

NEW TOOLS TO MAP ECONOMIC INFRASTRUCTURE IN INDIAN COUNTRY

*Introducing the Native American Funding and Finance Atlas
and updates to the Native American Financial Institutions Map*

Vanessa Palmer
Data Director, Center for Indian Country Development

CICD RESEARCH SUMMIT
DECEMBER 1ST, 2022



CENTER FOR
INDIAN COUNTRY
DEVELOPMENT



FEDERAL RESERVE BANK OF MINNEAPOLIS

Agenda

1. Purpose and principles
2. Walk-through: Native American Financial Institutions Map (“NAFI Map”)
3. Walk-through: Native American Funding and Finance Atlas (“the Atlas”)
4. What’s next?
5. Q&A

**The views expressed here are the presenter's
and not necessarily those of the Federal Reserve Bank of Minneapolis
or the Federal Reserve System.**

January 2022 CICD Expansion announced

- Significant investment by the Federal Reserve System in expanding data and research to inform economic policy and economic development in Indian Country
- Affirmation of tribal sovereignty; aims to support economic self-determination
- **With the expansion, CICD to continue to support its existing data tools as well as launch new ones**

The screenshot shows a news release from the Federal Reserve Bank of Minneapolis. The header includes the bank's logo and navigation links: FROM THE PRESIDENT, BANK NEWS & EVENTS, CAREERS, CONNECT WITH US, ABOUT US, REGION & COMMUNITY, RESEARCH, BANKING, POLICY, and a search icon. The main headline is "Center for Indian Country Development expanding data and research efforts" with a sub-headline "Minneapolis, January 20, 2022". A "SHARE" section lists social media icons for Facebook, LinkedIn, and Twitter. The body text describes the expansion of the Center for Indian Country Development (CICD) to support additional data collection, analysis, and policy initiatives. It mentions that the pandemic and related economic impacts have made clear the need for accessible economic data and research in Indian Country, and that CICD is committed to playing an ongoing role in expanding understanding of these issues. The text also states that over the next 12 months, CICD will invest in a long-term initiative to address persistent data gaps that exist in Indian Country. Alongside tribal governments and other data partners, CICD will collect and engage new economic datasets to understand and create tribal economic opportunities and will expand its role as an evidence-based resource for Indian Country leaders and policymakers. A quote from Neel Kashkari, Minneapolis Fed president, says: "The lack of data in Indian Country limits our understanding of the economy," said Neel Kashkari, Minneapolis Fed president. "Strengthening CICD's capacity for research and data will help tribal leaders and our other partners create meaningful and effective policy." Another quote from Casey Lozar, CICD director and member of the Confederated Salish and Kootenai Tribes, says: "The economic potential in Indian Country is vast and untapped, but structural barriers to economic advancement persist," said Casey Lozar, CICD director and member of the Confederated Salish and Kootenai Tribes. "This expansion will allow us to make a larger impact on future economic vitality in tribal communities and ensure the economy works for all, including Indian Country." The text also mentions that established in 2015, CICD serves as the Federal Reserve System's research and policy institute committed to assisting tribes in reaching their full economic potential. CICD anchors its applied economic research to key economic policy issues that are relevant to tribal prosperity. A particular focus is tribes' ability to raise predictable revenues and thereby invest in their economic infrastructure. Insights from tribal leaders and organizations and CICD's Leadership Council shape CICD's key research and policy priorities. The text concludes with: "The Minneapolis Fed has several new opportunities to join CICD. For additional details, please go to <https://www.minneapolisfed.org/indiancountry/about-us/careers>."

<https://www.minneapolisfed.org/news-releases/2022/center-for-indian-country-development-expanding-data-and-research-efforts>

Why build the mapping tools we'll see today?

Purpose

Make it easier to see and understand how the “where” of U.S. economic development infrastructure—including financial institutions, lending activity, and federal programs—relates to Indian Country.



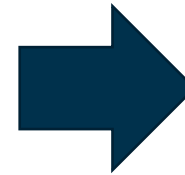
Principles

- Center Native geographies
- Prioritize accessibility
- Commit to trustworthiness and reliability
- Build for sustainability



Where to find today's data resources

The screenshot shows the homepage of the Center for Indian Country Development. At the top, the title "Center for Indian Country Development" is displayed. Below the title is a large image of a woman holding a young child. To the left of the image is a navigation menu with the following items: "About Us", "Data & Resources" (highlighted with a green box), "Native American Labor Market Dashboard", "Mapping Native American Financial Institutions", "Native American Funding and Finance Atlas", "Reservation Profiles", "Tribal Leaders Handbook on Homeownership", "Events & Speeches", "Publications", "Research Papers", and "Connect". Below the navigation menu is a quote from Neel Kashkari, President of the Federal Reserve Bank of Minneapolis: "Tribal Nations are determined to design their own futures. I'm excited that the Federal Reserve's Center for Indian Country Development, based here at the Minneapolis Fed, supports these economic development efforts by using its research skills and by bringing experts and stakeholders together."



The screenshot shows the "Data & Resources" page. The page features a navigation menu on the left with the following items: "About Us", "Data & Resources" (highlighted with a green box), "Native American Labor Market Dashboard", "Mapping Native American Financial Institutions", "Native American Funding and Finance Atlas", "Reservation Profiles", "Tribal Leaders Handbook on Homeownership", "Events & Speeches", "Publications", "Research Papers", and "Connect". The main content area includes several data visualization tools and resources: "Native American Funding and Finance Atlas" (a map), "Native American Labor Market Dashboard" (a line chart), "Native American Financial Institutions Maps" (a map with colored circles), "Reservation Profiles" (a line chart), and "Tribal Leaders Handbook on Homeownership" (a graphic with a hand icon).

<https://www.minneapolisfed.org/indiancountry>
<https://www.minneapolisfed.org/indiancountry/resources>

Walk-through: Native American Financial Institutions Map (“NAFI Map”)



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Updated: Native American Financial Institutions Map



Concept

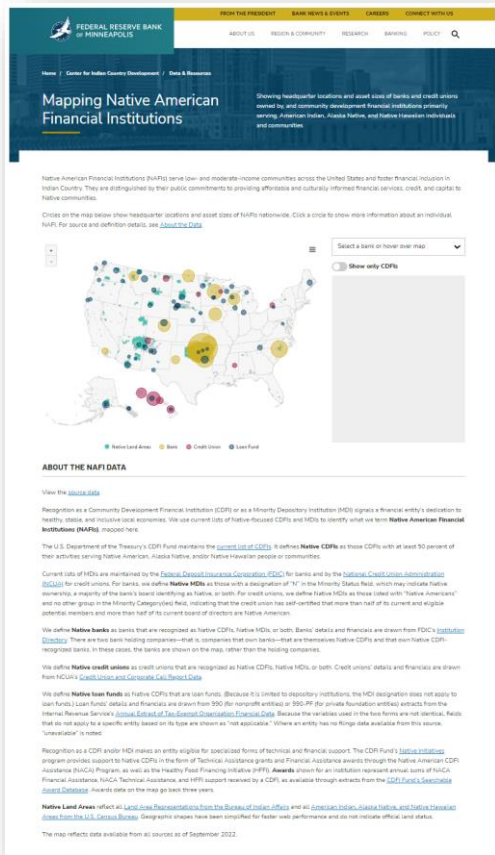
- There is an **ecosystem of Native-focused financial institutions** that plays an important role in access to financial services in Indian Country, such as
 - Savings and checking accounts
 - Access to credit to support homeownership
 - Loans and support for small businesses and small farms
- These institutions—NAFIs for short—include **banks, credit unions, and loan funds**. Nearly all are also certified as **Minority Depository Institutions (MDIs)** and/or **Native Community Financial Development Institutions (Native CDFIs)**.
- Spotlighting these institutions **enhances the visibility of their roles in communities and of their services, and facilitates collaboration and partnership**
- Original NAFI Map launched in 2018 and served an important purpose—but as of summer 2022, it was out of date, and a sustainable update process didn't yet exist

<https://www.minneapolisfed.org/indiancountry/resources>

Updated: Native American Financial Institutions Map

Enhancements from the 2018 version include:

- Data updated to the most recent available
- Native geographies, such as reservations and Native statistical areas, now shown on the map alongside NAIFI locations
- Refreshed and simplified look; also more mobile-friendly
- Smooth process for future updates
- "About the data" now explains in clear language how NAIFI-related terms are defined
- Instead of institutions' details only available for banks and credit unions and only in many PDFs—interactive web-based details, available for all institution types
- Excel data download now better matches how data is displayed, and includes an easy-to-read data dictionary
- Companion article tells the story of what NAIFIs are and why they're important to communities



<https://www.minneapolisfed.org/indiancountry/resources/mapping-native-banks>

Updated: Native American Financial Institutions Map

Circles on the map below show headquarter locations and asset sizes of NAFIs nationwide. Click a circle to show more information about an individual NAFI. For source and definition details, see [About the Data](#).

FEDERAL RESERVE BANK OF MINNEAPOLIS

Home / Center for Indian Country Development / Data & Research

Mapping Native American Financial Institutions

Showing headquarter locations and asset sizes of banks and credit unions owned by, and commonly developed financial institutions primarily serving American Indian, Alaska Native, and Native Hawaiian communities.

