



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

OFFICE OF PUBLIC AND INDIAN HOUSING

**Date:** April 24, 2023

**Dear Lender Letter 2023-03**

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

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**Subject** Revised Maximum Loan Limits for the Section 184 Indian Home Loan Guarantee Program and Section 184A Native Hawaiian Home Loan Guarantee Program

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**Purpose** The purpose of this Dear Lender Letter (DLL) is to update the maximum loan limits for the Section 184 Indian Home Loan Guarantee (Section 184) program and Section 184A Native Hawaiian Home Loan Guarantee (Section 184A) program.

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**Effective Date** This DLL is effective for Section 184 and Section 184A case numbers issued on or after the date of this DLL.

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**Public Feedback** The Office of Native American Programs (ONAP) 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 ONAP at [Section184Comments@hud.gov](mailto:Section184Comments@hud.gov). ONAP will consider the feedback in determining the need for future updates.

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**Affected Programs** This DLL applies to the Section 184 and Section 184A programs. This DLL supersedes DLL 2022-04.

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**Background**

Pursuant to 12 U.S.C. § 1715z-13a(b), the U.S. Department of Housing and Urban Development is authorized to set maximum loan limits under the Section 184 program.

Under 12 U.S.C. § 1715z-13b HUD is authorized to make loan guarantees under the Section 184A program for homes located on the Hawaiian Home Lands. Pursuant to Section 208(6) of the Hawaiian Homes Commission Act (HHCA) of 1920, as amended, loans made by lending institutions, insured or guaranteed by HUD may not exceed the maximum insurable limits established under the Federal Housing Administration (FHA) Section 247 mortgage insurance program.

ONAP periodically reviews the Section 184 and Section 184A maximum loan limits and implements changes, as appropriate. The Section 184 Maximum Loan Limits were last published on May 17, 2022, under DLL 2022-04.

Given the recent increases in housing and construction costs, ONAP has determined it is appropriate to adjust the maximum loan limits for the Section 184 and Section 184A programs.

As in DLL 2022-04, ONAP is using the FHA maximum single-family mortgage limits, called the “Nationwide Forward Mortgage Limits”, to determine the maximum loan limits.

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**Summary of Changes**

ONAP is publishing new Section 184 and Section 184A Maximum Loan Limits.

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**Section 184 and Section 184A Loan Limits**

The maximum loan limits for the Section 184 and Section 184A programs are based on the FHA Nationwide Forward Mortgage Limits. However, if the FHA Nationwide Forward Mortgage Limit for an area is less than the Section 184 Maximum Loan Limit published in Notice PIH 2020-15, ONAP will retain the limit from Notice PIH 2020-15 until the FHA Nationwide Forward Mortgage Limit is equal to or exceeds the PIH 2020-15 limit.

Areas retaining the PIH Notice 2020-15 limits are all Section 184 eligible areas in Alaska, except for the counties of Aleutians West, Juneau, Hoonah Angoon, Sitka and Skagway Municipality. The maximum loan limits for these five counties are increased to align with 2023 FHA Forward Mortgage Limits for these areas. Additionally, the former county of Valdez-Cordova, also located in the State of Alaska, was split into two

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new counties of Cooper-River and Chugach. These two new counties will retain the PIH 2020-15 limits for the former county of Valdez-Cordova.

Attached are two separate documents: the 2023 Maximum Loan Limits for Section 184 approved areas by state and county for one-to-four-unit properties and the 2023 Maximum Loan Limits for Section 184A approved areas by county in Hawaii, also for one-to-four-unit properties.

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**Questions**

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

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**Signature**

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Dominique Blom  
General Deputy Assistant Secretary  
for Public and Indian Housing

