



Federal Housing Finance Agency

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Roundtable Recap: FHLBank Support for Native American Communities (CDFI and Nonprofit Perspective)

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This *FHLBank System at 100: Focusing on the Future* regional roundtable was hosted in Washington, DC, with participants from organizations across the United States, including Hawaii and Alaska, who were in town for a Native CDFI policy summit. When asked about challenges in Native American communities, participants mentioned the historic challenges in recognition of trust obligations of the Federal government with Native Americans and emphasized that these obligations must be recognized by FHFA and the FHLBanks.

Participants suggested that FHLBank members, FHLBanks, and FHFA must be educated as to the needs of Native communities to close the gap between the banking community and Indian Country. Further, inclusion is achieved through listening, collaboration, and consultation with tribal communities. While access to capital remains a critical need, resources are not effective unless accessible. Participants acknowledged the unique challenges of housing and economic development on tribal lands, though they countered that tribal lands create an optimal lending opportunity as families are not going to leave their homes.

Many recommendations were shared as to the role the FHLBanks can play, including revisiting rules for FHLBank membership by Native CDFIs and considering them under a special membership type; incentivizing bank members to participate in partnerships with tribal communities and Native CDFIs; establishing a Native American Advisory Council comprised of a broad cross-section Native representation; staffing a national office to identify solutions and increase capital available to Indian Country; revising collateral requirements for non-traditional collateral that comprises Native CDFI loan portfolios; creating a secondary market exclusive to Native CDFIs to sell loans to the FHLBanks; originating an indigenous management fellowship or training program; and, in addition to raising their annual AHP contribution, requiring FHLBanks to set-aside funds specific needs of Native communities.

FHFA prepared this roundtable recap to summarize key discussion points. Please [visit the website](#) to view the full roundtable transcript and video recording.