

# **Sustaining the Reservation: Creating Tribal Economies**



**Panel 7: Banking and Finance in Indian Country**  
**February 28, 2014**

## ORIGINS

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***“Since time immemorial as today and into the future, our health and well-being is rooted in the land given to us by the Creator.”***



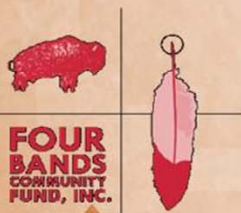
**NATIVE  
HOME  
CAPITAL**



# BUILDING THE FIELD



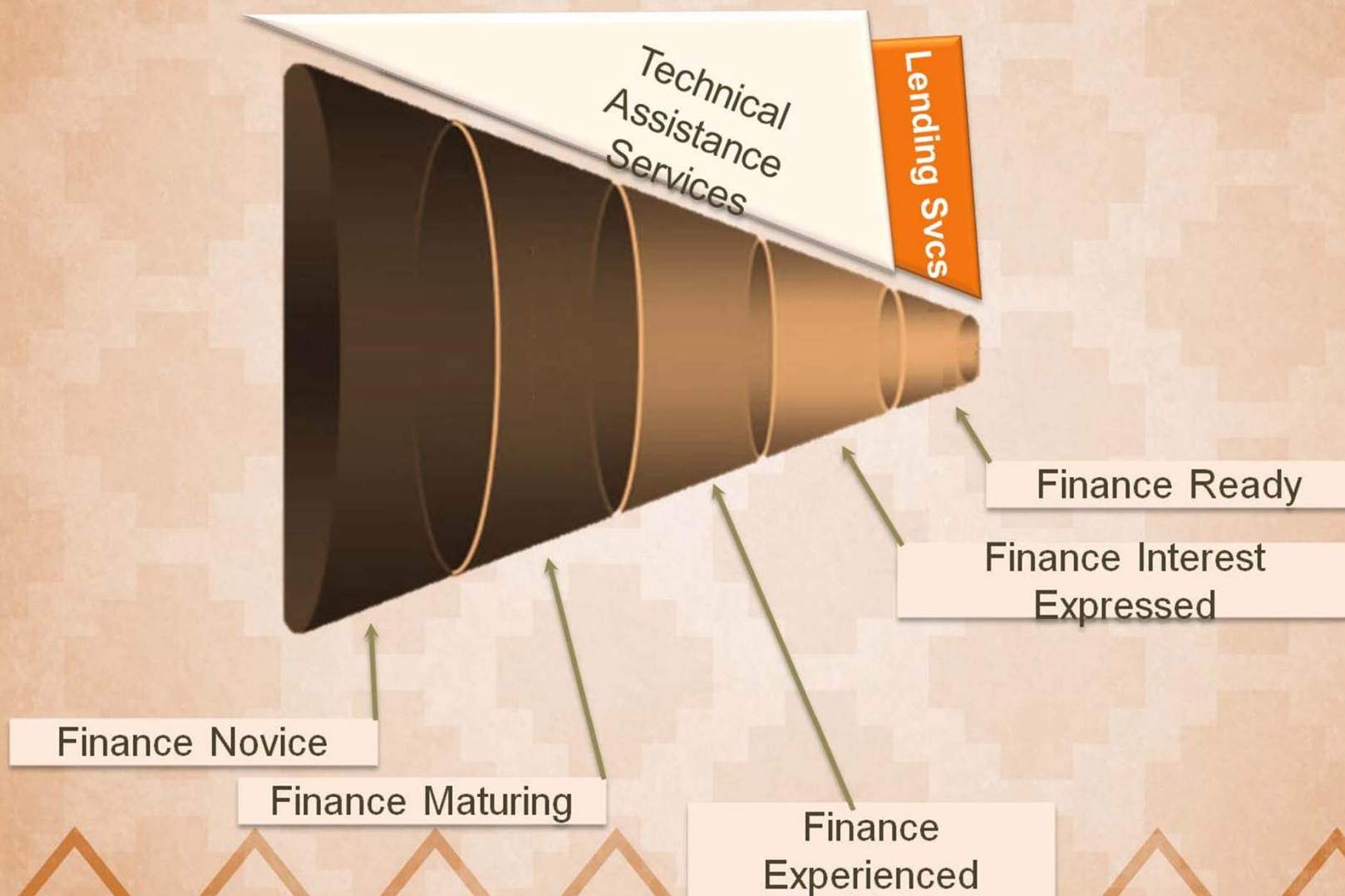
NATIVE  
HOME  
CAPITAL



INDIAN  
LAND  
CAPITAL  
COMPANY



## CHALLENGES & OPPORTUNITIES





## CORE AREAS



Lending



Technical Assistance



Capitalization



Organizational Development

1. Lending is our primary purpose and MPS Metric;
2. We must demonstrate demand for capital to attract add'l capital



# LENDING

## Pueblo de San Ildefonso



Loan Facility: \$645,000 Title VI Guaranteed Loan.

