

CDFIS: SUPPORTING TRIBAL ECONOMIC DEVELOPMENT

RURAL TRIBAL HOUSING STRENGTHENED THROUGH CDFI PARTNERSHIP

CINNAIRE LENDING'S SUPPORT ESSENTIAL BRINGING FOREST EDGE APARTMENTS TO TRIBAL COMMUNITY

Lac du Flambeau, WI

CDFI: CINNAIRE LENDING

Cinnaire Lending's support was essential in bringing Forest Edge Apartments to fruition—a 40-unit affordable housing community serving the Lac du Flambeau Band of Lake Superior Chippewa Indians in northern Wisconsin. As part of a \$15.3 million project co-developed by Cinnaire Solutions, the loan provided critical cash-flow and gap financing, including Capital Magnet Fund resources, making it possible for the project to close. Forest Edge directly addresses a long-standing shortage of quality housing on and near tribal lands—a shortage that has forced families to leave the community, weakened workforce retention, and limited local economic stability.



Opened in 2025, Forest Edge offers a mix of 18 two-bedroom and 22 three-bedroom units with rents far below market averages, ensuring that working families can secure safe, stable homes without financial strain. The project also overcame substantial rural infrastructure barriers by constructing its own well and septic system in an area without public water or sewer utilities. Financed through USDA Rural Development and the Low-Income Housing Tax Credit program, Forest Edge provides durable, high-quality homes that honor community needs while strengthening the tribe's long-term housing and economic resilience.

OVER THE MOON

INDIGENOUS FOOD TRUCK FINDS STABILITY WITH CDFI SUPPORT

Pueblo de Cochiti, NM

CDFI: RURAL COMMUNITY ASSISTANCE CORPORATION

Over The Moon Indigenous Food Truck was launched by Pueblo de Cochiti tribal member Melinda Arquero, with support from Adam Suina, to bring Indigenous cuisine to New Mexico communities. Following her participation in RCAC's *Native American Business Development: A Journey (NABDAJ)* training, funded by the William K. Kellogg Foundation, Arquero combined culinary knowledge with entrepreneurial skills to establish a business designed to operate safely and efficiently, investing in essential equipment like a generator and fire suppression system to meet state and municipal regulations.

When the pandemic closed the Pueblo de Cochiti to visitors for more than a year, Over The Moon struggled with income loss, high-interest debt, and limited access to pandemic relief programs. RCAC provided a \$25,000 loan through its Re-Emerging Loan Fund (RELieF). This loan was used to purchase critical equipment, marketing materials, and refinance debt. RCAC also provided ongoing one-on-one coaching to strengthen management, recruit employees, and build operational capacity. With RELieF and NABDAJ support, Over The Moon now has the tools, systems, and guidance to operate confidently and pursue long-term growth.

