



What's New on Codetalk

July 7th, 2025

ONAP Staffing Updates

ONAP has experienced several staffing transitions over the past few months. Here are a few recent leadership staffing updates.

Headquarters:

- Hilary Atkin, Acting Deputy Assistant Secretary
- Brian Cook, Acting Associate Deputy Assistant Secretary
- Erna Reeves, Director, Headquarters Grants Management (IHBG and IHBG Competitive)
- Rebecca Halloran, Acting Director, Headquarters Grants Management (ICDBG and Tribal HUD-VASH)

Southwest Office of Native American Programs

- Floyd Tortalita, Acting Administrator
- Shane Begay, Acting Deputy Administrator

Northern Plains Office of Native American Programs

- Amber Hunter, Acting Administrator (Also Director, Headquarters Grants Evaluation Division)
- Sebastian Dawiskiba, Acting Director, Grants Management Division

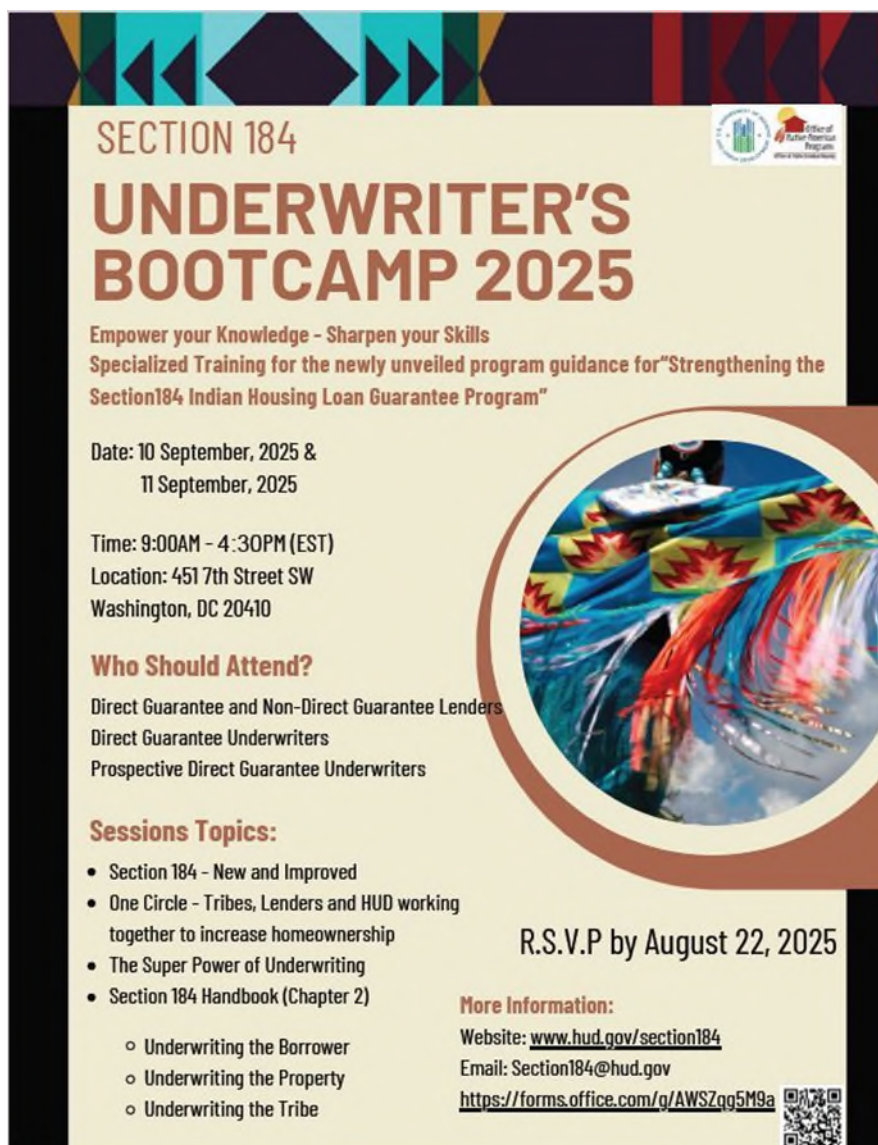
Visit ONAP's Codetalk contact information [webpage](#) for Area Office and program specific points of contact.

