



Date: February 04, 2026

Dear Lender Letter 2026-02

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

Subject Revised Maximum Loan Limits for the Section 184 Indian Home 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 Home Loan Guarantee (Section 184) program and the Section 184A Native Hawaiian Housing Loan Guarantee (Section 184A) program that were included in [DLL 2025-03](#).

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 email 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 2025-03](#) 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, 2025, under DLL 2025-03.

ONAP determined that the most recent FHA maximum single-family mortgage limits, published on December 12, 2025, titled “Nationwide Forward Mortgage Limits,” has the most relevant data set for the Section 184 and Section 184A programs, provides equity within HUD programs, and reflects adjustments for higher cost areas. Additionally, for Section 184A, it complies with Section 208(6) of the HHCA.

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

The revised maximum loan limits for the Section 184 and Section 184A programs are based on the 2026 FHA Nationwide Forward Mortgage Limits. However, if the 2026 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 Notice PIH 2020-15 Loan Limit.

With respect to Connecticut, although Connecticut’s eight counties were abolished in 1960 and in its place are nine planning regions, ONAP will continue to use the boundaries of the former eight counties to determine areas approved for Section 184 lending and maximum loan amounts.

Attached are two separate documents: the 2026 Maximum Loan Limits for Section 184 Program Areas by State and county for one-to-four-unit properties and the 2026 Maximum Loan Limits for Section 184A by county.

Questions

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

SignatureA handwritten signature in blue ink that reads "Benjamin Hobbs". The signature is written in a cursive style with a large initial 'B'.

Benjamin Hobbs
Assistant Secretary
for Public and Indian Housing