



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

OFFICE OF PUBLIC AND INDIAN HOUSING

Date: February 04, 2026

Dear Lender Letter 2026-01

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

Subject Extension of the Transition Period and Compliance Date under Dear Lender Letter 2025-02

Purpose The purpose of this Dear Lender Letter (DLL) is to announce the extension of the Transition Period and Compliance Date under [DLL 2025-02](#), titled “Extension of the Section 184 Indian Housing Loan Guarantee Program Final Rule Compliance Date.”

Effective Date This DLL is effective upon publication.

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 applies to the Section 184 Indian Housing Loan Guarantee Program.

Background

On March 20, 2024, HUD published in the *Federal Register* a final rule, titled “Strengthening the Section 184 Indian Housing Loan Guarantee Program” ([89 FR 20032](#)) (“final rule”). The final rule amends 24 CFR part 1005 and announced, among other things, that the final rule would be effective on June 18, 2024.

On June 14, 2024, HUD published a subsequent *Federal Register* notice, “Strengthening the Section 184 Indian Home Loan Guarantee Program; Delay of Effective and Compliance Dates” ([89 FR 50523](#)), announcing the delay of the effective date of the final rule from June 18, 2024, to December 31, 2024. The notice also announced an extended compliance date of March 1, 2025. HUD explained the extension was necessary to draft a comprehensive handbook, the Section 184 Program Policy Handbook (“Handbook”). Additionally, HUD determined Tribes, Lenders, Servicers, and other stakeholders need additional time to conform their policies, procedures, and systems to comply with the final rule.

On January 17, 2025, HUD published *Federal Register* notice, “Strengthening the Section 184 Indian Housing Loan Guarantee Program; Extension of Compliance Date” ([90 FR 5604](#)). This notice announced the Compliance Date of the final rule was extended from March 1, 2025, to December 31, 2025. The additional time was needed for HUD to finalize and implement a comprehensive handbook for the Section 184 program.

On March 6, 2025, ONAP issued DLL 2025-02, establishing the period between the final rule effective date of December 31, 2024, and December 30, 2025, as the Transition Period. The DLL stated that December 31, 2025, would be the Compliance Date of the final rule.

On December 29, 2025, HUD published *Federal Register* notice, “Strengthening the Section 184 Indian Housing Loan Guarantee Program; Extension of Compliance Date” ([90 FR 60569](#)). This notice amended the Compliance Date to the final rule from December 31, 2025, to an indefinite Compliance Date.

**Section 184
Final Rule
Compliance
Date and
Transition
Period**

The Compliance Date for the final rule is extended from December 31, 2025, to an indefinite date. When HUD completes the new handbook, HUD will publish an additional *Federal Register* notice announcing a new Compliance Date for the final rule. This future notice will provide a reasonable time for implementation before requiring compliance of at least 30 and up to 90 days after the publication of the notice.

The Transition Period for the final rule will continue from December 30, 2025, until the day before the final Compliance Date, as announced in the future *Federal Register* notice.

Signature



Benjamin Hobbs
Assistant Secretary
for Public and Indian Housing