



DAY 1 TRAINING AGENDA: Program Fundamentals & Underwriting

Times	Topic
8:00am-9:00am	Registration
9:00am-10:30am	HUD Welcome Mission, Purpose, and HUD Section 184 Indian Housing Program Overview Introductions
	BREAK
10:45am-12:00pm	Laying the Foundation for Section 184: Native Advantage , Expiration and Extension Policy, Loan Types, Critical Documents, Deadlines, Common Submission Issues, Role of Lender vs. HUD Reviewer, and Best Practices
	LUNCH
1:30am-2:30pm	Underwriting the Borrower: Tribal Enrollment, Manual Underwriting Guidelines, DTI Thresholds and Income Calculation, Underwriting the Borrower's Credit Story, Use of Non-Traditional Credit, Income, and Assets
2:30pm-3:00pm	Strategies for Utilizing Section 184 to Increase Housing Stock: Developing Housing with Section 184, Why This is Essential to Combatting the Housing Crisis, Eligibility, Development Considerations, and Consultations with OLG and the Tribe
	BREAK
3:15pm-4:15pm	Underwriting the Tribe: Approved Tribes and Service Areas, Location Eligibility, Tribal Approval Process, Lease Approval Criteria, Eligibility of Tribes/TDHEs, and Financial Requirements, Lender and Tribal Relations
4:15pm-4:30pm	Group Q&A, Wrap Up and Shout Outs
4:30pm-6:00pm	No-Host Social Event – All Are Invited (Optional – Location TBD)



DAY 2 TRAINING AGENDA: Underwriting the Property / Construction / Closing

Times	Topic
8:30am-9:00am	Check-in
9:00am-9:30am	HUD Welcome Morning Drills
9:30am-10:00am	Underwriting the Property for Section 184: Required Forms, Environmental Reviews, Flood Zone Issues, Fee Simple vs. Tribal Trust vs. Allotted Trust and Restricted Fee, Recorded Mortgage and Lease Compliance
	BREAK
10:15am-11:00pm	Trust Land Lending: Land Status and Jurisdiction Forms, Recorded Mortgage and Lease Compliance and Indemnification, and Understanding Title Status Reports
11:00pm-11:35pm	Construction & Rehab Loans: Structure of Single-close Construction Loans, Builder Contracts, Loan Scenarios, and Close-out Documentation
11:35pm-12:00pm	Section 184 Tribal Construction Project Highlight
	LUNCH
1:30pm-2:00pm	Final Endorsement: Final Checklist, OLG Quality Control Overview, and Common Errors and Findings
2:00pm-3:00pm	Skill Drills
3:00pm-4:00pm	All Hands: HUD Staff Townhall Sound Off