



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 2025-03

To: All Tribes
All Tribally Designated Housing Entities
All Section 184/184A Approved Lenders and Servicers
Department of Hawaiian Homelands

Subject Revised Maximum Loan Limits for the Section 184 Indian Housing Loan Guarantee program and Section 184A Native Hawaiian Housing Loan Guarantee program.

Purpose The purpose of this Dear Lender Letter (DLL) is to revise the maximum loan limits for the Section 184 Indian Housing Loan Guarantee (Section 184) program and the Section 184A Native Hawaiian Housing Loan Guarantee (Section 184A) program.

Effective Date This DLL is effective for Section 184 and Section 184A case numbers issued on or after the date of this DLL.

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 supersedes DLL 2024-01 for the Section 184 and Section 184A programs.

Background

Pursuant to 12 U.S.C. § 1715z-13a(b), the U.S. Department of Housing and Urban Development (HUD) is authorized to set maximum loan limits under the Section 184 program.

Pursuant to 12 U.S.C. § 1715z-13b(c), HUD is authorized to set maximum loan limits under the Section 184A program. Pursuant to Section 208(6) of the Hawaiian Homes Commission Act (HHCA) of 1920, as amended, loans made by lending institutions, insured, or guaranteed by HUD may not exceed the maximum insurable limits established under the Federal Housing Administration (FHA) Section 247 mortgage insurance program.

ONAP periodically reviews Section 184 and Section 184A maximum loan limits and implements changes, as appropriate. The most recent Section 184 and Section 184A Maximum Loan Limits were published on January 30, 2024, under DLL 2024-01.

ONAP determined that the most recent FHA maximum single-family mortgage limits, published on November 26, 2024, called the “Nationwide Forward Mortgage Limits” has the most relevant data set for the Section 184 and Section 184A programs. Additionally, for Section 184A, it complies with Section 208(6) of the HHCA.

Additionally, HUD received a tribal request to expand its Section 184 Approved Program Area to Arkansas in accordance with DLL 2023-03. HUD has reviewed this request and approved the expansion to certain counties in Arkansas.

**Section 184 and
Section 184 A
Loan Limits.**

The revised maximum loan limits for the Section 184 and Section 184A programs are based on the 2025 FHA Nationwide Forward Mortgage Limits. However, if the 2025 FHA Nationwide Forward Mortgage Limit for an area is less than the Section 184 Maximum Loan Limit published in Notice PIH 2020-15, ONAP will retain the higher limit. Only Sitka County in Alaska is retaining its PIH Notice 2020-15 Loan Limit.

Additionally, the 2025 Section 184 Loan Limits include four new Section 184 Program Areas. HUD has approved the expansion of the Section 184 program into Craighead, Crittenden, Greene, and Lonoke counties in Arkansas.

Attached are two separate documents: the 2025 Maximum Loan Limits for Section 184 Program Areas by state and county for one-to-four-unit properties and the 2025 Maximum Loan Limits for Section 184A by county.

Questions

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

Signature

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Office of Public and Indian Housing