



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

ASSISTANT SECRETARY FOR
PUBLIC AND INDIAN HOUSING

January 28, 2026

SUBJECT: Tribal Consultation on the Section 184 Indian Housing Loan Guarantee Program - De-Regulation

Dear Tribal Leader:

A major priority of the Administration is to streamline burdensome regulations and cut unnecessary red tape to help bring economic growth to Tribal communities. Accordingly, we have been hard at work reviewing all program regulations to identify unnecessary and onerous requirements that hinder economic growth and homeownership. Consistent with that priority, the U.S. Department of Housing and Urban Development (HUD) is seeking to revise the Section 184 Indian Housing Loan Guarantee Program (Section 184 Program) regulations located at [24 CFR Part 1005](#).

Pursuant to HUD's Tribal consultation policy, HUD is seeking Tribal comments to revise certain regulations in 24 CFR Part 1005. Although the Section 184 Program regulations were extensively revised following thirteen Tribal consultations that occurred between 2022 and 2023, HUD is now seeking further Tribal feedback on the revised regulations that may be administratively burdensome to Tribes and lenders participating in the program. The Section 184 program is a critical program that brings mortgage capital to Tribal communities, and we are always interested in ways we can make the program work better for you and your Tribal members.

Specifically, HUD is interested in receiving feedback on the following questions:

1. What changes to the Section 184 Program could make the program more accessible to, and less burdensome for, borrowers, Tribes and Tribal housing authorities?
2. What steps could HUD take to make Section 184 policy coordination with other Tribal or federal programs or agencies easier? Other than BIA, what other federal agencies do Tribes recommend HUD partner with?
3. What loss mitigation policies impacting and/or involving Tribes should HUD consider adopting to facilitate home retention for Section 184 borrowers who are in default of their loans?
4. What policies can HUD adopt, or what actions can HUD take, to increase the number of participating Section 184 lenders and foster homeownership in your Tribal communities?

5. In what ways can HUD assist in improving communication between Tribes and lenders participating in the Section 184 Program?

Please submit all comments by March 28, 2026, to Section184consultation@hud.gov. Please include “Tribal Consultation on HUD Section 184 Program Rulemaking” in the subject line with your submission. HUD will consider all consultation comments received within sixty (60) days of the issuance of this letter. Our plan is to develop a proposed rule to further streamline program regulations and publish it for public comment in the near future.

Input from Tribal leaders and participating Section 184 lenders is essential to developing the best possible regulations for the Section 184 Program. Thank you for your continued partnership and collaboration in the effective delivery of HUD’s programs.

Sincerely,

A handwritten signature in blue ink, appearing to read "Benjamin Hobbs".

Benjamin Hobbs
Assistant Secretary