HUD to Host Section 184 Underwriter's Bootcamp

On September 10-11, 2025, the Office of Native American Programs (ONAP) will host an Underwriter's Bootcamp for the Section 184 Indian Housing Loan Guarantee Program at HUD Headquarters in Washington, DC. This immersive training session will focus on a range of key topics that are essential for Lenders, Direct Guarantee, Non-Direct Guarantee and Prospective Guarantee Underwriters working with the Section 184 Program. The bootcamp will provide in-depth coverage, offering valuable insights and strategies to enhance your skills and knowledge.

This is an invaluable opportunity to preview the new program guidance directly with Section 184 HQ staff. Whether you're new to the Section 184 program or an experienced underwriter, this boot camp will provide you with tools and knowledge to enhance your efficiency and support.

The deadline to register is August 22, 2025, 11:59 p.m. Eastern Daylight Time.
Registration is open now! RSVP here: <https://forms.office.com/g/7Q8BUBqtn>

The poster features a decorative top border with geometric patterns in teal, yellow, and red. The main title 'SECTION 184 UNDERWRITER'S BOOTCAMP 2025' is in large, bold, brown letters. Below it, a subtitle reads 'Empower your Knowledge - Sharpen your Skills' and another line says 'Specialized Training for the newly unveiled program guidance for "Strengthening the Section 184 Indian Housing Loan Guarantee Program"'. The dates 'Date: 10 September, 2025 & 11 September, 2025' and time 'Time: 9:00AM - 4:30PM (EST)' are listed. The location is 'Location: 451 7th Street SW Washington, DC 20410'. A circular image shows a person in traditional Native American regalia. The 'Who Should Attend?' section lists 'Direct Guarantee and Non-Direct Guarantee Lenders', 'Direct Guarantee Underwriters', and 'Prospective Direct Guarantee Underwriters'. The 'Sessions Topics:' section includes 'Section 184 - New and Improved', 'One Circle - Tribes, Lenders and HUD working together to increase homeownership', 'The Super Power of Underwriting', and 'Section 184 Handbook (Chapter 2)'. A list of topics includes 'Underwriting the Borrower', 'Underwriting the Property', and 'Underwriting the Tribe'. The registration deadline 'R.S.V.P by August 22, 2025' is prominently displayed. Contact information includes the website 'www.hud.gov/section184', email 'Section184@hud.gov', and a registration link 'https://forms.office.com/g/AWSZqg5M9a'. A QR code is in the bottom right corner.

SECTION 184

UNDERWRITER'S BOOTCAMP 2025

Empower your Knowledge - Sharpen your Skills
Specialized Training for the newly unveiled program guidance for "Strengthening the Section 184 Indian Housing Loan Guarantee Program"

Date: 10 September, 2025 &
11 September, 2025

Time: 9:00AM - 4:30PM (EST)
Location: 451 7th Street SW
Washington, DC 20410

Who Should Attend?
Direct Guarantee and Non-Direct Guarantee Lenders
Direct Guarantee Underwriters
Prospective Direct Guarantee Underwriters


Sessions Topics:

- Section 184 - New and Improved
- One Circle - Tribes, Lenders and HUD working together to increase homeownership
- The Super Power of Underwriting
- Section 184 Handbook (Chapter 2)

◦ Underwriting the Borrower
◦ Underwriting the Property
◦ Underwriting the Tribe

R.S.V.P by August 22, 2025

More Information:
Website: www.hud.gov/section184
Email: Section184@hud.gov
<https://forms.office.com/g/AWSZqg5M9a>



New Homeownership Video Series

Homeownership on Tribal Reservations is POSSIBLE. Tribal homeownership creates equitable assets and stability for future generations. Check out ONAP's new homeownership video series here: <https://youtu.be/7FDXbA-Jyuo?si=mZ2Nzlh5yjqt7yOf>



New HUD Mission Statement

In case you missed it, HUD [announced](#) an updated Mission Statement this spring. For reference below is HUD's current Mission Statement.

