

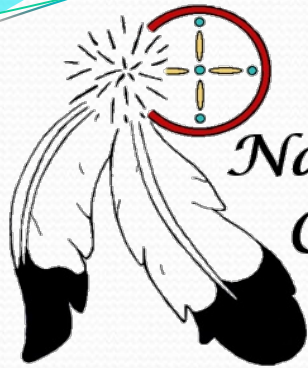


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What is a CDFI

A certified Community Development Financial Institution (CDFI) is a specialized financial institution that works in market niches that are underserved by traditional financial institutions

Native Community Finance (NCF) is a Native Community Development Financial Institution (CDFI), Certified by the Department of the Treasury CDFI Fund



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CHALLENGES

LACK OF HOUSING

HOUSING NEEDING IMPROVEMENTS

HOUSING NEEDING ADDITIONS

HOUSING NEEDING REHABILITATION

FINANCING/LOANS



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CHALLENGES

Tribal Member

- Access to Capital
- Income
- Credit

Contractors/Tribe

- Quality of Stick Built Homes
- Quality of Manufactured/Modular Homes
- Building Codes
- Inspections

Tribe

- Mortgage Codes
- Lending Process
- Title Status Reports
- Environmental Review
- Archeological Clearance



HOW DOES NCF HELP MEET THESE CHALLENGES?

- ☺ Home Improvement Loans
- ☺ Rehabilitation Loans
- ☺ Credit Builder loans

- ❖ Mortgage Assistance Services
 - ✓ A Borrowing Guide for Tribal Members
- ❖ Construction Lending
 - ✓ HUD Section 184
 - ✓ USDA 502
 - ✓ VA Guarantee



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HOW DOES NCF HELP MEET THESE CHALLENGES?

Developed Tribal Home Loan Program

- Using Tribal Funding (non-federal funds)
- Tribe willing to take risk on loans
- Guidelines using traditional ways
- Underwriting on ability to repay mortgage