Native American Financial Institutions (NAFIs) serve low- and moderate-income communities across the United States and foster financial inclusion in Indian Country. They are distinguished by their public commitments to providing affordable and culturally relevant financial services, credit, and capital to Native communities.

Circles on the map below show headquarter locations and asset sizes of NAFIs nationwide. Click a circle to show more information about an individual NAFI. For source and definition details, see [About the Data](#).

Select a bank or hover over map

Show only CDFIs

ABOUT THE NAIFI DATA

View the [data table](#)

Recognition as a Community Development Financial Institution (CDFI) or as a Minority Depository Institution (MDI) signals a financial entity's dedication to healthy, stable, and inclusive local economies. We use current lists of Native-focused CDFIs and MDIs to identify what we term **Native American Financial Institutions (NAFIs)** (map on the right).

The U.S. Department of the Treasury's CDFI Fund maintains the [current list of CDFIs](#). It defines **Native CDFIs** as those CDFIs with at least 50 percent of their activities serving Native American, Alaska Native, and/or Native Hawaiian people or communities.

Current lists of MDIs are maintained by the [Treasury Department's Community Development Financial Institutions \(CDFI\) Fund](#) for banks and by the [Federal Reserve Bank of Minneapolis](#) for credit unions. For banks, we define **Native MDIs** as those with a designation of "N" in the Minority Status field, which may indicate Native ownership, a majority of the bank's board identifying as Native, or both. For credit unions, we define Native MDIs as those listed with "Native members" and no other group in the Minority Categories field, indicating that the credit union has self-certified that more than half of its current and eligible potential members and more than half of its current board of directors are Native American.

We define **Native banks** as banks that are recognized as Native CDFIs, Native MDIs, or both. Bank details and franchises are drawn from FDIC's [Database of Banks](#). There are two bank holding companies—state-chartered entities that own banks—that are themselves Native CDFIs and that own Native CDFI-regulated banks in their states. The banks are shown on the map, other than the holding companies.

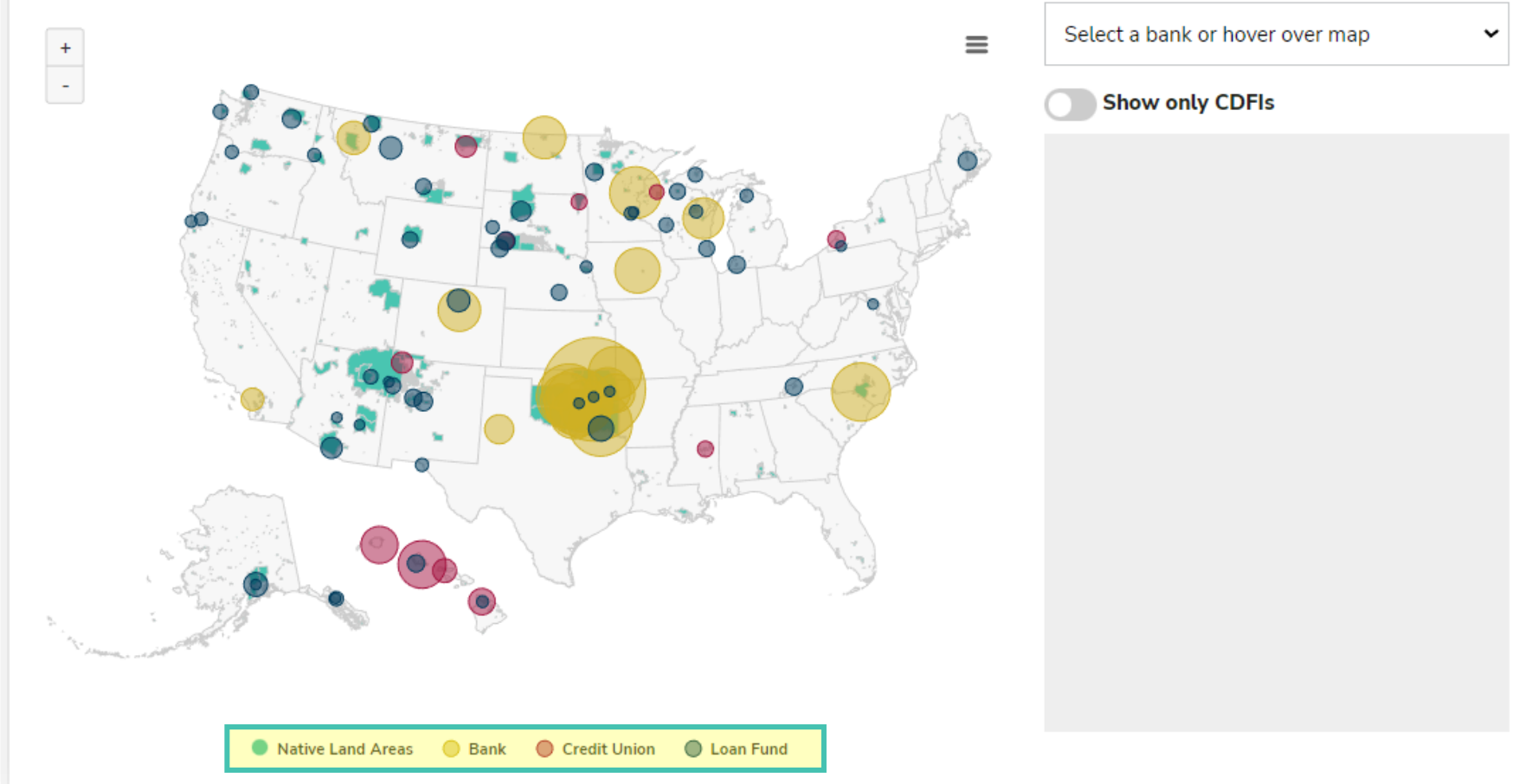
We define **Native credit unions** as credit unions that are recognized as Native CDFIs, Native MDIs, or both. Credit unions' details and franchises are drawn from NCUA's [Credit Union and Cooperative Call Report Data](#).

We define **Native loan funds** as Native CDFIs that are loan funds. (Because it is limited to depository institutions, the MDI designation does not apply to loan funds.) Loan fund details and franchises are drawn from SBA's [Nonprofit and 501\(c\)\(3\) \(For-unprofitable\) entities](#) and SBA's [501\(c\)\(3\) \(For-unprofitable\) entities](#) from the Internal Revenue Service's [Annual Report of the Service's Charitable Contribution Data](#). Because the data used in the bank forms are not updated, please that do not rely for a specific entity based on its type are shown as "not associated." (Where an entity has no fringe data available from this source, "not associated" is used.)

Recognition as a CDFI enables MDI enables an entity eligible for specialized forms of technical and financial support. The CDFI Fund's [Technical Assistance Program](#) provides support to Native CDFIs in the form of Technical Assistance grants and Financial Assistance awards through the Native American CDFI Assistance (NACIA) Program, as well as the Healthy Food Financing Initiative (HFFI). Awards drawn for an institution represent annual sums of NACIA Financial Assistance, NACIA Technical Assistance, and HFFI support awarded by a CDFI, as available through extracts from the [CDFI Fund's Database of CDFIs](#). Awards data on this map go back three years.

Native Land Areas reflect all [Land Use Designations from the Bureau of Indian Affairs](#) #41 [American Indian, Alaska Native, and Native Hawaiian Data from the U.S. Census Bureau](#). Geographic shapes have been simplified for faster web performance and do not include official land status.

