

Resources for Banking in Native American Communities

The Office of the Comptroller of the Currency (OCC) provides information for banks interested in lending to, investing in, or offering retail financial services to Native American communities.¹ These resources describe programs, including loan guarantee programs, that banks can use to make safe and sound loans and investments in Indian Country and examples of community development opportunities in Native communities.

OCC RESOURCES

[Community Developments Insights: Commercial Lending in Indian Country: Potential Opportunities in a Growing Market](#) describes considerations for banks contemplating commercial lending in Native communities. It also includes approaches and resources that banks have used to address business and legal challenges unique to Indian Country.

[Community Developments Investments: Extending Credit In Indian Country: How Banks Use Federal Programs to Promote Economic Development](#) examines the availability of capital and opportunities for banks interested in doing business in Indian Country. It also provides examples of bank activities in Native communities.

The Banking in [Native American Communities Resource Directory](#) provides resources for banks interested in lending, investing, or offering retail financial services in Native communities.

[A Guide to Tribal Ownership of a National Bank](#), the companion guide to the OCC's [Comptroller's Licensing Manual](#), is designed to help federally recognized tribes learn more about establishing or acquiring control of a national bank.

[Community Developments Fact Sheet: HUD Title VI Loan Guarantee Program](#) describes the U.S. Department of Housing and Urban Development (HUD) program designed

to support affordable housing by providing guarantees for loans to Indian Housing Block Grant recipients (generally tribes and tribally designated housing entities) to buy or construct affordable housing.

[Community Developments Fact Sheet: Indian Loan Guarantee, Insurance, and Interest Subsidy Program](#) describes the U.S. Department of the Interior's (DOI) program that provides loan guarantees and insurance for Indian-owned businesses.

[Community Developments Investments: Housing Financing in Indian Country: Spotlight on HUD's Title VI Program](#) spotlights ways banks can use HUD's Title VI program to finance affordable housing activities in Native communities.

[Public Welfare Investments Resource Directory](#) Banks may make investments designed primarily to promote the public welfare if those investments primarily benefit low- and moderate-income individuals, low- and moderate-income areas, or other areas targeted by a government entity for redevelopment, or if the investments would receive consideration as a "qualified investment" under the Community Reinvestment Act. Public welfare investments include those that support affordable housing and other real estate development, provide equity for startup and small business expansion, and revitalize or stabilize a government-designated area.

¹ "Native American" refers to a person belonging to one of three primary groups: Native Hawaiians, Alaska Natives, and American Indians (residents of the contiguous United States, living on or off reservations).

OTHER FEDERAL AGENCY RESOURCES

The U.S. Department of the Treasury [Community Development Financial Institutions \(CDFI\) Fund: Native Initiatives](#) provides financial and technical assistance and training to build the capacity of CDFIs serving Native communities. The site also links to the report [Access to Capital and Credit in Native Communities](#). The Treasury [Office of Tribal and Native Affairs](#) works with tribal governments and Indigenous communities to promote economic prosperity. The office advises on tribal policy and program implementation, coordinates tribal consultations, and oversees the Treasury Tribal Advisory Committee.

The U.S. Department of Agriculture (USDA) [Office of Tribal Relations](#) serves as a single point of contact for tribal issues. [USDA Rural Development](#) offers several loan guarantee and relending programs for manufacturing, business, community facilities, infrastructure, single and multifamily housing, and more.

The U.S. Department of Housing and Urban Development (HUD) [Office of Native American Programs](#) administers housing and community development programs that benefit tribal governments, tribal members, and other Native organizations:

- [Indian Housing Block Grant Program](#)
- [Indian Community Development Block Grant Program](#)
- [Tribal HUD-Veterans Affairs Supportive Housing \(VASH\) Program](#)
- [Section 184 Indian Home Loan Guarantee Program](#)
- [Tribal Housing Activities Loan Guarantee Program \(Title VI\)](#)

The U.S. Department of the Interior (DOI) [Office of the Assistant Secretary for Indian Affairs](#) maintains the federal-tribal government-to-government relationship. The [Office of Indian Economic Development](#) manages the [Indian Loan Guarantee and Insurance Program](#), which provides loan guarantees and insurance for loans to tribal and Indian-owned businesses and can offer interest subsidy payments for certain loans. The DOI [Office of Strategic Partnerships](#) supports the development and implementation of public-private partnerships to promote innovative solutions for Native communities. The office provides a platform for tribal nations and Native-led and -owned businesses and nonprofits to work with philanthropic organizations, nonprofits, and the business community, and coordinates with the [White House Council on Native American Affairs](#).

The U.S. Department of Justice (DOJ) [Office of Tribal Justice](#) serves as the dedicated point of contact for Native communities regarding legal and policy matters at the DOJ. This website provides information that may be of interest to lenders working in Indian Country.

The U.S. Small Business Administration (SBA) [Office of Native American Affairs](#) has a mission to ensure that American Indians, Alaska Natives, and Native Hawaiians have full access to the necessary small business development and expansion tools available through the SBA's programs.

OTHER RESOURCES

The [Center for Indian Country Development](#), Federal Reserve Bank of Minneapolis, is a research and policy institute that provides data and research on Native economic development.

The Initiative for [Native American Homeownership](#), Fannie Mae, provides resources on purchasing HUD-184 guaranteed and conventional loans that serve Native lenders, tribes, and homeowners.

[Native American Homeownership Preparedness](#), Freddie Mac, provides mortgage products, curriculum, and other resources for Native and tribal homeownership programs.

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