



ASSISTANT SECRETARY FOR
PUBLIC AND INDIAN HOUSING

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

Date: September 8, 2026

Dear Lender Letter 2026-05

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

Subject Office of Loan Guarantee Fiscal Year (FY) 2026 Year End Closure

Purpose This Dear Lender Letter (DLL) informs Direct Guarantee Lenders and other stakeholders of the start of HUD's FY 2026 financial closeout for the Section 184 Indian Housing Loan (Section 184), the Section 184A Native Hawaiian Housing Loan (Section 184A), and the Title VI Loan Guarantee (Title VI) programs.

Effective Date The financial closeout process for the Section 184, Section 184A, and Title VI programs will begin on September 23, 2026.

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, Section 184A, and Title VI programs.

Background At the end of every fiscal year, HUD suspends activity for the Section 184, Section 184A, and Title VI programs to reconcile financial accounts and set up accounting codes for the next fiscal year. During this time, the Section 184, Section 184A, and Title VI programs are shut down, so no new financial obligations can be made. These programs will resume normal operations as soon as possible in the beginning of the new fiscal year.

**FY 2026
Financial
Closeout
Process**

Beginning on September 23, 2026, HUD will begin its financial year end closeout for FY 2026 for the Section 184, Section 184A, and Title VI programs.

Accordingly, the Section 184 and Title VI programs will cease issuing cohort numbers for any requests received after 11:59 p.m. EDT on September 22, 2026. The Section 184A program will cease issuing cohort numbers for any requests received after 11:59 HST the same day. These programs will continue to issue case numbers and Loan Guarantee Certificates during this time.

Direct Guarantee Lenders may continue to submit requests for cohort numbers during the closeout period. These requests will be reviewed and responded to upon the reopening of HUD's financial systems in FY 2027.

**FY 2027
Reopening
Notification**

HUD will take all actions necessary to reopen HUD's financial systems as soon as possible in the new fiscal year. HUD will send out an OLG INFO announcement notifying Lenders and other stakeholders of the end of the closeout period. This announcement will also be posted simultaneously on the Section 184 webpage (www.hud.gov/section184) and the Section 184A webpage (www.hud.gov/section184A). Please monitor your email and the Section 184 website for reopening information.

Questions

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

Signature

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Public and Indian Housing