The mission to foster strong communities by supporting access to quality, affordable housing, expanding the housing supply, and unlocking homeownership opportunities for the American people. The Department is committed to furthering the promise of self-sufficiency in every American while promoting economic development to revitalize rural, tribal, and urban communities across the country.

Spotlight on Training and Technical Assistance

The Codetalk T&TA [webpage](#) has been updated! Please explore the new site to learn more about the T&TA process, types of TA, some of the covered TA topics, and links to recorded trainings. As a reminder, please reach out to your Area ONAP office to submit a TA request form for processing.

Mark your calendar for these upcoming training events.

Date	Description	Registration Link
Wednesday, July 9, 2025	National Build America, Buy America Act (BABA) Webinar Virtual The Infrastructure Investment and Jobs Act (IIJA) (November 15, 2021), included the Build America, Buy America Act (BABA), which is a law that applies to all sources of Federal financial assistance (including housing grants) received from all Federal agencies. BABA established the Buy America Preference (BAP) requirements for certain infrastructure projects funded with Federal financial assistance. This BAP applies to many Tribal housing projects and requires Tribes and Tribally Designated Housing Entities (TDHEs) to only procure American-made iron, steel, manufactured products, and construction materials for those infrastructure projects.	Register here
Wednesday, July 9, 2025	Formal Procurement Virtual Training This training will provide participants with a better understanding of Formal Procurement methods and how to implement them. The training will discuss types of Formal Procurement (sealed bids and proposals), components of each type, and ways to improve response rates. Note: This training is meant to supplement ONAP Procurement Training; it does not review the rules and regulations of procurement but focuses on how to implement formal procurement methods. When: 9:00 a.m.-3:00 p.m. Pacific Time	Register here

July 14-16, 2025	<p>NAHASDA Essentials Training</p> <p>Virtual Training</p> <p>This 3-day training will provide attendees with a comprehensive introduction to NAHASDA. Attendees will become familiar with all program activities including rental housing, homebuyer programs, rehabilitation, and housing and crime prevention services. Other major topics to be covered include the IHBG formula, eligible program participants, income verifications, financial management and program administration. This foundational course will acquaint tribal and TDHE staff with the basic requirements of the IHBG Program and opportunities that are available.</p> <p>When: 9am-3pm Pacific Time</p>	Register here
July 29 – 30, 2025	<p>NAHASDA Essentials</p> <p>Oklahoma City, OK</p> <p>This 2-day training provides attendees with a comprehensive introduction to NAHASDA. Participants will become familiar with all program activities, including rental housing, homebuyer programs, rehabilitation, and housing and crime prevention services. Other topics covered include the IHBG formula, eligible program participants, income verifications, other federal requirements, financial management and program administration. This foundational course will acquaint tribal and TDHE staff with the basic requirements of the IHBG Program and opportunities that are available. The training will be presented through lectures, group discussions, and exercises.</p>	Register here
July 21-22, 2025	<p>Mixed Income Development</p> <p>Virtual</p> <p>The training will discuss general planning and site considerations for a mixed income development project. The training will review funding programs, look at factors for feasibility, financial reporting, and other program requirements.</p> <p>Register here.</p>	

