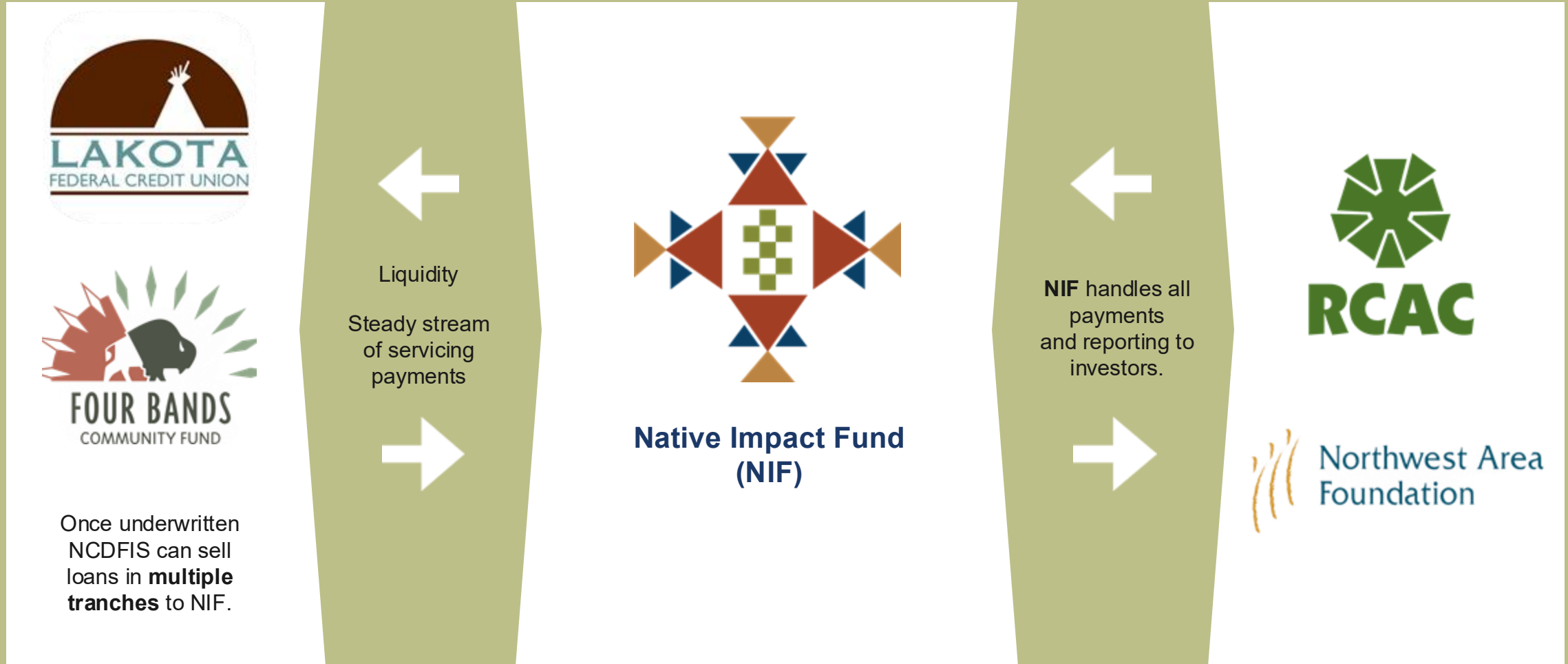


**A Streamlined
Process**





Transaction Structure



Risks, Reserves & Accountability

Servicing

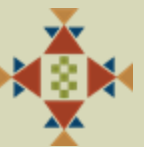
- ❖ Borrowers continue working with their preferred lender
- ❖ Local relationships and community knowledge remain central
- ❖ Servicing performance supports portfolio health

Reserve Structure

- ❖ 6 Month payment reserve held by NIF to support interruptions
- ❖ CDFI can buy back or trade for performing loan
- ❖ Helps create confidence among NIF, CDFIs, and investors
- ❖ Strengthens long term sustainability of the model

Accountability

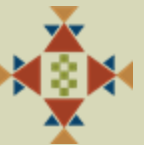
- ❖ NIF purchases performing loans
- ❖ CDFIs continue servicing sold loans
- ❖ Repurchase or replacement provisions only apply in severe delinquency



Lessons Learned



- Liquidity can be redeployed quickly and predictably
- CDFIs already have the capacity to scale when capital frees up
- Strong board alignment and approval is essential
- Clear loan policies and documentation standards matter
- Servicing capacity must already be in place
- CDFIs benefit from a clear redeployment plan for liquidity

