



OFFICE OF PUBLIC AND INDIAN HOUSING

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

Date: March 6, 2025

Dear Lender Letter 2025-01

To: All Tribes
All Tribally Designated Housing Entities
All Section 184 Approved Lenders and Servicers

Subject Reminder of Automatic 90-Day Foreclosure Moratorium for Presidentially Declared Major Disaster Areas; Foreclosure Moratorium for Certain Federal Emergency Management Agency Declarations

Purpose The purpose of this Dear Lender Letter (DLL) is to: (1) Remind Lenders and declarations of Presidentially Declared Major Disaster Areas (PDMDAs) for the Section 184 Indian Housing Loan Guarantee Program (Section 184), and (2) Provide for extensions of foreclosure moratoriums related to certain Federal Emergency Management Agency (FEMA) declarations.

Effective Date This DLL is effective immediately.

Public Feedback HUD welcomes feedback from interested parties for a period of 30 calendar days from the date of issuance. To provide feedback on this policy document, please send feedback to the Office of Loan Guarantee at Section184Comments@HUD.gov. HUD will consider the feedback in determining the need for future updates.

Affected Programs This DLL applies to the Section 184 program.

Background Pursuant to Public and Indian Housing (PIH) Notice 2015-15, issued on September 24, 2024, the Office of Native American Programs requires automatic 90-day foreclosure moratorium beginning on the date of the PDMDA declaration by FEMA.

**PDMDA
Declarations**

This DLL reminds all Section 184 Lenders and Services that **all PDMDA declarations by FEMA** shall subject Section 184 loans to an automatic 90-day foreclosure moratorium, beginning on the date of the PDMDA declaration by FEMA.

Please note that ONAP may determine an extension of the 90-day foreclosure moratorium may be needed for Section 184 properties within a PDMDA. When such a determination is made, the extension of the 90-day foreclosure moratorium will be announced in a DLL.

**Extension of
Foreclosure
Moratorium
for Certain
FEMA
Declarations**

In September and October 2024, FEMA announced PDMDAs within the States of Florida, Georgia, North Carolina, South Carolina, Tennessee and Virginia due to Hurricanes Helene and Milton. The 90-day foreclosure moratorium ended in late 2024.

Given the extent of the damage from Hurricanes Helene and Milton, ONAP believes Borrowers need the additional time provided by the moratoriums to access federal, state, or local housing resources and consult with HUD-approved housing counselors, where available.

Accordingly, Section 184 properties located within the FEMA Declarations identified below are subject to a foreclosure moratorium through **July 7, 2025**, except for Section 184 guaranteed loans secured by vacant or abandoned properties.

FEMA Declaration	
Florida Hurricane Helene, September 28, 2024	DR-4828-FL
North Carolina Tropical Storm Helene, September 28, 2024	DR-4827-NC
South Carolina Hurricane Helene, September 29, 2024	DR-4829-SC
Georgia Hurricane Helene, September 30, 2024	DR-4830-GA
Virginia Tropical Storm Helene, October 2, 2024	DR-4831-VA
Tennessee Tropical Storm Helene, October 2, 2024	DR-4832-TN
Florida Hurricane Milton, October 11, 2024	DR-4834-FL

Deadlines for the first legal action and Reasonable Due Diligence Time Frame are extended by 180 Days from **July 7, 2025**.

Questions

Any questions regarding this DLL may be directed to Section184@hud.gov.

Signature



Benjamin Hobbs
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Office of Public and Indian Housing