July 23-25, 2025	<p>Basic Financial Management and Audit Preparation</p> <p>Virtual</p> <p>This training will provide participants with an orientation to basic standards of accounting, GAAP, and implementation of a strong financial management systems to comply with the general provisions of 2 CFR Part 200.302 Financial Management. Compliance with the NAHASDA statutes and regulations will also be discussed. This training will breakdown each component of §200.302(b) to provide participants with the basic knowledge to properly administer NAHASDA and the IHBG program. Participants will also be provided resources and tools that HUD/ONAP program recipients can utilize to prepare for, and be “audit ready” for their annual audit of their Financial Statements and Single Audit.</p>	Register here
July 28-29, 2025	<p>NAHASDA Intermediate</p> <p>Virtual</p> <p>This 2-day training will provide a comprehensive overview of NAHASDA. This training focuses on how to apply NAHASDA and other federal requirements in real-world housing situations. Areas discussed will include eligible activities, eligible families, administrative requirements, policy development, leveraging, procurement and Indian preference, environmental, and maintenance and inspections. Attendees will leave this session with increased ability to apply NAHASDA and other requirements to create and manage housing programs/projects effectively.</p>	Register here
July 29-30, 2025	<p>Property Maintenance Management</p> <p>Phoenix, AZ</p> <p>This 2-day training will examine maintenance, repair, and upgrades. Topics to be covered include policies, procurement, inspections, and work order systems that look beyond the day-to-day operations. In addition, the training will discuss how the funding landscape for repairs and improvements, especially those related to “reducing housing-related health risks,” has changed in response to the pandemic. Participants will also discuss creating effective plans for addressing and improving your housing stock.</p>	Register here

August 5, 2025	Formal Procurement Virtual This training will provide Tribes and TDHEs with a better understanding of Formal Procurement methods and how to implement them. The training will discuss types of Formal Procurement (sealed bids and proposals), components of each type, and ways to improve response rates.	Register here
August 13-14, 2025	Intermediate Financial Management Virtual This 3-day training will discuss the application of governmental GAAP and strong financial management and internal control systems to successfully administer NAHASDA funds. The training will provide attendees with an understanding of fund types, basics of accounting, differences between Governmental Fund versus Proprietary Fund Accounting and financial statement components. It will emphasize the Tribe/TDHE's role in compliance of NAHASDA program specific financial activities on IHP budget planning and analyses, treatment of program income, investment of IHBG grant funds, financial reporting on the APR, and monitoring.	Register here

Environmental Review Streamlining Webinar Series

ONAP is holding a webinar series focused on environmental streamlining.

On July 24, 2025, HUD will host the first webinar in the series – **Simplified and Streamlined Environmental Reviews**. This webinar will provide training on PIH Notice 2024-24: Programmatic Part 50. The Programmatic Part 50 determination allows TDHEs and Tribes to not conduct Part 58 environmental reviews for certain activities. It will also cover how to use a Limited Scope Environmental Review to simplify reviews for project based rental assistance with no rehabilitation.

Webinar Information

Thursday, July 24, 2025

1:00 p.m.- 2:30 p.m. Eastern Standard Time

Webinar Link:

<https://intellor.webex.com/intellor/j.php?MTID=ma8dc9c7ed542a014d073f70180db8e38>

If you cannot join by computer, you may dial in by phone only at 1-202-735-3323 with access code 5126150#

The webinar series will include three webinars on Endangered Species Act (ESA) streamlining processes, including a webinar on general streamlining tools for ESA Section 7 Compliance and two webinars that focus on ESA programmatic agreements that Tribes can use for projects in the States of Washington and Oregon.

- Endangered Species Act: Streamlining Section 7 Consultation
August 5, 2025, 2:00 – 3:30PM EDT
<https://forms.office.com/r/TAmxsBe8tN>
- Endangered Species Act: Streamlining for HUD Projects in Washington State
August 12, 2025, 2:00 – 3:00PM EDT
<https://forms.office.com/r/F9TEjCiXr0>
- Endangered Species Act: Streamlining for HUD Projects in Oregon
August 14, 2025, 2:00-3:00PM EDT

For more information on the webinar series, including dates and registration links, reference this [Dear Tribal Leader Letter](#).

National Best Practice webinar featuring the South Dakota Homeownership Coalition's Construction Internship Program

On April 29th, 2025, HUD hosted a National Best Practice webinar featuring the South Dakota Homeownership Coalition's (SDNHOC) Construction Internship Program (CIP). As part of its mission to open the door to homeownership for tribal members in South Dakota, the coalition began a summer construction internship program in 2017. Eight years later, the thriving program is expanding to its sixth site. While young people gain hands-on experience in the building trades, the benefits of CIP ripple through the wider community—supporting community development, local construction-based businesses, future homeowners, and future employees. Gain valuable insights on how to start your own workforce development initiative from our featured speakers who highlighted training objectives, lessons learned, and participant impact.