Purpose: Construction of 10 new single-family homeowners

Status: Matures February 2015



## Native American Connections



Loan Facility: \$600,000 Line of Credit

Purpose: Gap Financing for 72 unit MF LIHTC Project

Status: Paid In Full as of 12/16/2012



## Native Health



Loan Facility: \$250,000 secured loan

Purpose: Gap Financing for Tenant Improvements

Status: Paid in Full 2/15/2012



## Yavapai Apache Nation



Loan Facility: \$900,000 Tribal Guaranteed Loan

Purpose: Construction of 5 SF H.O. Units

Status: Paid In Full as of 1/31/2008





## CORE AREAS

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We must actively cultivate our target client base before adequate deal-flow is available for us to deploy capital.



# TECHNICAL ASSISTANCE

## Housing Needs Assessments:

Baseline Data to Establish Demand  
Challenging Census Data

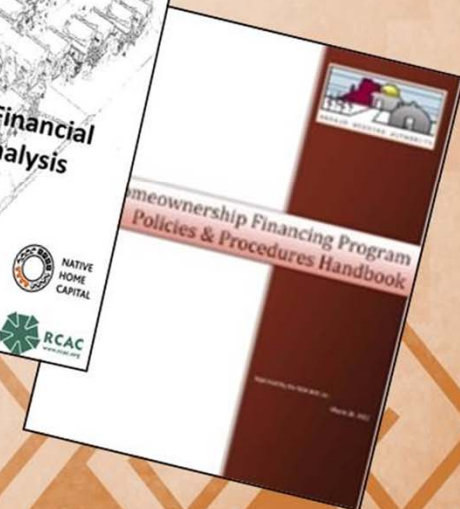
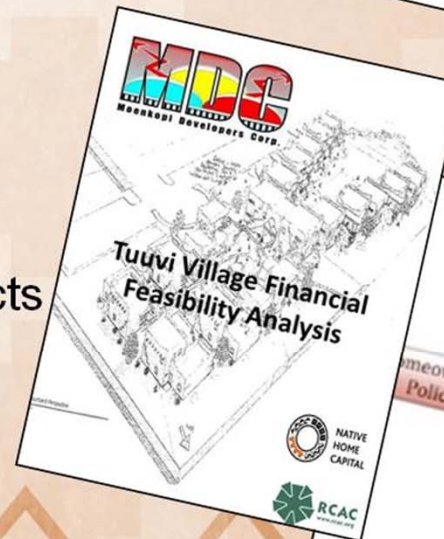
## Policies & Procedures Development / Implementation:

Creating Standards Based on Tribal Priorities  
Blending Best Practices with Cultural Standards

## Financial Feasibility Analysis

Deriving Financial Projections  
Informing Internal & External Stakeholders  
Establishing the Business Rationale for Projects

***Taking Control & Responsibility for  
Addressing Disparities***





## CORE AREAS



Lending



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Rule of Thumb for Long-term growth and development of loan funds is a \$10MM floor w/ 50% deployed at all times