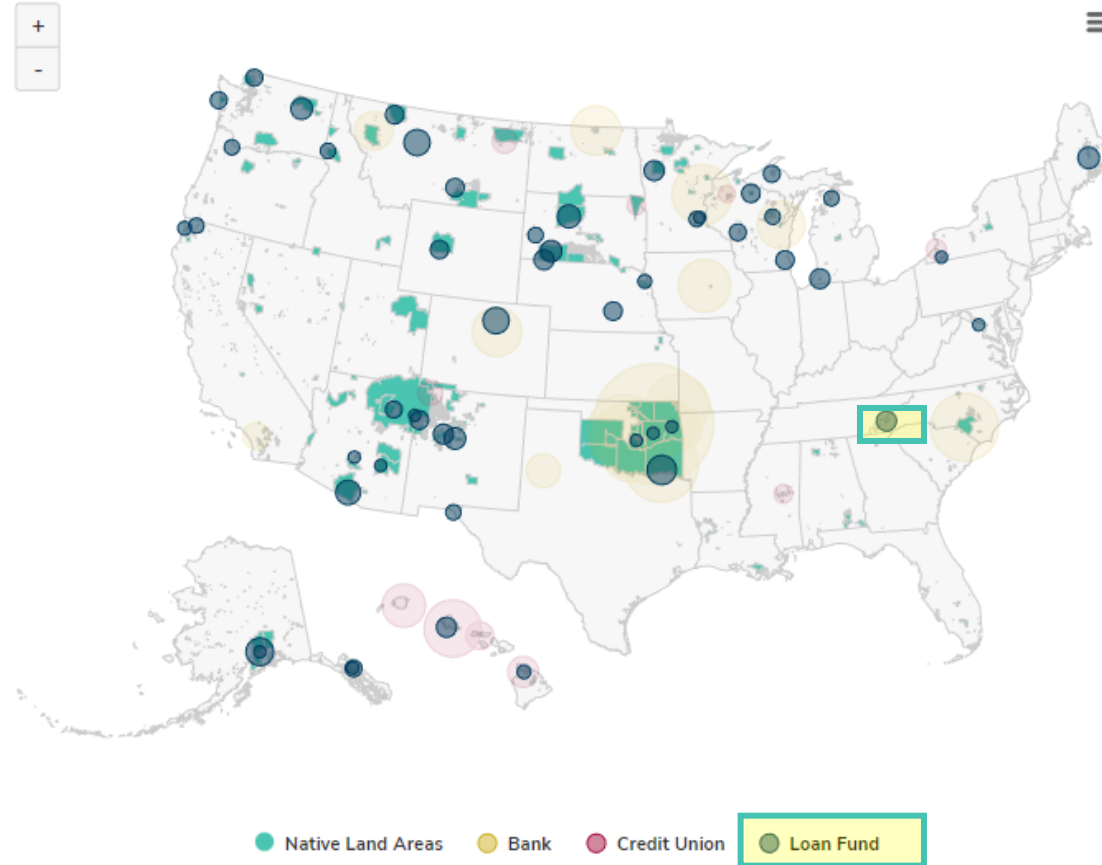
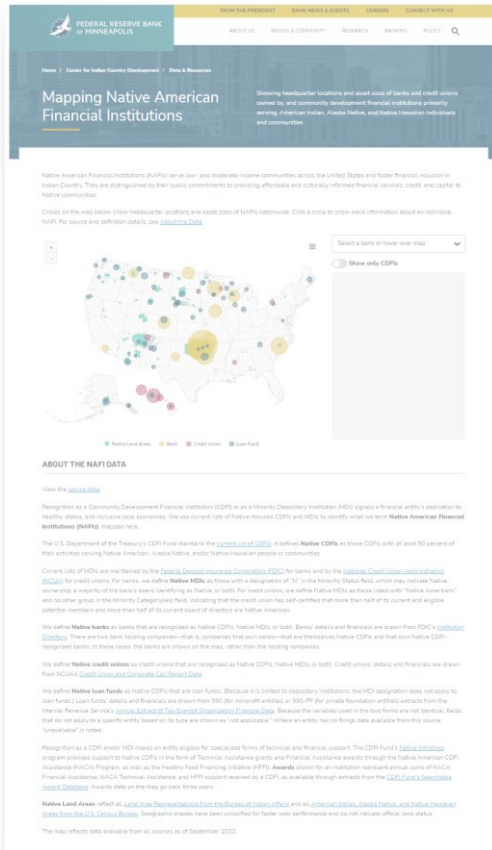
The map reflects data available from all sources as of September 2022.



<https://www.minneapolisfed.org/indiancountry/resources/mapping-native-banks>

Updated: Native American Financial Institutions Map

Circles on the map below show headquarter locations and asset sizes of NAFIs nationwide. Click a circle to show more information about an individual NAFI. For source and definition details, see [About the Data](#).



Select a bank or hover over map

Show only CDFIs

Sequoyah Fund, Inc. (Loan Fund)
 Cherokee, NC
[Website](#)
 Native CDFI: Yes
 Native MDI: Not applicable
 Year established: 1998
 Employees: 5
 Data period: 2020-12

ASSETS
 Total assets: \$9,594,111
 Total net assets: \$8,553,402
 Total fund net worth: Not applicable

PORTFOLIO
 Total loans: \$0
 Total investments: \$4,964,021

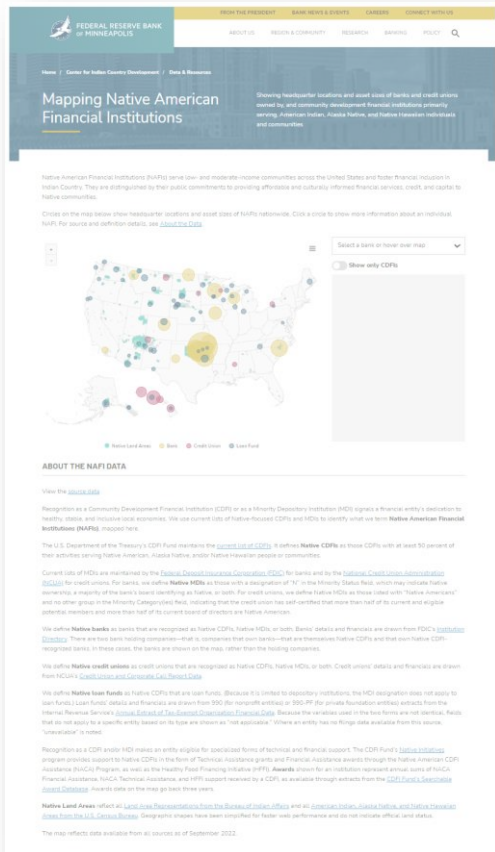
OPERATING MARGIN
 Surplus/deficit: \$1,451,129

AWARDS
 \$900,000 (2020)

<https://www.minneapolisfed.org/indiancountry/resources/mapping-native-banks>

Updated: Native American Financial Institutions Map

Circles on the map below show headquarter locations and asset sizes of NAFIs nationwide. Click a circle to show more information about an individual NAFI. For source and definition details, see [About the Data](#).



The interactive map displays the locations of NAFIs across the United States. A legend at the bottom identifies the colors: Native Land Areas (yellow), Bank (green), Credit Union (red), and Loan Fund (blue). A dropdown menu is open for 'Hawaii First', showing details for this institution.

Hawaii First (Credit Union)

Kamuela, HI
[Website](#)

Native CDFI: Yes
 Native MDI: Yes
 Low-income designation: Yes
 Year established: 1956
 Employees: 20
 Members: 8,688
 Regulator: NCUA
 Identifier: 10938
 Data period: 2022-06

ASSETS

Total assets: \$50,713,608
 Total net worth: \$5,667,512

PORTFOLIO

Total loans: \$30,010,836

OPERATING MARGIN

Net income or loss: \$90,995

AWARDS

\$450,000 (2019)

<https://www.minneapolisfed.org/indiancountry/resources/mapping-native-banks>

Updated: Native American Financial Institutions Map

Circles on the map below show headquarter locations and asset sizes of NAFIs nationwide. Click a circle to show more information about an individual NAFI. For source and definition details, see [About the Data](#).

FEDERAL RESERVE BANK OF MINNEAPOLIS

Home / Center for Indian Country Development / Data & Research

Mapping Native American Financial Institutions

Showing headquarter locations and asset sizes of banks and credit unions owned by, and commonly developed financial institutions commonly serving, American Indian, Alaska Native, and Native Hawaiian individuals and communities.

Click on the map below show headquarter locations and asset sizes of NAIs nationwide. Click a circle to show more information about an individual NAI. For source and definition details, see [About the Data](#).

Select a bank on hover over map

Show only CDFIs

ABOUT THE NAIFI DATA

View the [data table](#)

Recognition as a Community Development Financial Institution (CDFI) or as a Minority Depository Institution (MDI) signals a financial entity's dedication to healthy, stable, and inclusive local economies. We use current lists of Minority Depository Institutions (MDIs) and CDFIs to identify what we term **Native American Financial Institutions (NAFIs)** mapped here.

The U.S. Department of the Treasury's CDFI Fund maintains the [current list of CDFIs](#). It defines **Native CDFIs** as those CDFIs with at least 50 percent of their activities serving Native American, Alaska Native, and/or Native Hawaiian people or communities.

Current lists of MDIs are maintained by the [Treasury Department's Community Development Financial Institutions \(CDFIs\) for banks](#) and by the [Federal Reserve Bank of Minneapolis \(FRBOM\) for credit unions](#). For banks, we define **Native MDIs** as those with a designation of "N" in the Minority Status field, which may indicate Native ownership, a majority of the bank's board identifying as Native, or both. For credit unions, we define Native MDIs as those listed with "Native members" and no other group in the Minority Categories field, indicating that the credit union has self-identified that more than half of its current and eligible potential members and more than half of its current board of directors are Native American.

We define **Native banks** as banks that are recognized as Native CDFIs, Native MDIs, or both. Bank details and franchises are drawn from FDIC's [Systemic Risk Database](#). There are two bank holding companies that own banks that are themselves Native CDFIs and that own Native CDFI-recognized banks in their state. The banks are shown on the map, other than the holding companies.

