Office of Indian Energy and Economic Development
Division of Capital Investment

Loan Guarantee Program

Since 1974, we have guaranteed more than $1 billion

Who We Are...

The Division of Capital Investment manages the Indian Loan Guaranty, Insurance and Interest Subsidy Program which breaks through the conventional barriers to financing for tribes and individual Indians and their corporations. The program helps facilitate loan financing for borrowers. The Division helps secure reasonable interest rates and reduce risks for all parties involved.

We bring lenders and borrowers together so that all may prosper.

What We Do...

- Facilitate access to capital
- Help optimize resources
- Form strategic partnerships
- Provide outreach efforts
- Foster entrepreneurship
- Bring business opportunities to reservations and Alaska Native Villages

Eligibility and Lending Requirements

Any lending institution, including Community Development Financial Institutions, may apply for a guaranty provided the institution is regularly engaged in making business loans and has a capacity for evaluating and servicing loans which is satisfactory to the Program.

- The percentage of the loan guaranteed or insured may be up to 90% of the unpaid principal balance and interest.
- Loans may be used for a variety of purposes including operating capital, equipment purchases, business refinance, lines of credit, and more.
- The business must be 51% Indian owned.
- The business must contribute to the economy of a federally recognized tribal reservation or service area.
- The borrower must be projected to have at least 20% equity in the business being financed immediately after the loan is funded.
- The borrower may not be delinquent on any federal debt obligations.
- A one-time premium payment of 2% of the guaranteed portion of the loan is assessed and may be added to the loan.

How we can help you!

Prior to submitting a loan guarantee request to your lending institution, complete requirements should be obtained by contacting your Credit Office Service Center.

1. Tribes or individuals may apply for a loan through any eligible lender.

2. The approved lending institution submits a guarantee request to the credit office service center along with standard documentation which the lending institution will require.

Alaska Credit Office Service Center
3601 C Street, Suite 1360
Anchorage, AK 99503
Phone: (907) 271-4021
(907) 271-4018

Northwest Credit Office Service Center
13922 Denver West Parkway, Ste. 200
Lakewood, CO 80401
Phone: (720) 407-0610
(720) 407-0675

Southwest Credit Office Service Center
1011 Indian School Road NW, Suite 131
Albuquerque, NM 87104
Phone: (505) 563-5471
(505) 563-5466

Eastern Credit Office Service Center
1951 Constitution Avenue NW
Room 20-SIB
Washington DC 20245
Phone: (405) 247-6140

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