## STRATEGIC PARTNERS

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## CORE AREAS



Lending



Technical Assistance



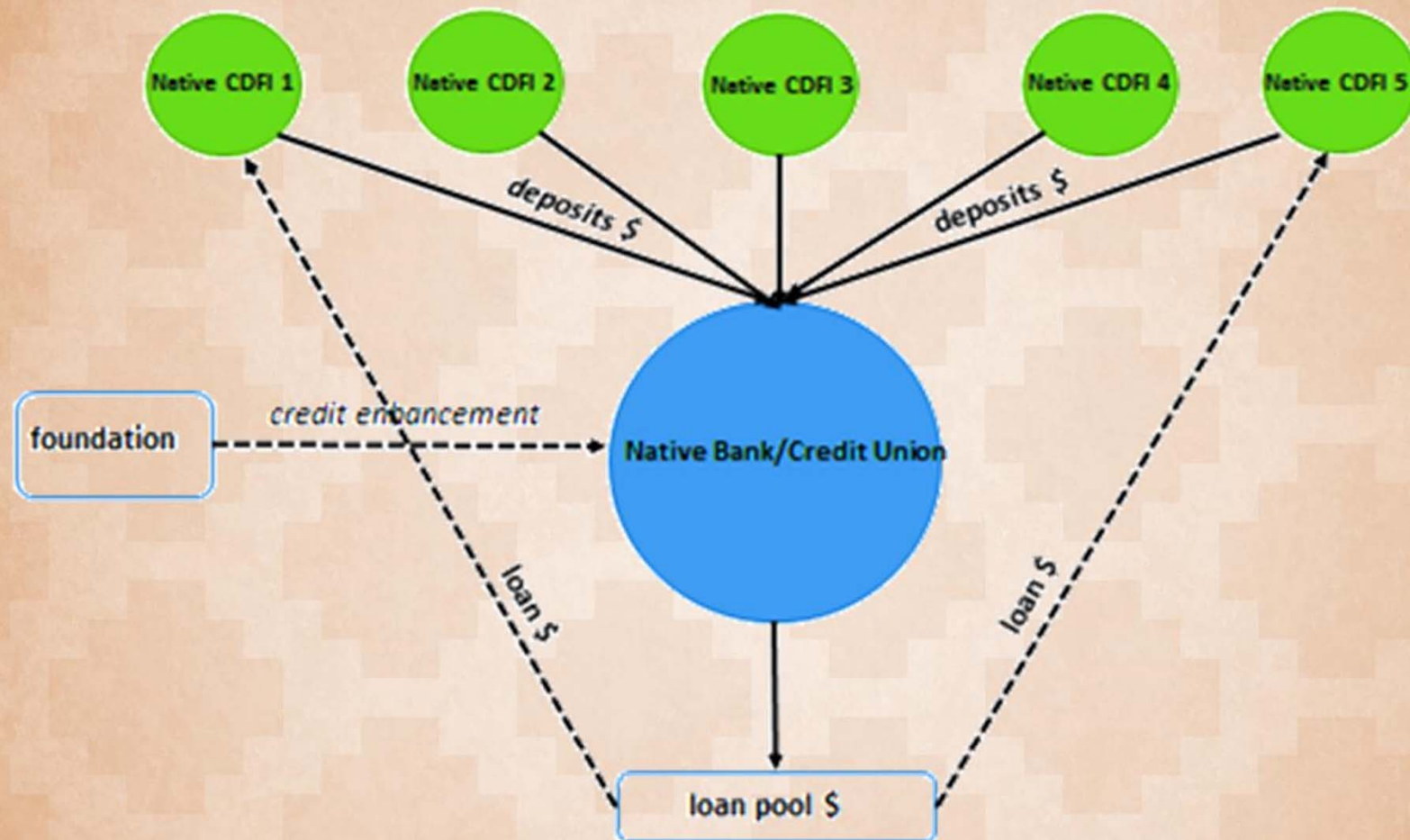
Capitalization



Organizational Development

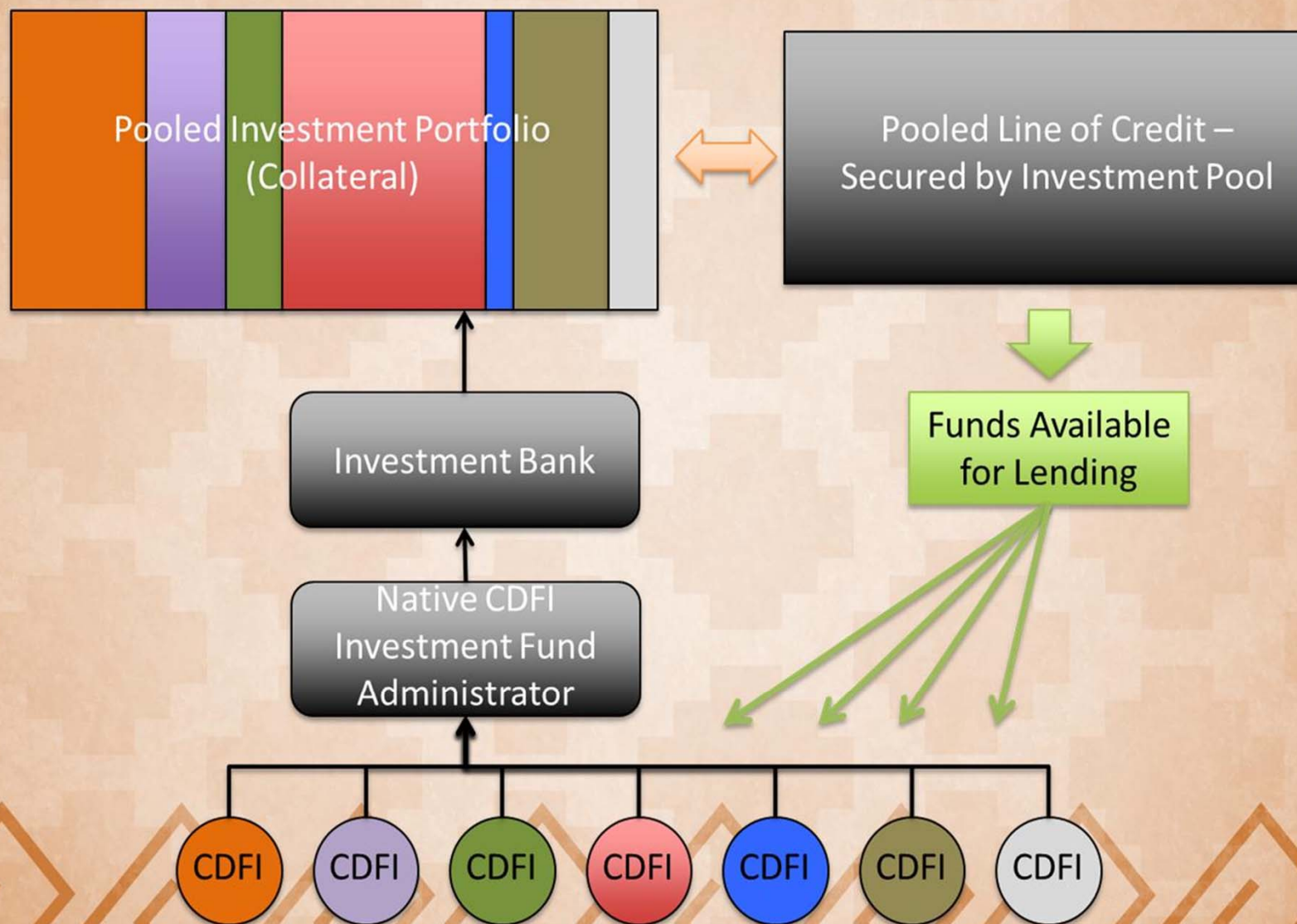
We remain an Adhocracy as Self-sufficiency of Native CDFI's remains an open question across the nation.

## CASE STUDY 1 – CAPITAL TRANSFER



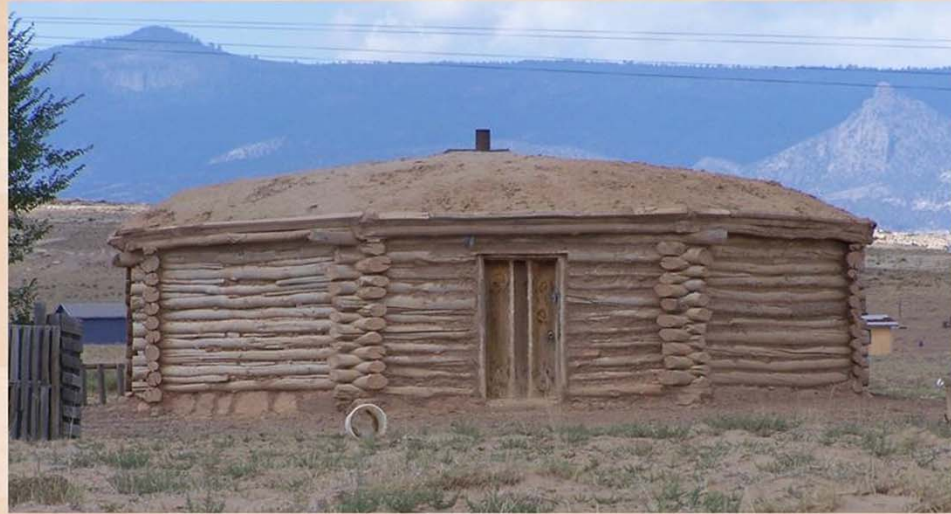


## CASE STUDY 2 – INVESTMENT POOL



## CASE STUDY 3 – TOXIC ASSETS v. SACRED SPACES

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We will interpret...in light of the Navajo Bill of Rights, as informed by Diyin Nohookaa Dine'e Bi Beehaz'aanii (Navajo Common Law), to decide whether we must dismiss this case...The Court will take judicial notice that a home, hooghan, in the context of Navajo custom and tradition is more than just a dwelling place [it is a sacred place].