The PowerPoint and transcript can be found [here](#).

Tribal HUD-VASH Expansion Training

On April 24, 2025, the U.S Department of Housing Development (HUD) [released](#) the Tribal HUD-VASH Expansion [Notice](#), making approximately \$2.2 million available to eligible Indian Tribes and Tribally Designated Housing Entities. The Office of Native American Programs hosted a training webinar on **June 25, 2025**, to provide an overview of the Tribal HUD-VASH Expansion opportunity. Speakers highlighted key details from the Expansion Notice, covering the award, eligibility, application process, and submission requirements to ensure you understand how to apply.

A copy of the [slides](#) and Tribal HUD-VASH FAQs can be found on Codetalk.

HUD is Seeking Exhibitors for the Innovative Housing Showcase

May 30th, Secretary Scott Turner announced the return of HUD's Innovative Housing Showcase from September 6th – 10th to the National Mall in Washington, D.C. Previously, the Innovative Housing Showcase was scheduled to take place May 30th – June 1st. This year's showcase will highlight history-defining events in housing, the pride of achieving the American Dream of homeownership, and the future of housing innovation, in accordance with [President Trump's Executive Order](#) (EO) celebrating America's 250th Birthday.

HUD is seeking exhibitors for the showcase. More information about the requirements can be found [here](#). HUD will announce finalized exhibitors and programming related to the Showcase in the coming months. For more details in the weeks to come, see the [Innovative Housing Showcase](#) website. Interested media should reach out to HUDPressOffice@HUD.gov.

Proposals will be accepted and reviewed on a rolling basis until **August 1, 2025**, or until HUD reaches capacity for exhibitor space on the National Mall, whichever comes sooner. HUD encourages early submission of proposals.

Established by EO, the Salute to America 250 Task Force will execute a year of celebratory festivities beginning Memorial Day, May 26, 2025, to the anniversary of the proclamation of the Declaration of Independence on July 4, 2026.

The annual public event raises awareness of innovative and affordable housing designs and technologies that have the potential to increase housing supply, reduce barriers to construction, and build for stability while reducing housing expenses for owners and renters. Interactive exhibits will include full-sized prototype homes and innovative building technologies.

In addition to the exhibits, visitors will have the chance to attend expert-led discussions, workshops, and live demonstrations that address defining moments in the history of housing, as well as affordability and resilience in the future of housing. This is a family-friendly event, open to the public. More than 5,000 people, including policymakers, housing industry representatives, media, and the public, are expected to attend.

ONAP Codetalk Website Refresh

ONAP is actively working to update and improve the www.hud.gov/codetalk website. If you have trouble finding a document or have a suggestion for improving the site, please email: Codetalk@hud.gov.

HUD Seeks Nominations for its Tribal Intergovernmental Advisory Committee

On May 19th, 2025, HUD published a Notice in the Federal Register seeking nominations for Secretary Turner's Tribal Intergovernmental Advisory Committee (TIAC). HUD's TIAC is comprised of 15 Tribal leaders from across Indian Country. The committee plays a critical role in ensuring that HUD considers Tribal leaders' views on policy matters that impact Tribal communities. **All nominations are due through [regulations.gov](https://www.regulations.gov) by July 18, 2025.**

Read the Notice with instructions on how Tribes may submit nominations via the link below.

<https://www.federalregister.gov/documents/2025/05/19/2025-08838/tribal-intergovernmental-advisory-committee-request-for-members-nominations>

Learn more about HUD's TIAC [here](#).

HUD Announces More Than \$1.1 Billion for Affordable Housing in Tribal Communities

On May 14th, 2025, HUD announced more than \$1.1 billion in Indian Housing Block Grant (IHBG) formula allocations for eligible Native American Tribes, Alaska Native Villages, and Tribally Designated Housing Entities (TDHEs) to carry out affordable housing activities in Indian Country.

