

Native CDFIs

And Their Impact in Native Communities

Native CDFIs are Native Community Development Financial Institutions either certified by the U.S. Treasury or working to receive certification. Native CDFIs serve a critical need in historically under-resourced Native communities. Native CDFIs create, foster, and propel individual and community asset-building opportunities to their target markets, focused on serving Native American, Alaska Native, and Native Hawaiian community members. These organizations are transforming the economic landscape of their communities—one class and loan at a time. Native CDFIs share a common mission: to combat poverty and provide opportunity in Native communities across the nation.



What do NCDFIs do?

Native CDFIs serve markets often considered “high-risk,” and drive transformative outcomes by supporting businesses, strengthening local economies, creating jobs and advancing homeownership opportunities. These organizations provide financial products and services that help build assets, expand access to capital, and provide economic opportunity.

Technical Assistance

- Credit Counseling
- Homeownership Education/Counseling
- Financial Education
- Business Assistance
- IDAs
- VITA Sites (Tax Preparation)

NCDFI Loan Products

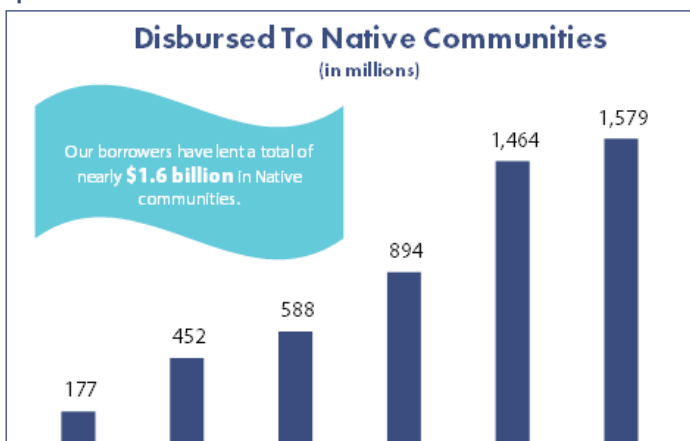
- Small Business Lending
- Mortgage Lending
- Credit Builder Loans
- Consumer Loans
- And More!

NCDFIs Across the U.S.

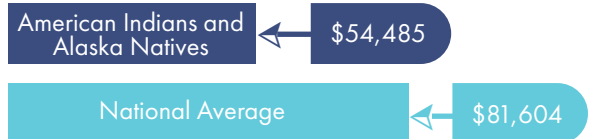


Certified Native CDFIs

NCDFIs Have Distributed Nearly \$1.6B to Their Communities



Median Household Income: American Indian and Alaska Native Households vs. National Average



Less Income, More Poverty

According to the American Indian/Alaska Native-Office of Minority Health, the percentage of single race Native American Indian and Alaska Native households living in poverty in 2024 was **19%**, compared to a national poverty rate of **8.5%**.

Native CDFIs step up meet the need in their communities.

NCDFIs are uniquely positioned to serve Native communities

Capital Injection

- Direct financing: business, homes, consumer needs, community facilities
- Bringing outside capital into the community
- Increasing the revolving flow of money in the community
- Indirect financing: encouraging investment from other financial organizations

Economic Infrastructure

- Creating jobs in the community
- Creating neighborhoods and homes
- Creating new community services including childcare, healthcare facilities, transportation, etc.
- Helping bring new products and services to a community

Development Services

- Increasing financial and business skills of the community
- Building a network of support for entrepreneurs and homeowners
- Advocating for small business and home ownership