



**ATNI Annual 2025 Convention
Suquamish, Washington**

RESOLUTION # 2025 – 36

**“CALLING ON THE ADMINISTRATION AND CONGRESS TO
PROTECT THE COMMUNITY DEVELOPMENT FINANCIAL
INSTITUTIONS FUND (CDFI) AND NATIVE AMERICAN CDFI
ASSISTANCE (NACA) PROGRAM FROM TERMINATION AND
STAFFING CUTS”**

PREAMBLE

We, the members of the Affiliated Tribes of Northwest Indians of the United States, invoking the divine blessing of the Creator upon our efforts and purposes, in order to preserve for ourselves and our descendants rights secured under Indian Treaties and benefits to which we are entitled under the laws and Constitution of the United States and several states, to enlighten the public toward a better understanding of the Indian people, to preserve Indian cultural values, and otherwise promote the welfare of the Indian people, do hereby establish and submit the following Resolution:

WHEREAS, the Affiliated Tribes of Northwest Indians (ATNI) are the representatives and advocates for national, regional, and specific tribal concerns; and

WHEREAS, the ATNI is a regional organization comprised of American Indians/Alaska Natives and Indian tribal governments in the states of Washington, Idaho, Oregon, Montana, Nevada, Northern California, and Alaska; and

WHEREAS, the health, safety, welfare, education, economic and employment opportunity, and preservation of cultural and natural resources are primary goals and objectives of ATNI; and

WHEREAS, in 1994, the United States Congress authorized the Community Development Financial Institutions (CDFI) Fund, by way of the Riegle Community Development and Regulatory Improvement Act; and

WHEREAS, with the creation of the CDFI Fund, an agency within the U.S. Department of Treasury, the 1994 legislation contained a provision mandating a study examining lending and investment practices in Native communities; and

WHEREAS, the resulting “Native American Lending Study”, completed in November of 2001, identified 17 major barriers to investment in Native communities, including complex land tenure, inability to collateralize trust assets, and infrastructure availability; and

WHEREAS, the Native American Lending Study further recommended the development of “Tribal or Inter-Tribal CDFIs, community banks, and other lending and investment institutions” to address these barriers and increase the flow of capital in Indian Country; and

WHEREAS, the study’s release resulted in the CDFI Fund’s establishment of its Native Initiatives and Native American CDFI Assistance (NACA) Program, which awards Financial Assistance and Technical Assistance awards to Native CDFIs; and

WHEREAS, the ATNI Economic Development Corporation (ATNI-EDC) formed the subsidiary ATNI Financial Services in 2003 that is a re-emerging CDFI; and

WHEREAS, the ATNI-EDC formed the Northwest Native Lending Network (NNLN) at the 2019 ATNI-EDC Economic Summit that was later formally recognized by the ATNI General Membership by way of ATNI Resolution #19-18 on May 23rd, 2019; and

WHEREAS, on October 10, 2025, it was announced that “substantial” layoffs (reductions in force, or RIFs) would occur across several agencies. Among the affected agencies is the U.S. Department of the Treasury, which includes the CDFI Fund, where all Fund staff reportedly received notices of termination; and

WHEREAS, the termination notices issued to CDFI Fund staff were done pursuant to an Office of Management and Budget (OMB) memorandum indicating that these positions will be abolished on December 13, 2025. The memorandum stated that this decision is tied to a determination that the Fund’s programs, projects, and activities no longer align with current federal priorities”; and

WHEREAS, with no staff in place after December 13, 2025, the CDFI Fund will be incapable of awarding and disbursing Congressionally appropriated funding to Native CDFIs through the NACA Program, which will then enable the Administration to rescind and claw back NACA funding on the basis that the CDFI Fund failed to disburse the funding in accordance with established fiscal year timetables; and

WHEREAS, the NACA Program is among the CDFI Fund’s most impactful financial assistance programs and is key to advancing the Administration’s mission of ensuring the CDFI Fund provides vital “seed capital” to CDFIs that are years away from becoming “financially self-sustaining”; and

WHEREAS, the nearly 100 Treasury-certified and emerging Native CDFIs across the country – who have an average asset size of just \$5.7 million – rely heavily on NACA Financial Assistance (FA) and Technical Assistance (TA) awards to support and expand their capacity to

meet the acute and rapidly growing capital access needs of Native communities – needs that mainstream banking institutions have long overlooked; and