- [Press Release](#)
 - [Dear Tribal Leader Letter](#)
 - [Secretary Turner Announcement on the Native Learning Center's Hoporenkv Podcast](#)
-

GEMS Office Hours Reminder

GEMS Office Hours are held on the first Thursday of each month at 2:30 PM ET.

To receive an invitation for the upcoming meetings, or if you have any questions about GEMS, please email ONAPGEMS@hud.gov.

The GEMS Office Hours will be canceled on July 3, 2025, due to the holiday. The next meeting will be on August 7, 2025, at 2:30 PM ET.

HUD Issues Updated Guidance on How to apply for an Indian Community Development Block Grant Imminent Threat grant and Increases Grant Ceilings

- [PIH Notice 2025-09](#) provides Tribes with program requirements and instructions on how to apply for Indian Community Development Block Grant (ICDBG) Imminent Threat (IT) funding. This Notice also increases ceilings for ICDBG-IT grants. ICDBG-IT grants must alleviate or remove imminent threats to public health or safety. Imminent threats are issues that if unresolved or not addressed will have an immediate negative impact on public health or safety. Imminent threats

must be independently verified, must be of a non-recurring nature, must represent a unique and unusual circumstance, and must impact an entire service area.

Eligible applicants are Tribes and Tribal organizations as described in the ICDBG regulations at 24 CFR §1003.5. ICDBG-IT grants are provided on a first-come, first-served basis until all funds have been awarded. This Notice increases the grant ceilings based on feedback from Tribal consultations and to adjust for inflation and the cost of construction. The updated ICDBG-IT grant ceilings are \$750,000 for disasters that are not Presidentially Declared Disasters (PDDs) and \$1,500,000 for PDDs.

- [Dear Tribal Leader Letter Announcing the Indian Community Development Block Grant – Imminent Threat Program Funding Notice](#) (April 17, 2025)
- [Indian Community Development Block Grant – Imminent Threat Notice 2025-09](#) (April 17, 2025)

HUD Publishes Notice on How Tribes Can Access Discounted Good and Services

HUD has published a Notice on Federal supply sources and other General Services Administration (GSA) services available to Tribes and TDHEs carrying out NAHASDA programs. Tribes can use these resources to get pre-negotiated discounted rates for goods and services currently offered through Federal supply sources. HUD encourages Tribes and TDHEs to take advantage of these GSA programs and resources to save on costs when constructing, rehabilitating, maintaining and operating housing funded under NAHASDA.

The Notice can be found [here](#).

New IHBG Income Limit Program Guidance

This guidance replaces [Program Guidance 2024-01](#) and provides the latest U.S. Housing and Urban Development (HUD) Income Limits applicable to the Indian Housing Block Grant (IHBG) program.

The new income limits can be found in Program Guidance 2025-01 [here](#).

Recent Office of Loan Guarantee INFO Messages

OLG INFO 2025-07 – ONAP Seeks Feedback on Chapter Five (Servicing Performing Loans) of the Section 184 Program Policy Handbook

On June 11th, 2025, the Office of Native American Programs (ONAP) posted draft sections of the Section 184 Indian Housing Loan Guarantee Program Policy Handbook (Handbook) to the Office of Loan Guarantee Drafting Table web page. The draft sections discuss servicing performing loans and change in servicer and holder reporting requirements.

Comments may be submitted by any Section 184 stakeholder, including Tribes, Tribally Designated Housing Entities, Lenders, Servicers, any entity and individual. Comments must be submitted using the Draft Handbook Feedback Sheet and emailed to Section184Comments@hud.gov. The subject line of the email should read “Section 184 Handbook Comments”.

Please note hyperlinks that may appear in the draft chapter are not active. Hyperlinks will be active when the official version is published.

The deadline to submit feedback is July 3rd, 2025, 11:59 p.m. Eastern Daylight Time. As a reminder, the draft sections of the Section 184 Policy Handbook are not official Departmental policy. ONAP appreciates your comments and input towards the modernization of the Section 184 Program.

