



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

OFFICE OF PUBLIC AND INDIAN HOUSING

**Date: December 30, 2025**

**Dear Lender Letter 2025-09**

**To:** All Tribes  
All Tribally Designated Housing Entities  
All Section 184 Approved Lenders and Servicers  
All Section 184A Approved Lender and Servicers  
Department of Hawaiian Home Lands

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**Subject** Amendment to Dear Lender Letter [2025-04](#)

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**Purpose** The purpose of this Dear Lender Letter (DLL) is to amend DLL 2025-04 regarding loss mitigation options.

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**Effective Date** This DLL is effective upon publication.

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**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 email the Office of Loan Guarantee at [Section184Comments@HUD.gov](mailto:Section184Comments@HUD.gov). HUD will consider the feedback in determining the need for future updates.

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**Affected Programs** This guidance applies to the Section 184 Indian Housing Loan Guarantee program and Section 184A Loan Guarantee for Native Hawaiian program.

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**Background**

On May 12, 2023, HUD issued [Dear Lender Letter \(DLL\) 2023-04](#), which updated the Section 184/184 loss mitigation options ” to address the impacts many Americans experienced financially from the long-lasting effects of the pandemic. On August 31, 2023, HUD issued [DLL 2023-09](#), which made technical corrections to DLL 2023-04.

On March 6, 2025, HUD issued [DLL 2025-04](#) which extended the loss mitigation options in DLL 2023-04, as amended by DLL 2023-09, **through December 30, 2025**, and stated these loss mitigation options must be completed no later than January 31, 2026.

HUD anticipates releasing updated Section 184/184A loss mitigation options in early 2026. Once the updated loss mitigation options are published, DLL 2023-04 and related DLLs shall be rescinded.

To prevent Lenders and Servicers from having to revert to the prior loss mitigation options under PIH Notice 2014-11 for a period of a short period of time, HUD is extending the effective date of DLL 2023-04 from January 1, 2025 until to issuance of new loss mitigation options.

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**Summary of Changes**

The loss mitigation options outlined in Dear Lender Letter 2023-04, as amended, may be offered beyond December 30, 2025.

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**Amendment to DLL 2025-04**

The last sentence in the “Extension of Loss Mitigation Options” section is revised to read:

These loss mitigation options may continue to be offered until rescinded by a future DLL. When loss mitigation options are offered, they must be completed no later than 30 days from the date the Borrower executes the loss mitigation documents.

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**Questions**

Any questions regarding this DLL may be directed to [Section184Comments@hud.gov](mailto:Section184Comments@hud.gov).

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**Signature**



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Benjamin Hobbs  
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Public and Indian Housing