



OFFICE OF PUBLIC AND INDIAN HOUSING

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

Date: April 13, 2023

Dear Lender Letter 2023-02

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

Subject Expansion of an approved program area for the Section 184 Indian Home Loan Guarantee (Section 184) program.

Purpose This Dear Lender Letter (DLL) updates the process for Tribes to request an expansion of the area in which the Section 184 program may operate.

Effective Date This DLL is effective as of the issuance date.

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 Office of Loan Guarantee at Section184Comments@hud.gov. HUD will consider the feedback in determining the need for future updates.

Affected Programs This guidance applies to the Section 184 program and supersedes PIH Notice 2004-19.

Background

The Section 184 program is authorized under the Housing and Community Development Act of 1992 (Act), as amended. Under the program, HUD guarantees loans made to Indian families, Indian Tribes, and TDHEs within approved program areas.

In 2004, HUD issued PIH Notice 2004-19 which described how Tribes could apply to expand the area outside their originally approved Section 184 “Indian Area.” To meet continuing demand from Tribes, this policy updates and supersedes that policy.

Section 184 Approved Program Area

The Section 184 Approved Program Area means the Indian Housing Block Grant (IHBG) Formula Area as defined in 24 CFR 1000.302 or any other area approved by HUD, in which HUD may guarantee Loans.

Indian Tribes eligible for the IHBG program, but not participating in the IHBG program, may use the IHBG Formula Area that would have been assigned to them under the IHBG program.

Expansion of Section 184 Approved Program Area

Tribes may request an expansion of their Section 184 Approved Program Area on a county-by-county basis. To request HUD’s approval of the expansion, Tribes must submit a statement providing the reason for the request, the name of the county or a list of the counties the Tribe would like to include in their Section 184 Approved Program Area and a certification as to the presence of enrolled Tribal members in the county or counties.

The certification must include a statement that the Tribe has enrolled Tribal members residing in the county or counties listed. The certification must be signed and dated by an authorized Tribal official.

Submission of Requests

Expansion area requests should be submitted to Director, Office of Loan Guarantee, 451 7th Street SW, Room 4108, Washington, DC 20410 or via email to tribalrequests@hud.gov.

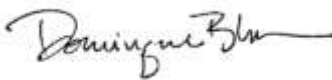
HUD Review and Approval

HUD will review each request on a case-by-case basis and either approve or suspend the request. HUD reserves the right to suspend a request for programmatic reasons. This includes, but is not limited to budget, staffing or systems limitations that restrict HUD’s ability to meet the demand for Section 184 Loan Guarantees in the expanded area.

Questions

Any questions regarding this DLL may be directed to Deana O’Hara at deana.k.ohara@hud.gov.

Signature



Dominique Blom
General Deputy Assistant Secretary
for Public and Indian Housing