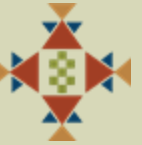
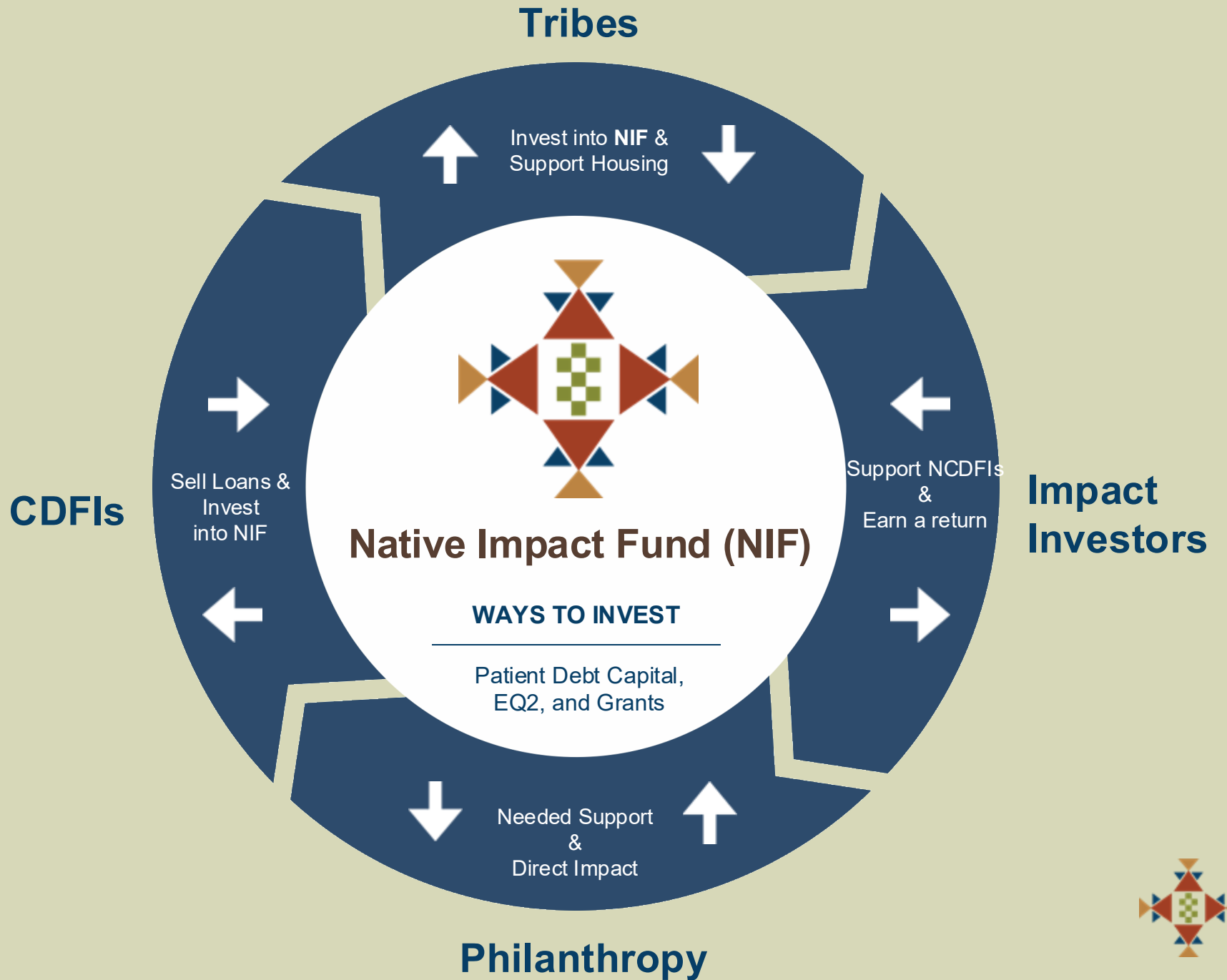


What Participation Could Look Like?

How ready is your organization for participation in NIF?

- Do governance documents allow for loan sales?
- Do you have a capital deployment plan?
- Are mortgage files complete, accurate and organized?
- Do you have servicing systems already in place?
- Can you clearly identify performing loans eligible for sale?
- Is your board on board?

Capital Movement



Native Impact Fund (NIF)- To Date



24 mortgages
purchased

\$4.1 million
total



3+ CDFIs
currently in pipeline
with **\$4 million**
in proposed sales



\$5.9 million
in funding committed
toward **\$10 million**
Initial milestone.



Let the Capital Flow: Nourish Native Economies

Capital is like water.

For an economy to grow, capital must flow.

Native CDFIs are the trusted channels in distributing vital resources to nourish businesses, families, and the dreams of our communities.

The Native Impact Fund keeps those channels flowing—recycling capital so it can be used again and again.

Connect with us to learn how NIF can support your work.



Looking For Board Members.

GPHI has open board positions and is actively recruiting.





**Great Plains
Housing Initiative**

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