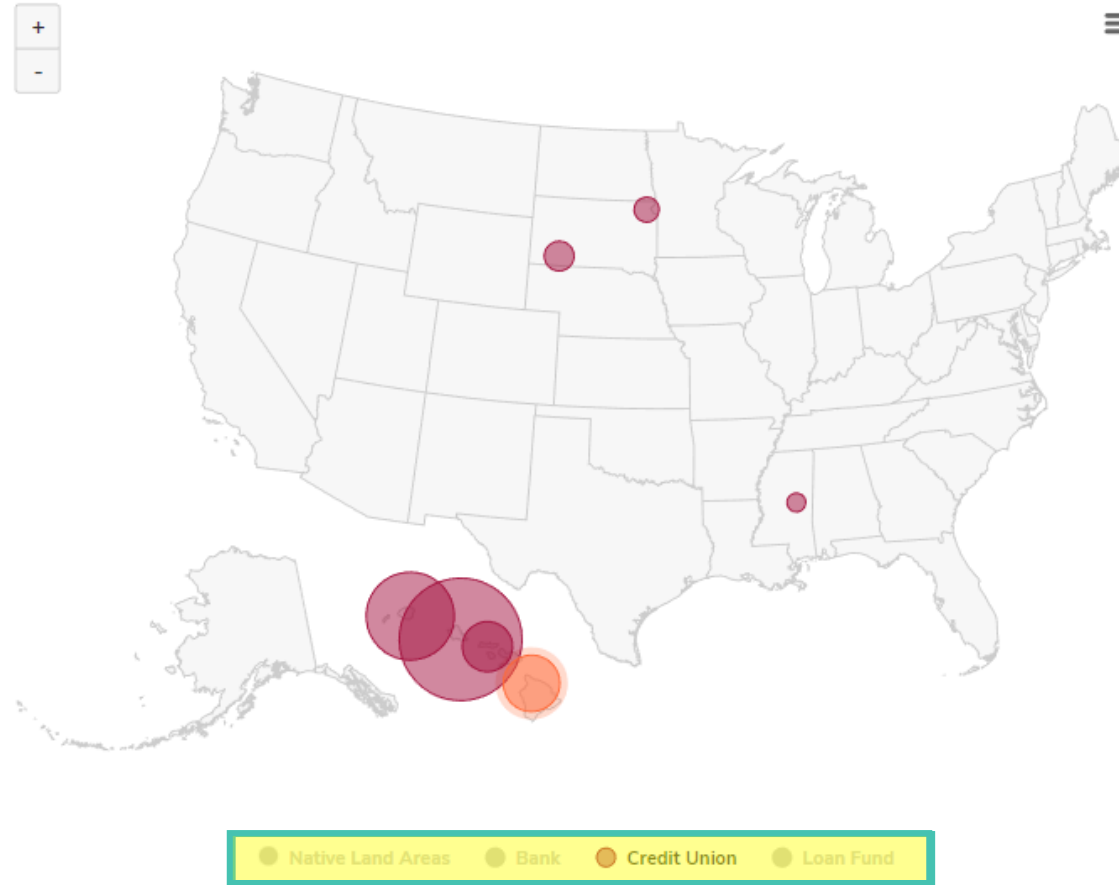
We define **Native credit unions** as credit unions that are recognized as Native CDFIs, Native MDIs, or both. Credit unions' details and franchises are drawn from NCUA's [Credit Union and Cooperative Call Report Data](#).

We define **Native loan funds** as Native CDFIs that are loan funds. Because it is limited to depository institutions, the MDI designation does not apply to loan funds. Loan fund details and franchises are drawn from SIF's [Nonprofit Entities or SIFs](#). For small foundation entities, extracts from the Internal Revenue Service's [Global Subchapter 1313 Database](#) are used. Because the website uses the SIF forms are not uniform, items that do not apply to a specific entity based on its type are shown as "not applicable." Where an entity has no fringe data available from this source, "not reported" is used.

Recognition as a CDFI and/or MDI makes an entity eligible for specialized forms of technical and financial support. The CDFI Fund's [Technical Assistance Program](#) provides support to Native CDFIs in the form of Technical Assistance grants and Financial Assistance awards through the Native American CDFI Assistance (NACAI) Program, as well as the Healthy Food Financing Initiative (HFFI). Awards drawn for an institution represent annual sums of NACAI Financial Assistance, HFFI Technical Assistance, and HFFI support awarded by a CDFI, as available through extracts from the [CDFI Fund's Assistance Award Database](#). Awards data on this map go back three years.

Native Land Areas reflect all [Land Use Designations from the Bureau of Indian Affairs](#) for all American Indian, Alaska Native, and Native Hawaiian lands from the U.S. Census Bureau. Geographic shapes have been simplified for faster web performance and do not include official land status.

The map reflects data available from all sources as of September 2022.



Hawaii First

Show only CDFIs

Hawaii First (Credit Union)
 Kamuela, HI
[Website](#)
 Native CDFI: Yes
 Native MDI: Yes
 Low-income designation: Yes
 Year established: 1956
 Employees: 20
 Members: 8,688
 Regulator: NCUA
 Identifier: 10938
 Data period: 2022-06

ASSETS
 Total assets: \$50,713,608
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PORTFOLIO
 Total loans: \$30,010,836

OPERATING MARGIN
 Net income or loss: \$90,995

AWARDS
 \$450,000 (2019)

<https://www.minneapolisfed.org/indiancountry/resources/mapping-native-banks>

Updated: Native American Financial Institutions Map

Center for Indian Country Development

CENTER FOR INDIAN COUNTRY DEVELOPMENT
FEDERAL RESERVE BANK OF MINNEAPOLIS

- About Us
- Data & Resources**
- Native American Labor Market Dashboard
- Mapping Native American Financial Institutions**
- Native American Funding and Finance Atlas
- Reservation Profiles
- Tribal Leaders Handbook on Homeownership
- Events & Speeches
- Publications**
- Research Papers
- Connect

"Tribal Nations are determined to design their own futures. I'm excited that the Federal Reserve's Center for Indian Country Development, based here at the Minneapolis Fed, supports these economic development efforts by using its research skills and by bringing experts and stakeholders together."

—NEEL KASHKARI, PRESIDENT, FEDERAL RESERVE BANK OF MINNEAPOLIS



Mapping Native American Financial Institutions

Showing headquarters locations and asset sizes of banks and credit unions owned by and community development financial institutions primarily serving American Indian, Alaska Native, and Native Hawaiian individuals and communities.

Native American Financial Institutions (NAFIs) serve low- and moderate-income communities across the United States and foster financial inclusion in Indian Country. They are distinguished by their public commitments to providing affordable and culturally informed financial services, credit, and capital to Native communities.

Click on the map below to show headquarters locations and asset sizes of NAFI network. Click a circle to show more information about an individual NAFI. For source and definition details, see [About the Data](#).

Select a bank or hover over map

Show only CDFIs

ABOUT THE NAFI DATA

View the [application](#).

Recognition as a Community Development Financial Institution (CDFI) or as a Minority Depository Institution (MDI) signals a financial entity's dedication to healthy, stable, and inclusive local economies. We use current lists of Native-focused CDFIs and MDIs to identify what we term **Native American Financial Institutions (NAFIs)** in our tool.

The U.S. Department of the Treasury's CDFI Fund maintains the [current list of CDFIs](#). It defines **Native CDFIs** as those CDFIs with at least 50 percent of their activities serving Native American, Alaska Native, and/or Native Hawaiian people or communities.

Current lists of MDIs are maintained by the [Federal Reserve's Community Development \(CD\) Fund](#) for banks and by the [Federal Credit Union Administration \(FCUA\)](#) for credit unions. For banks, we define **Native MDIs** as those with a designation of "N" in the Minority Status Field, which may indicate Native ownership as a majority of the bank's board (identifying as Native) or, alternatively, for credit unions, we define Native MDIs as those listed with "Native American" and no other groups in the Minority Categories field, indicating that the credit union has self-certified that more than half of its current and eligible potential members and more than half of its current board of directors are Native American.

We define **Native banks** as banks that are recognized as Native CDFIs, Native MDIs, or both. Basic details and financials are drawn from FDIC's [application](#). There are two basic funding combinations that we compare that occur here—that are distinctive Native CDFIs and that purchase CDFI-recognized banks. In these cases, the banks are shown in the map, rather than the funding companies.

We define **Native credit unions** as credit unions that are recognized as Native CDFIs, Native MDIs, or both. Credit unions' details and financials are drawn from NCUA's [Credit Union and Cooperative Call Report](#).

We define **Native loan funds** as Native CDFIs that are loan funds. Because it is limited to depository institutions, the MDI designation does not apply to loan funds. Loan funds' details and financials are drawn from SIF's [reporting entities](#) or SIF's [SPR](#) (for geographic location) entities extracted from the Internal Revenue Service's [Annual Report of the Federal Credit Union Council](#). Because the variables used in the tool forms are not identical, fields that do not apply to a specific entity based on its type are shown as "not applicable." Where an entity has no filing data available from this source, "unavailable" is noted.

Recognition as a CDFI and/or MDI makes an entity eligible for specialized forms of technical and financial support. The CDFI Fund's [Native outreach](#) program provides support to Native CDFIs in the form of Technical Assistance grants and Financial Assistance awards through the Native American CDFI Assistance (NACA) Program, as well as the Healthy Rural Financing Initiative (HRFI). Awards drawn for an institution represent annual awards of NACA, Financial Assistance, NACA Technical Assistance, and HRFI support received by a CDFI, available through extracts from the [CDFI Fund's Semi-Annual Report Database](#). Awards data on the map go back three years.

