



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

OFFICE OF PUBLIC AND INDIAN HOUSING

DLL - 2020-02

March 16, 2020

Dear Section-184 Program Lender:

The Office of Native American Programs (ONAP) is reminding mortgagees of ONAP's loss mitigation program options, particularly in the light of the recent reports on the Coronavirus (COVID -19).

As with any other event that negatively impacts a borrower's ability to pay their monthly mortgage payment, ONAP's loss mitigation options provide solutions that Section 184 servicers should offer to distressed borrowers – including those that could be impacted by COVID- 19 – to help prevent them from going into foreclosure. These home retention options are found in ONAP's Section 184 Processing Guidelines located at:

[https://www.hud.gov/program\\_offices/public\\_indian\\_housing/ih/homeownership/184/guidelines](https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/184/guidelines)

In light of the current concerns surrounding COVID-19, ONAP would like to remind all lenders and servicers of their obligation to ensure that loss mitigation tools are offered to all distressed borrowers, when appropriate. Lenders and services may not engage in any unlawful discrimination based on a protected class.

Quick Links

- Get up-to-date information on the Coronavirus from the Centers for Disease Control and Prevention's Coronavirus web site at:  
<https://www.cdc.gov/coronavirus/2019-ncov/summary.html>
- Section 184 Processing Guidelines - Chapter 8: Servicing:  
<https://www.hud.gov/sites/documents/PIH2014-11.PDF>

Best regards,

Krisa M. Johnson  
Director, Office of Loan Guarantee

CC: Heidi Frechette