



OFFICE OF PUBLIC AND INDIAN HOUSING

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, DC 20410-5000

March 20, 2024

SUBJECT: Section 184 Indian Housing Loan Guarantee Program – Final Rule Published in the Federal Register

Dear Tribal Leader:

Today, March 20, 2024, the U.S. Department of Housing and Urban Development (HUD) published the final rule on the Section 184 Indian Housing Loan Guarantee (Section 184) program in the Federal Register. A link to the final rule is [here](#). The final rule expands and revises the Section 184 program regulations to address the program's growing demands, increase transparency and accountability, and strengthen the program to ensure that it remains viable for many years to come.

The final rule strengthens and modernizes the Section 184 program by:

- Codifying current practices, policies and procedures, and adopts relevant industry standards;
- Incorporating Tribal comments received during Tribal consultation and the proposed rule public comment period;
- Setting expectations for Lenders and Servicers and providing an explicit framework within which Lenders and Servicers must operate;
- Enhancing safeguards for Native American borrowers and increasing partnership opportunities with Tribes; and
- Addressing program weaknesses identified by the Office of the Inspector General.

Overall, HUD conducted 28 Tribal Consultations on the rule. These consultations began before HUD started drafting the rule and continued through the public comment period on the proposed rule, which was published on December 21, 2022. The final rule reflects public comments received during this period.

Thank you to all the Tribal leaders and housing practitioners who participated in Tribal consultations and submitted comments on the rule. Your input was essential in developing the best possible regulations for the Section 184 program. The final rule has a 90-day implementation period, during which time HUD will be drafting the handbook implementing the final rule. HUD anticipates sharing draft chapters of the handbook to Tribal stakeholders in advance of publication and will provide training to Tribes and Lenders, as appropriate.

Thank you for your continued partnership and collaboration in the effective delivery of HUD's programs.

Sincerely,

A handwritten signature in blue ink that reads "Heidi J. Frechette".

Heidi J. Frechette  
Deputy Assistant Secretary  
for Native American Programs