Native Loan Assets reflect all [Loan and Deposit Categories from the Bureau of Indian Affairs' 4M #1](#) [Application Data, Bankwide Data, and Native Financial Assets Database \(U.S. Census Bureau\)](#). Geographic maps have been limited for Native loan performance and do not include official and detail.

The map reflects data available from all sources as of September 2022.

NAFI Map tool

Enhanced tool maps critical role of Native American Financial Institutions

Center for Indian Country Development map tool shows where Native banks, Native credit unions, and Native loan funds are providing essential access to banking services and credit

November 30, 2022

AUTHOR

Michou Kidoziko
Senior Director, Community Development Department

Article Highlights

- Native American Financial Institutions (NAFI) help address banking hurdles in Indian Country
- Data tool maps NAFIs to inform policy
- Yearly map updates will track changes in the NAFI sector

RELATED CONTENT

Native CDFIs improve credit outcomes for Indian Country residents

Data from a Native CDFI yield new insights on wealth gaps in Indian Country

Take-up of New Markets Tax Credit increases in Indian Country, with potential for more

NAFI types

NAFIs differ with respect to the culture, socioeconomic and financing needs of Indian Country. They exist to help:

NAFIs at a glance

Native American Financial Institutions, or NAFIs, are entities

NAFI Map companion article

<https://www.minneapolisfed.org/indiancountry/resources/mapping-native-banks>

<https://www.minneapolisfed.org/article/2022/enhanced-tool-maps-critical-role-of-native-american-financial-institutions>

Walk-through: Native American Funding and Finance Atlas (“the Atlas”)



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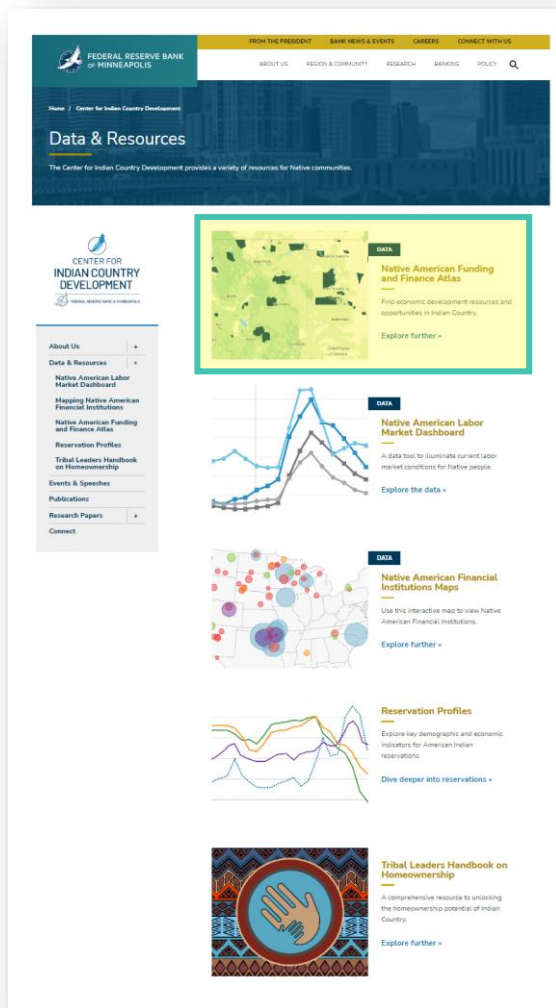


FEDERAL RESERVE BANK OF MINNEAPOLIS

New: Native American Funding and Finance Atlas

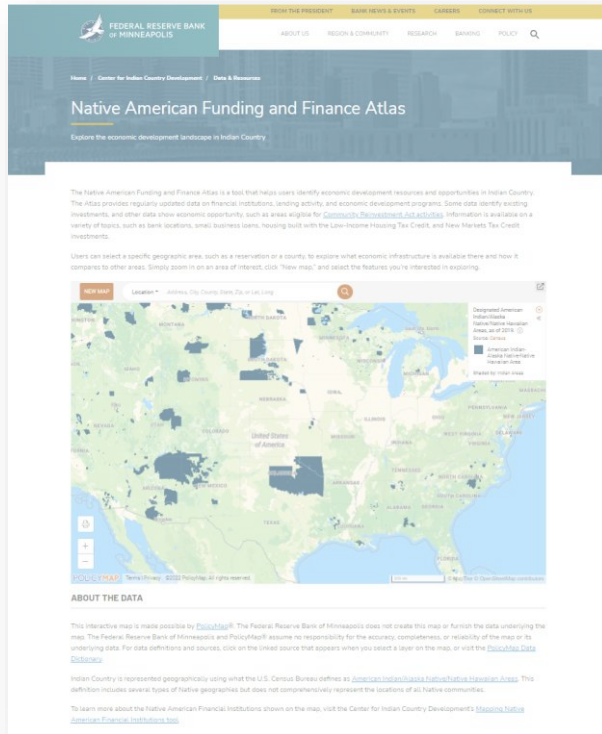
Concept

- The **physical locations of financial institutions** (including NAFIs) and their **collective lending activities** are important information inputs for many economic stakeholders in Indian Country, from policymakers to would-be entrepreneurs
- In addition, a **variety of geographically targeted programs and initiatives exist that are intended to support access to capital**, such as
 - New Market Tax Credits
 - Community Reinvestment Act
 - Opportunity Zones
 - Various federal housing programs
 - CDFI Investment Areas
 - ...and others.
- However, with so many different sources of information, **it can be difficult to understand how all of this economic development infrastructure fits together—and how it relates to Native communities geographically.**