WHEREAS, since FY 2010, for example, NACA FA recipients have used their awards to originate nearly \$2.6 billion in total loans and investments in distressed and underserved communities, provide more than \$659 million in financing to nearly 4,340 businesses, and support the development of nearly 500 units of affordable housing; and

WHEREAS, the NACA Program received \$28 million in funding from Congress to award to Native CDFIs for FY 2025 and is on course to receive \$35 million from Congress for FY 2026, and given that Native CDFIs secure \$8 in private sector investments for every \$1 in federal investment it receives, the action on October 10, 2025 action collectively jeopardizes more than \$500 million worth of investments in Native communities in the form of small business, housing and homeownership, consumer, and economic development project lending; and

WHEREAS, this action also places the New Markets Tax Credits Program (NMTC) at risk. The NMTC program is an increasingly utilized financing tool providing critically needed private investment in economic development projects on tribal lands. Without CDFI Fund staff to administer this program, the latest double round of New Markets Tax Credits will not be allocated to Native Community Development Entities (CDEs) and other CDEs that serve Indian Country; and

WHEREAS, this action runs counter to the current bipartisan Congressional push to expand and make permanent the highly successful USDA Section 502 Native Relending Program (featured in Amendment #3732 in the current Manager's Package for the National Defense Authorization Act (NDAA)), which enhances Native CDFIs' proven ability to deploy homeownership loans across Indian Country by authorizing a permanent \$50 million annual appropriation; and

WHEREAS, the abolishment of the CDFI Fund also will end the federal government's process for formally certifying CDFIs, a gold seal of approval that Native CDFIs successfully leverage to secure significant investments from sources other than the federal government to close the acute capital access gap confronted by the Tribal Nations and citizens they serve; now

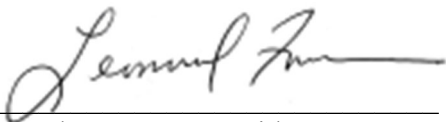
THEREFORE, BE IT RESOLVED, that ATNI respectfully urges the federal government to reconsider and reverse the decision to terminate the Community Development Financial Institution (CDFI) Fund staff and abolish the Fund, as such action: (1) conflicts with the statutory status of the CDFI Fund and its programs including the Native Initiatives and Native American CDFI Assistance (NACA) Program as reaffirmed by the Treasury Department in response to a March 2025 executive order; (2) disregards Congress's clear legislative intent to sustain the CDFI Fund and specifically the NACA Program through continued appropriations; and (3) diminishes the federal government's trust and treaty responsibilities to Tribal Nations by discontinuing support for the community development financing entities whose mission is to advance economic opportunity and self-sufficiency for citizens of Tribal Nations; and

BE IT FURTHER RESOLVED, that ATNI calls on the Administration, the Office of Management and Budget (OMB), Department of Treasury, and Congress to continue its longstanding bipartisan support of Native CDFIs and the measurable benefits they bring to Tribal Nations and their citizens by: (1) convening an oversight hearing with OMB and Treasury officials to examine the implications of the CDFI Fund staffing reductions and assess their potential impacts on low-income Native communities, particularly those in rural areas, (2) maintaining the \$35 million funding level for the NACA Program in the final FY 2026 Appropriations package, (3) ensuring the final FY 2026 Appropriations package includes sufficient funding for the CDFI Fund to support adequate staff to effectively administer the CDFI certification process and award and disburse NACA Program funding in a timely fashion, and (4) supporting inclusion of Amendment #3732 in the final National Defense Authorization Act (NDAA) package passed by Congress; and

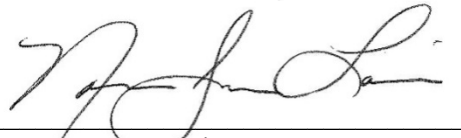
BE IT FINALLY RESOLVED, that this will be the policy of Affiliated Tribes of Northwest Indians until it is withdrawn or modified by subsequent resolutions.

CERTIFICATION

The foregoing Resolution was adopted at the Affiliated Tribes of Northwest Indians 2025 Annual Convention held at the Suquamish Clearwater Casino Resort in Suquamish, Washington on October 12-16, 2025, with a quorum present.



Leonard Forsman, President



Norma Jean-Louie, Secretary