



Nez Perce

TRIBAL EXECUTIVE COMMITTEE

P.O. BOX 305 • LAPWAI, IDAHO 83540 • (208) 843-2253

March 17, 2025

The Honorable Mike Crapo
239 Dirksen Senate Office Building
Washington, D.C. 20510

Re: Nez Perce Tribe Request to Protect the CDFI Fund and the Native American CDFI Assistance (NACA) Program

Dear Senator Crapo:

The Nez Perce Tribe (“Tribe”), in conjunction with sovereign Tribal Nations across the country, strongly opposes the proposed elimination of the Community Development Financial Institution (“CDFI”) Fund and, more specifically, the Native American CDFI Assistance (“NACA”) Program under the Department of Treasury’s CDFI Fund Program. This Program is a cornerstone of economic progress in Indian Country, directly supporting Native CDFIs that are vital partners in advancing tribal economies, fostering private-sector development, expanding homeownership, strengthening consumer lending, and ensuring Native communities are fully integrated into regional and national economies.

Specifically, the Tribe has concerns surrounding the March 14, 2025, Presidential Action entitled “Continuing the Reduction of the Federal Bureaucracy” that directs federal agencies to “reduce the performance of their statutory functions and associated personnel to the minimum presence and function required by law” and eliminate “non-statutory components and functions . . . to the maximum extent consistent with applicable law.” The CDFI Fund, however, has a clear statutory basis, established by the Riegle Community Development and Regulatory Improvement Act of 1994.

Furthermore, on March 14, 2025, President Trump signed the Full-Year Continuing Appropriations and Extensions Act of 2025, which directs the continuation of \$324 million in appropriations for the CDFI Fund and \$500 million in CDFI Bond Guarantee Authority for FY 2025, first authorized by the Small Business Jobs Act of 2010. Additionally, the New Markets Tax Credit Program, administered by the CDFI Fund, was reauthorized through 2025 as part of the Consolidated Appropriations Act of 2021 (P.L. 166-260).

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The federal government's trust responsibility to Tribal Nations is not discretionary—it is a legally binding obligation enshrined in the U.S. Constitution and upheld for more than 500 years. This responsibility includes supporting economic opportunity and self-sufficiency in Native communities. The elimination of the NACA Program would undermine this responsibility and the progress achieved in Native economic development.

The Nimiipuu Community Development Fund, like other Native CDFIs, is one of the financial pillars of our community, providing safe and affordable capital where traditional financial institutions have fallen short. The investments of these institutions have led to the creation of thousands of jobs, growth in small businesses, expansion of homeownership, and access to essential financial services for tribal citizens. The NACA Program has been crucial to sustaining this momentum and ensuring continued access to financial tools that drive economic advancement.


The NACA Program was established following the 2001 Native American Lending Study, which identified the lack of access to capital and credit as a key barrier to tribal economic progress. In direct response, the NACA Program was created to address these challenges—a mission that remains critically important today.

Tribal Nations play a vital role in the national economy, supporting over 1.1 million jobs and generating more than \$49.5 billion in annual wages and benefits for American workers. Importantly, more than 900,000 of these jobs are held by non-Native individuals, with associated wages totaling \$40 billion annually. The success of Indian Country is closely tied to the prosperity of the broader U.S. economy.

We respectfully urge you to uphold the federal trust responsibility and use your congressional authority to protect the CDFI Fund and the NACA Program. These initiatives are not only about financial access—they represent economic sovereignty, opportunity, and the future of Native communities. We welcome the opportunity to share more about the positive impact of Native CDFIs and the NACA Program on our community.

Thank you for your leadership and commitment to supporting Tribal Nations and Native economic development.

Sincerely,



Shannon F. Wheeler
Chairman