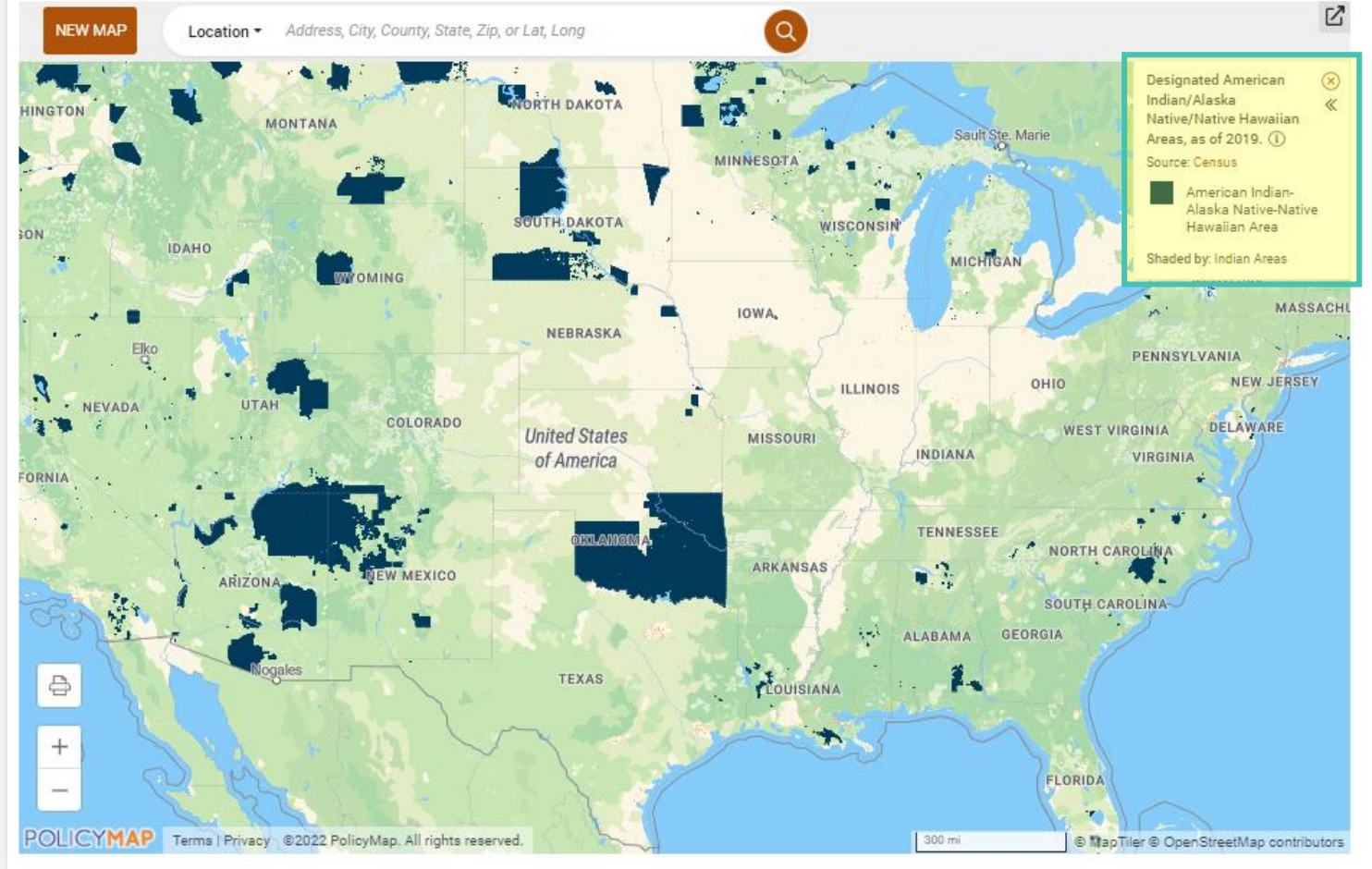


<https://www.minneapolisfed.org/indiancountry/resources>

New: Native American Funding and Finance Atlas

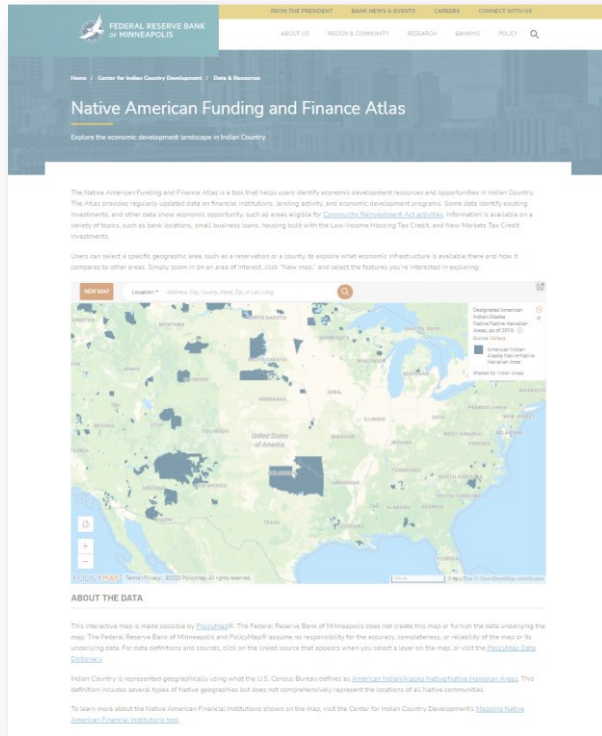


Users can select a specific geographic area, such as a reservation or a county, to explore what economic infrastructure is available there and how it compares to other areas. Simply zoom in on an area of interest, click "New map," and select the features you're interested in exploring.



<https://www.minneapolisfed.org/indiancountry/resources/native-american-funding-and-finance-atlas>

New: Native American Funding and Finance Atlas



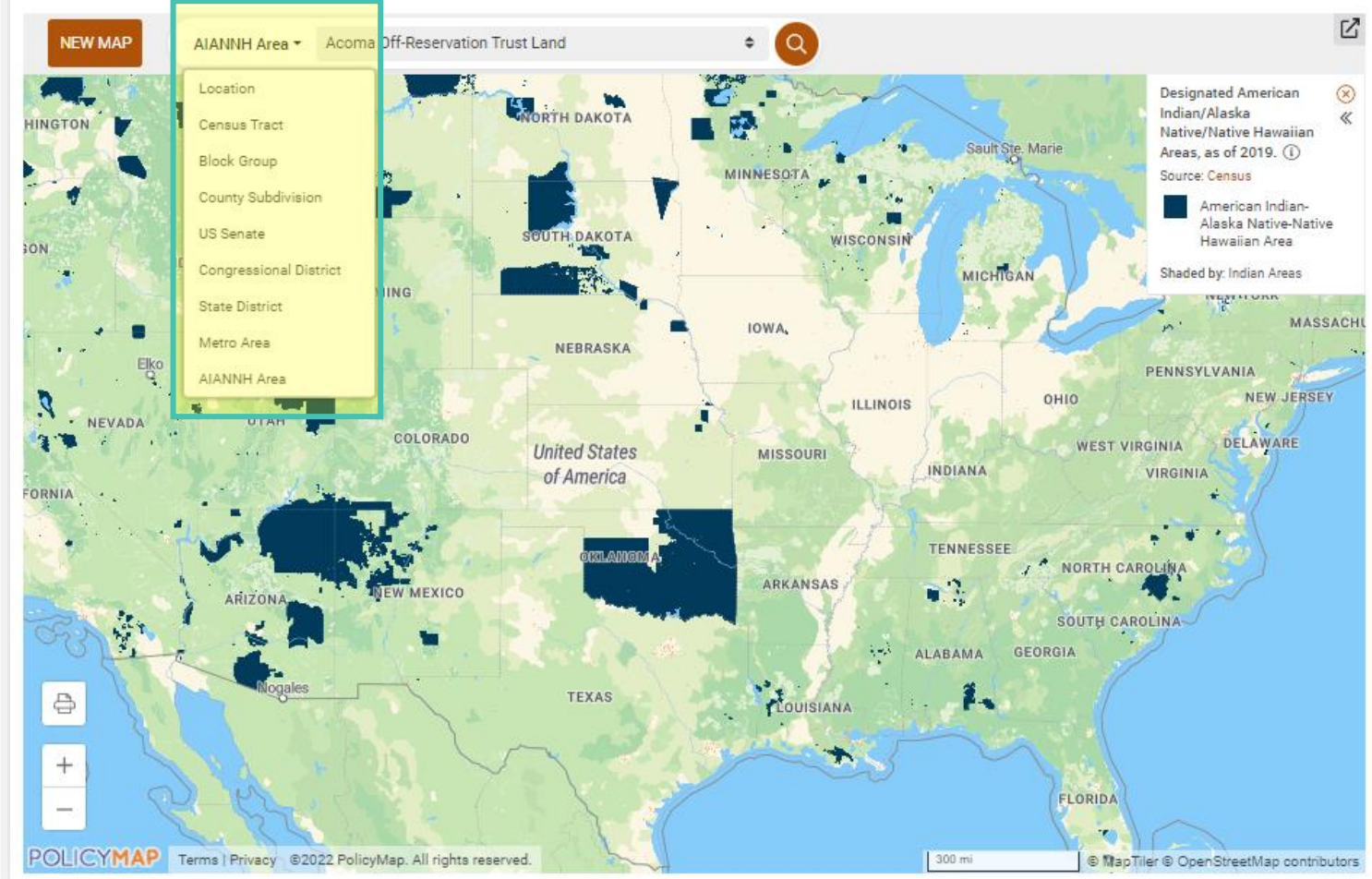
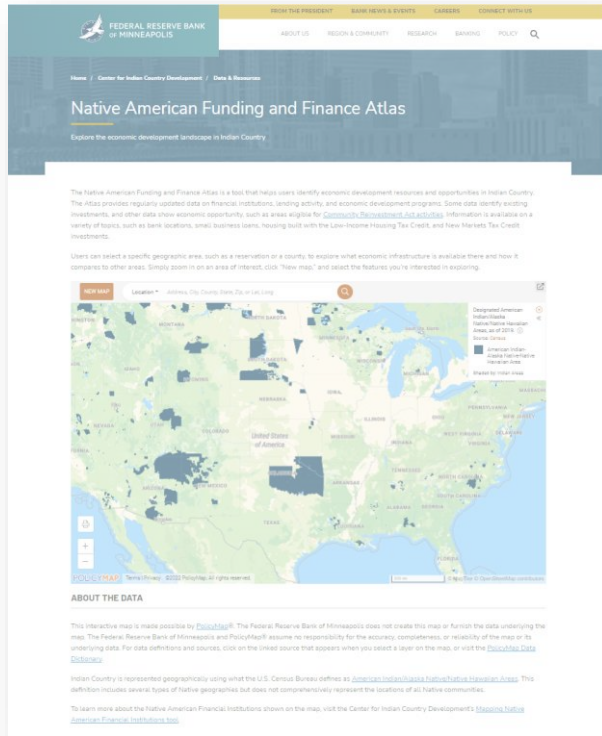
Users can select a specific geographic area, such as a reservation or a county, to explore what economic infrastructure is available there and how it compares to other areas. Simply zoom in on an area of interest, click "New map," and select the features you're interested in exploring.

The screenshot shows the interactive map interface. A dropdown menu is open, listing the following categories: American Indian/Alaska Native/Native Hawaiian Areas, Financial Institutions, Lending, Federal Programs, and Boundaries. The map displays the United States with dark blue shaded areas representing Indian Country. A legend on the right side of the map identifies the shaded areas as "Designated American Indian/Alaska Native/Native Hawaiian Areas, as of 2019" and "Shaded by: Indian Areas". The map includes a search bar at the top, a "NEW MAP" button, and a "POLICYMAP" logo at the bottom.