*No. SC-CV-32-03 Supreme Court of the Navajo Nation*



# BUILDING THE FIELD

## INDIAN LAW SCHOOLS



### Arizona

Arizona State University Sandra day O'Connor College of Law  
University of Arizona James E. Rogers College of Law

### California

University of California Law – Los Angeles

### Colorado

Lewis & Clark Law School  
University of Colorado at Boulder Colorado Law

### Hawaii

University of Hawaii

### Idaho

University of Idaho College of Law

### Kansas

University of Kansas School of Law

### Minnesota

University of Minnesota Law School

### Montana

University of Montana School of Law

### New Mexico

University of New Mexico School of Law

### New York

Syracuse University College of Law

### North Dakota

University of North Dakota School of Law

### Michigan

Michigan State University College of Law

### Missouri

Washington University School of Law – St. Louis

### Oklahoma

Oklahoma City University School of Law  
University of Oklahoma College of Law  
University of Tulsa College of Law

### Oregon

University of Oregon School of Law

### South Dakota

University of South Dakota School of Law  
University of Wisconsin Law School

### Washington

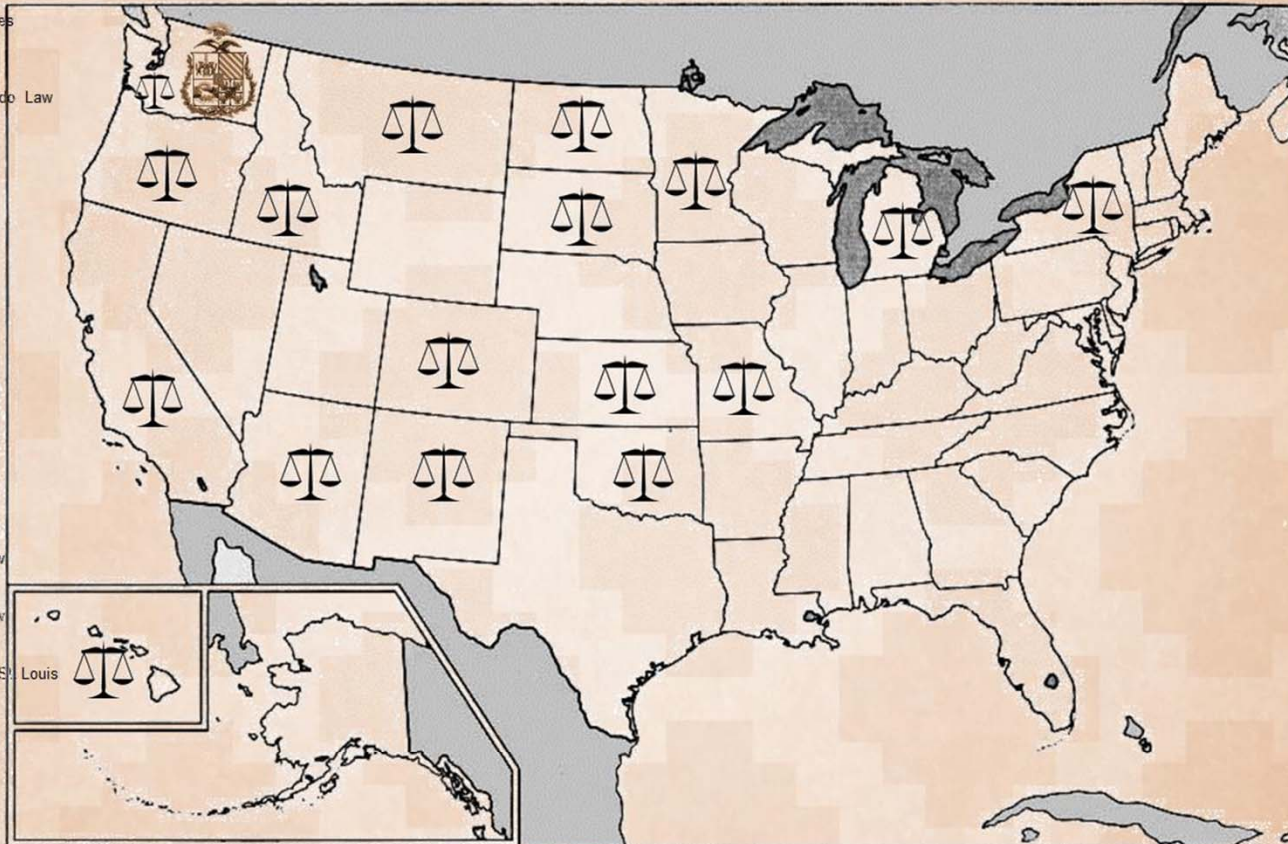
Gonzaga University School of Law  
Seattle University School of Law  
University of Washington School of Law

## INDIAN BUSINESS SCHOOLS



### Washington

Gonzaga University School of Law







# NATIVE HOME CAPITAL

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