OLG INFO 2025-06– Recent FEMA Disaster Declarations and Reminder of Section 184 Program’s Presidentially Declared Major Disaster Area Policies

In May 2025, the Federal Emergency Management Agency (FEMA) issued Presidentially Declared Major Disaster Area (PDMDA) declarations for several states, including Arizona, Nebraska, Iowa, Arkansas, Oklahoma, Missouri, Mississippi, Texas, and North Carolina. A full list of FEMA’s PDMDA declarations and the affected areas can be found [here](#).

This OLG INFO is to remind Section 184 Lenders and Servicers under Notice PIH 2015-15, titled “Section 184 Indian Loan Guarantee Program Disaster Policy”, there is a required moratorium on foreclosures of properties in PDMDAs for a 90-day period, beginning on the date of the PDMDA declaration.

If the Office of Native American Programs determines an extension of the foreclosure moratorium beyond the 90-day period is appropriate ONAP will issue administrative guidance via Dear Lender Letter.

[OLG INFO Announcement 2025-05](#) – Extension of the Foreclosure Moratorium in Connection with the Presidentially Declared Major Disaster Area in Los Angeles County, California

On Monday, April 7, 2025, the Office of Native American Programs (ONAP) published a [Dear Lender Letter 2025-05 \(DLL\)](#) titled “Extension of the Foreclosure Moratorium in Connection with the Presidentially-Declared Major Disaster Area in Los Angeles County, California.” Properties located

in Los Angeles County, California and guaranteed by Section 184 loans are subject to an extended foreclosure moratorium through July 7, 2025, except for Section 184 loans secured by vacant or abandoned properties. The moratorium applies to the initiation of foreclosures and to the completion of foreclosures in process. Deadlines for the first legal action and Reasonable Diligence Time Frame are extended by 180 Days from July 7, 2025.

OLG INFO Announcement 2025-04 – Extension of the Section 184 and Section 184A Loss Mitigation Options

[Dear Lender Letter 2025-04](#) extends the loss mitigation options currently in place for the Section 184 and Section 184A programs, which expired on March 1, 2025. The DLL extends these options to December 31, 2025, to align with the compliance date of the Section 184 Final Rule entitled “Strengthening the Section 184 Indian Housing Loan Guarantee Program.” The extension retains a full suite of loss mitigation options for American Indian, Alaska Natives, and Native Hawaiian borrowers established under DLL 2023-04 and related technical correction under DLL 2023-09.

OLG INFO Announcement 2025-03 – Updated Maximum Loan Limits for the Section 184 and Section 184A Loan Guarantee Programs for 2025

- [Dear Lender Letter 2025-03](#) updates the maximum loan limits for the Section 184 and Section 184A Loan Guarantee Programs. Additionally, the DLL includes Section 184 loan limits for four recently added counties in Arkansas: Craighead, Crittenden, Greene, and Lonoke counties.
- Attachment: [2025 Section 184](#) and [Section 184A Loan Limits](#)

OLG INFO Announcement 2025-02 – Extension of the Section 184 Indian Housing Loan Guarantee Program Final Rule Compliance Date

- [Dear Lender Letter \(DLL\) 2025-02](#) establishes a transition period between the Section 184 Final Rule effective date (December 31, 2024) and the compliance date (December 31, 2025). The DLL provides guidance for Tribes, Lenders, Servicers and other stakeholders on participating in the Section 184 program during the transition period, including a Questions and Answers supplemental document.
- Attachment: [Section 184 Transition Period Q&A Supplemental](#)

OLG INFO Announcement 2025-01 – Extension of the Automatic 90-day Foreclosure Moratorium for Certain Presidentially Declared Major Disaster Area

- [Dear Lender Letter 2025-01](#) extends the foreclosure moratorium period for Section 184 loans in Presidentially Declared Major Disaster Areas (PMDAs) within the States of Florida, Georgia, North Carolina, South Carolina, Tennessee and Virginia due to Hurricanes Helene and Milton until July 7, 2025.
 - For additional information on Section 184 and Section 184 A loans in a PDMA please see [Public and Indian Housing \(PIH\) Notice 2015-15](#)
-