<https://www.minneapolisfed.org/indiancountry/resources/native-american-funding-and-finance-atlas>

New: Native American Funding and Finance Atlas

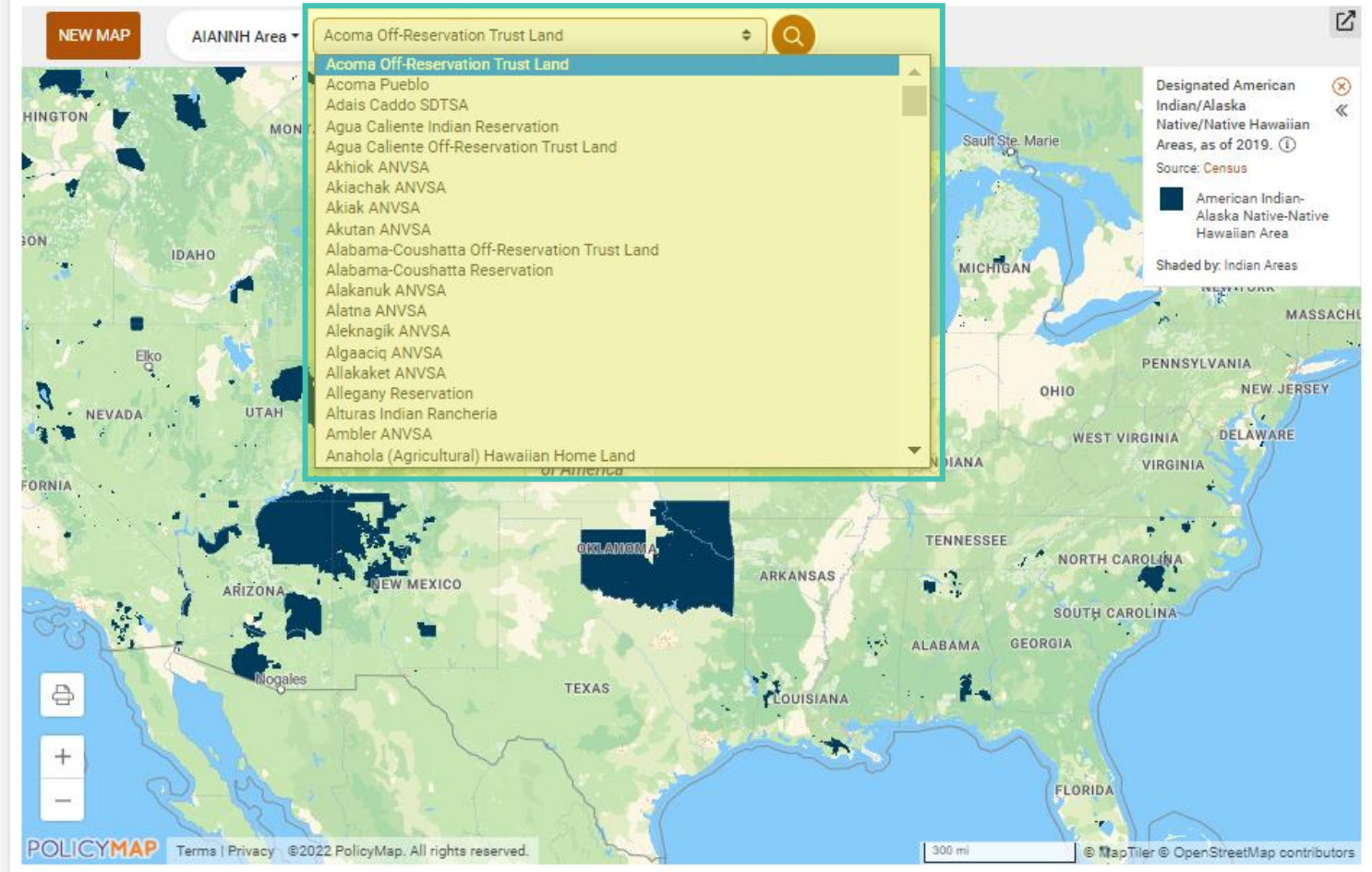
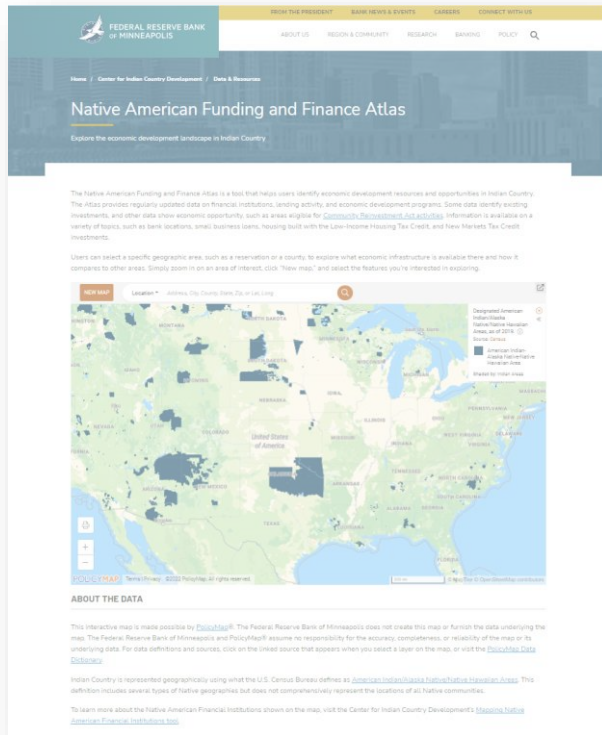
Users can select a specific geographic area, such as a reservation or a county, to explore what economic infrastructure is available there and how it compares to other areas. Simply zoom in on an area of interest, click “New map,” and select the features you’re interested in exploring.



<https://www.minneapolisfed.org/indiancountry/resources/native-american-funding-and-finance-atlas>

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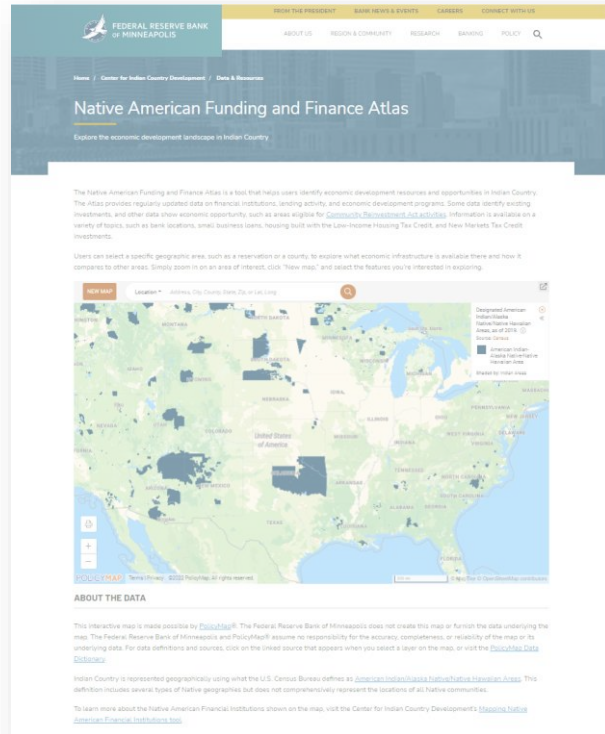
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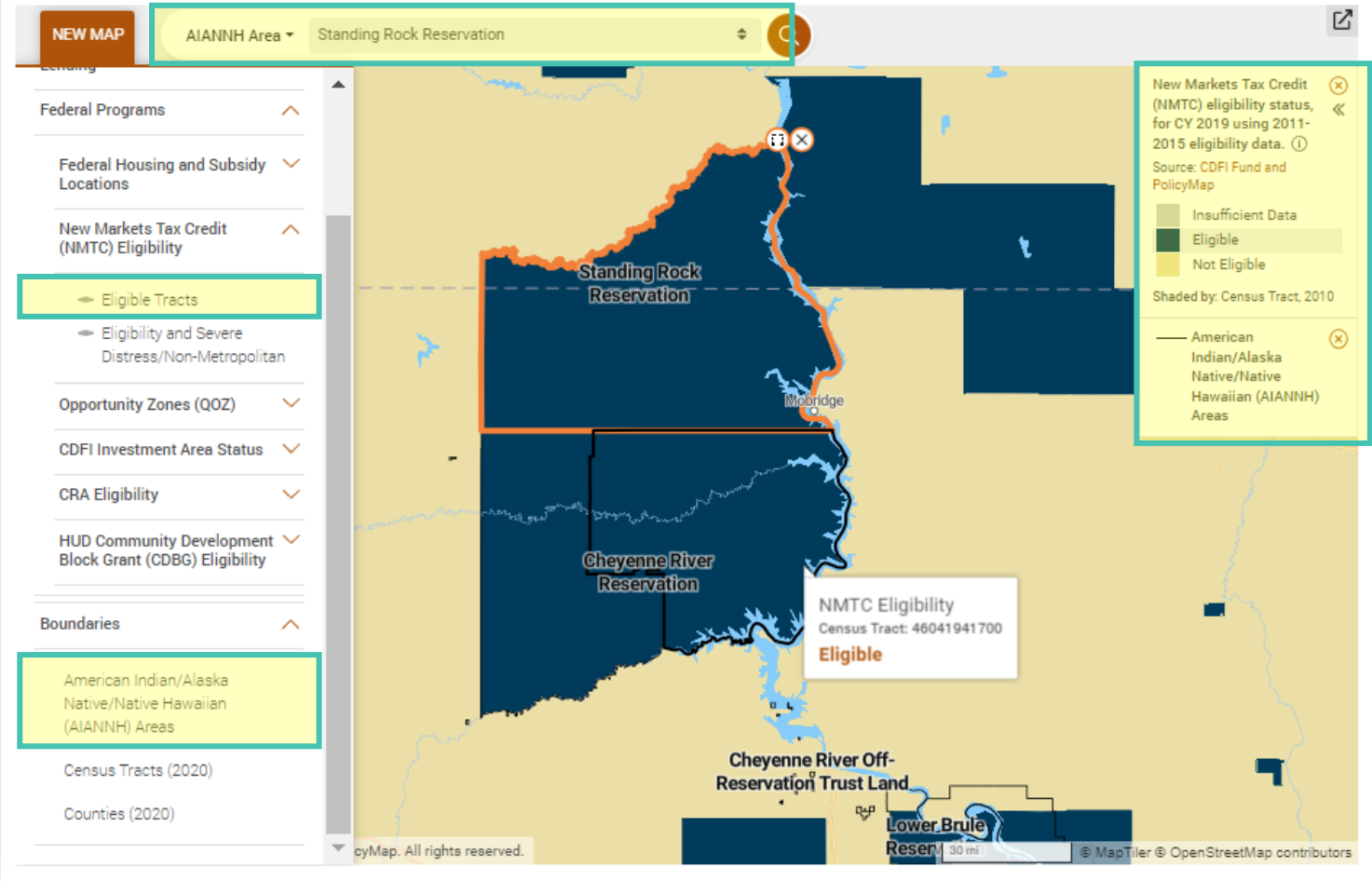
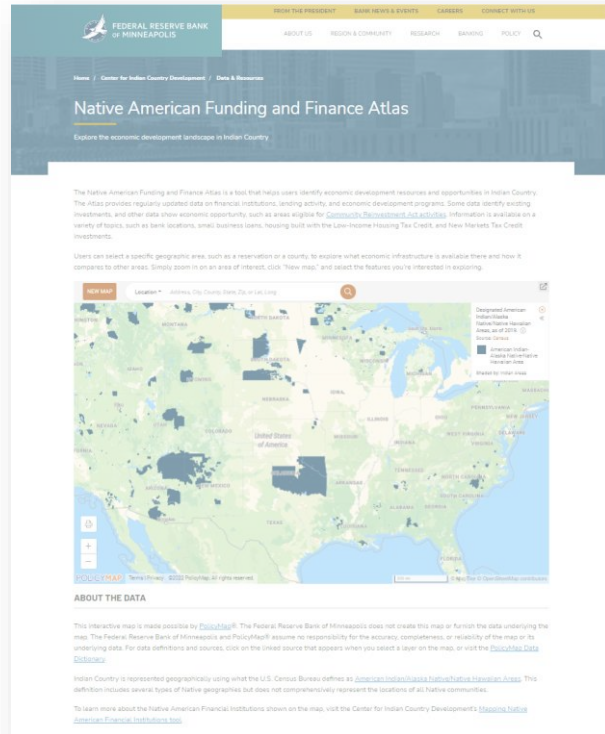


