



FROM THE GROUND UP:

How Communities Are Reclaiming Data for Change



Rewrite the Risk: When Lending Reflects Community, People Thrive

Four Bands Community Fund, a Native CDFI serving the Cheyenne River Reservation and entrepreneurs across South Dakota, rejected the deficit-driven data narratives long imposed on Native communities. Rooted in the Native data sovereignty movement, Four Bands took ownership of their data story by defining their own variables and methodology to determine who receives a loan. When they analyzed the data on their own terms, they found that traditional markers used to measure risk, like collateral or personal assets, had little bearing on whether borrowers actually repaid. This led Four Bands to design a new approach to risk assessment that is more accurate, community-grounded, and keeps community members at the center.



These are the 5D [deficits] that describe us and the data [disparity, deprivation, disadvantage, dysfunction, and difference]. But it's not my lived reality. It's not how I show up to work, it's not what I experienced, it's not what my customers are walking in the door with and so we really felt the need to redefine risk for our community and define the work that we're doing.

Lakota Vogel, Executive Director, Four Bands Community Fund

BHPN's [Those Who Hold the Data Shape the Future](#) shares how Four Bands Community Fund is rethinking risk by using community-informed data to design flexible, accessible financial solutions.

Community-Led Data Doesn't Just Inform, It Can Transform

BlaqOut in Kansas City, Missouri, puts Black LGBTQ and ally community members in the driver's seat of their own data, training them as participatory action researchers to shape the expansion of service delivery from sexual health and wellness, to primary care, housing and using art as advocacy. By keeping data ownership within the community, they ensured resources went where they were needed, rather than into the hands of outside institutions. The result was care that truly belonged to the people it served, building the kind of trust and belonging that is transformational.



We have to go from being transactional to relational to transformational, and if our work is not intended and designed to do that, if we're not letting data lead us in that way, if we're not engaging the community in that way, we are failing ourselves.



D. Rashaan Gilmore, Founder and President/CEO, BlaqOut

Explore [BlaqOut's Leadership Fellowship](#), which builds leadership capacity and fosters community engagement through mentorship, coaching, and peer learning.

How Funders Can Champion Community-Led Data

Funders are essential partners in building community-led data ecosystems, not just as financial investors but as champions and conveners across sectors. When philanthropy creates space for learning and invests in local data infrastructure, communities can use data as a tool for their own priorities. No one has to do this alone, The National Neighborhood Indicators Partnership (NNIP) uses a cohort model to help local organizations build that capacity and move forward together.



Funders have the ability to create a safe space and really build a positive culture for data and learning, but it means that they should not overburden organizations with detailed onerous reporting requirements. Data should not be a requirement but instead be in service of furthering a mission and values.

Kathryn Pettit, Senior Fellow, Housing and Communities Division, Urban Institute

Explore resources from [National Neighborhood Indicators Partnership](#) to see how communities are reclaiming data and how funders can support community-led approaches.

Explore BHPN's [Community-Driven Data and Evaluation Strategies to Transform Power and Place](#), an interactive tool that helps organizations center community voice, align data with local priorities, and shift power toward more equitable outcomes.

Call To Action

Join Build Healthy Places Network as we co-create resources to support challenging conversations needed to drive transformative change.

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