

## **Native Housing Finance: Institutions & Programs That Make it Happen**

**William Guevara** is the Director of Institution Development for First Nations Oweesta Corporation (Oweesta) He is an integral part of Oweesta's Training, Technical Assistance and Consulting Program. He provides Native Community Development Financial Institution (CDFI) development training and technical assistance, including all aspects of our market research services, to Native communities. He manages the technical assistance component of the Native Communities Financing Initiative for emerging Native CDFIs, including the new Native Credit Union program. With over 30 years experience as a Real Estate/Mortgage Broker and a General Contractor, William has extensive experience in the housing development field in addition to his significant Native CDFI experience. He is an accomplished presenter, trainer, researcher and technical assistance provider and is the former executive director of an Indian Housing Authority, seeing the organization through its early stages of Native CDFI development.

**Phebe Quattrucci** has a background in banking and finance, with fourteen years of experience working for and with community development financial institutions. She is currently self-employed, working with a variety of non-profits and CDFIs of varying sizes to create capitalization plans, develop fundraising strategies, create loan and risk management policies and procedures, write proposals and grant applications, and develop budgets and proformas. She coaches staff and Boards on funding source communications, and participates in oral presentations to investors and grantors.

Her current and past CDFI clients include Coastal Enterprises, Inc. in Wiscasset, Maine; Four Directions Development Corporation, in Orono, Maine; The Cooperative Fund of New England, in Amherst, Massachusetts; Lakota Funds in Kyle, SD; Mazaska Owecaso Otipi Financial in Pine Ridge, SD; Azteca Community Loan Fund in San Juan, Texas; Regional Business Assistance Corporation in Trenton, NJ; and Treasure Coast Regional Planning Council, in Stuart, Florida.

Phebe earned her B.A. from Middlebury College, in Middlebury, Vermont. She resides in Freeport, Maine.