The screenshot shows the interactive map interface. At the top, there is a "NEW MAP" button and a dropdown menu for "AIANNH Area" with "Standing Rock Reservation" selected. On the left, a sidebar lists various features: "Lending" (with sub-items for PPP Loans Greater than \$150,000, 504 Loans, 7(a) Loans, and Small Business Development Centers), "Small Business Loans", "Small Farm Loans", "New Markets Tax Credit (NMTTC) Investments", "Unbanked Households", "Federal Programs", and "Boundaries" (with sub-items for American Indian/Alaska Native/Native Hawaiian (AIANNH) Areas, Census Tracts (2020), and Counties (2020)). On the right, a legend shows selected features: 504 Loans (Source: SBA), 7(a) Loans (Source: SBA), Small Business Development Centers (Source: SBA), and American Indian/Alaska Native/Native Hawaiian (AIANNH) Areas. The map itself shows the Standing Rock Reservation, Cheyenne River Reservation, Cheyenne River Off-Reservation Trust Land, and Lower Brule Reservation. A location pin is placed near Aberdeen, SD. The map includes a scale bar (30 miles) and copyright information for cyMap, MapTiler, and OpenStreetMap contributors.

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New: Native American Funding and Finance Atlas

Center for Indian Country Development



CENTER FOR INDIAN COUNTRY DEVELOPMENT
FEDERAL RESERVE BANK OF MINNEAPOLIS

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- Mapping Native American Financial Institutions
- Native American Funding and Finance Atlas**
- Reservation Profiles
- Tribal Leaders Handbook on Homeownership
- Events & Speeches
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"Tribal Nations are determined to design their own futures. I'm excited that the Federal Reserve's Center for Indian Country Development, based here at the Minneapolis Fed, supports these economic development efforts by using its research skills and by bringing experts and stakeholders together."

—NEEL KASHKARI, PRESIDENT, FEDERAL RESERVE BANK OF MINNEAPOLIS



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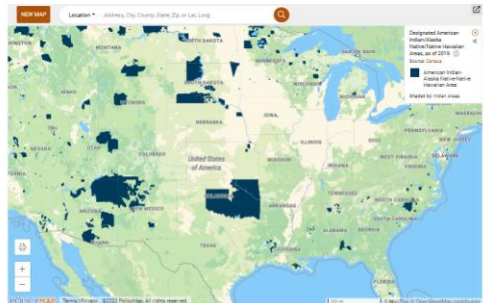
Home / Center for Indian Country Development / Data & Resources

Native American Funding and Finance Atlas

Explore the economic development landscape in Indian Country

The Native American Funding and Finance Atlas is a tool that helps users identify economic development resources and opportunities in Indian Country. The Atlas provides regularly updated data on financial institutions, lending activity, and economic development programs. Some data identify existing investments, and other data show economic opportunity, such as areas eligible for [Community Development Act activities](#). Information is available on a variety of topics, such as bank locations, small business loans, housing built with the Low-Income Housing Tax Credit, and New Markets Tax Credit investments.

Users can select a specific geographic area, such as a reservation or a county, to explore what economic infrastructure is available there and how it compares to other areas. Simply zoom in on an area of interest, click "New map," and select the features you're interested in exploring.



ABOUT THE DATA

This interactive map is made possible by [DataHub.org](#). The Federal Reserve Bank of Minneapolis does not create this map or furnish the data underlying the map. The Federal Reserve Bank of Minneapolis and PolicyMap® assume no responsibility for the accuracy, completeness, or reliability of the map or its underlying data. For data definitions and sources, click on the legend source that appears when you select a layer on the map, or visit the [DataHub.org](#) [Data Hub](#).

Indian Country is represented geographically using what the U.S. Census Bureau defines as [American Indian/Alaska Native/Other Hawaiian Areas](#). This definition includes several types of Native geographies but does not comprehensively represent the location of all Native communities.

To learn more about the Native American Financial Institutions shown on the map, visit the Center for Indian Country Development's [Mapping Native American Financial Institutions](#) tool.

Atlas data tool


Native American Funding and Finance Atlas is a new economic development tool for Indian Country

Center for Indian Country Development tool generates custom maps of economic development resources in Native communities

November 30, 2022

AUTHORS

- Matthew Gregg, Senior Economist, Community Development and Engagement
- Caryn Mohr, Writer/Analyst, Community Development and Engagement
- Vanessa Palmer, Data Director, Community Development and Engagement



Article Highlights

- Atlas enables stakeholders to explore funding and financing opportunities
- Tool's dataset covers financial institutions, lending activity, and federal programs
- Users can compare prevalence of programs inside and outside of Indian Country

RELATED CONTENT

[An urgent priority: Accurate and timely Indian Country data](#)

Atlas companion article

<https://www.minneapolisfed.org/indiancountry/resources/native-american-funding-and-finance-atlas>
<https://www.minneapolisfed.org/article/2022/native-american-funding-and-finance-atlas-is-a-new-economic-development-tool-for-indian-country>

What's next?



CENTER FOR
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FEDERAL RESERVE BANK OF MINNEAPOLIS

Looking ahead



Maintain new and refreshed data products with fidelity

- Updates yearly to the NAFLI map
- Updates on a rolling basis to the Atlas through PolicyMap
- Updates monthly to the Native American Labor Market Dashboard

Refresh other existing data products

- Reservation Profiles

In alignment with **CICD Principles for Research and Data Use**, launch new data products to advance the economic self-determination and prosperity of Native nations and Indigenous communities through actionable data and research

Learn more

The screenshot shows the website header with navigation links: FROM THE PRESIDENT, BANK NEWS & EVENTS, CAREERS, CONNECT WITH US, ABOUT US, REGION & COMMUNITY, RESEARCH, BANKING, POLICY, and a search icon. The main content area features the title "Center for Indian Country Development" and a large image of a woman holding a young child. A sidebar menu on the left includes: About Us (+), Data & Resources (+), Events & Speeches, Publications, Research Papers (+), and Connect.

vanessa.palmer@mpls.frb.org

<https://www.minneapolisfed.org/indiancountry>

<https://www.minneapolisfed.org/indiancountry/about-us/careers>

Just posted! Research Assistant roles, starting fall 2023

Q&A



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FEDERAL RESERVE BANK OF MINNEAPOLIS

STAY TUNED FOR THE UPCOMING SESSION

1:00 p.m. CT

Discussion on Census Differential Privacy

PRESENTER

Professor Carolyn Liebler

University of Minnesota

DISCUSSANT

Jonathan Taylor

Taylor Policy Group

MODERATOR

Matthew Gregg

CICD, Federal Reserve Bank of Minneapolis



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