



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

OFFICE OF PUBLIC AND INDIAN HOUSING

Date: December 23, 2024

Dear Lender Letter 2024-10

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

Subject Process Change: Revised Process for Requesting Specific Waivers of Section 184 Indian Loan Guarantee Program Processing Guidelines (PIH Notice 2014-22).

Purpose This Dear Lender Letter (DLL) informs Direct Guarantee (DG) Lenders and other stakeholders of a revised submission process for requesting waivers of in accordance with Section 14 of PIH Notice 2014-22. The revised submission process will streamline the Office of Native American Programs' (ONAP) tracking and response times to waivers submitted by DG Lenders.

Effective Date This DLL is effective December 23, 2024.

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 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 program. The changes and updates in this DLL supersede the requirements of PIH Notice 2014-22, Section 14, where they conflict.

Background The current Section 184 waiver process as outlined in PIH Notice 2014-22, Section 14 requires that all waiver requests must be submitted to ONAP either by email or in writing to ONAP's Headquarters office in Washington, DC.

HUD has found that an improvement to this method may increase process and timing efficiencies to benefit DG Lenders in ways not possible with the previous method, as well as create a simple mechanism whereby frequency of request types can be tracked.

Therefore, ONAP is proposing a new way to submit waiver requests in the method described in this DLL. This new process will streamline the process and improve response times.

**How to request
a Waiver
under the
Section 184
Processing
Guidelines
(PIH Notice
2014-22)**

The revised process for a DG Lender to request a waiver in accordance with Section 14 of PIH Notice 2014-22 is as follows:

1. DG Lenders must fill out all the fields on the online waiver request located at [Section 184 Waiver Request](#) and submit.
2. DG Lenders will receive an automated email prompting them to REPLY ALL and to provide any additional supporting documents to justify the waiver request.

Depending on the complexity of the waiver request, ONAP may need up to 15 business days to respond. However, ONAP will attempt to respond within five business days. Once a determination is made, DG Lenders will receive notification of the decision by email from Section184@hud.gov.

Questions

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



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Public and Indian Housing