



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

April 4, 2019

Dear Tribal Leader:

The U.S. Department of Housing and Urban Development (HUD) is currently revising the regulations for the Section 184 Indian Home Loan Guarantee (Section 184) program. Since these regulations have substantial direct effects on federally recognized tribal governments, HUD is conducting tribal consultation in accordance with HUD's Tribal Consultation Policy.

Since February of 2018, HUD's Office of Native American Programs (ONAP) has held fourteen tribal consultation sessions: 11 consultation sessions prior to drafting the proposed rule and 3 consultation sessions to review and discuss drafted subparts of the rule. HUD recorded tribal comments during these sessions and considered these comments as it developed the proposed rule. During this time, HUD also accepted comments through an email address dedicated to tribal consultation.

HUD has now completed the draft proposed rule and is making the rule available for Tribes to review and provide comment. A copy of this draft is attached and will be posted to the [Consultation on Section 184 Regulations webpage](#). Tribes will have 60 days from the date of this letter to submit comments on the proposed rule. Please send your comments on the proposed rule to: [184consultation@hud.gov](mailto:184consultation@hud.gov). Alternatively, Tribes may submit comments by postal mail to: Krisa Johnson, Director, Office of Loan Grantee, HUD – Office of Native American Programs, 451 Seventh Street SW, Room 4108, Washington, D.C. 20410.

Additionally, HUD will be holding a tribal consultation session to have a discussion with Tribes about the draft proposed rule. This consultation session will be held on Wednesday, May 8, 2019 from 1:45 pm to 3:15 pm. at the Denver Convention Center. The consultation will be held in conjunction with the National American Indian Housing Council (NAIHC) annual meeting; however, one does not have to register for the NAIHC annual meeting to attend the consultation session. I hope you will be able to participate in this session and the discussion on the draft proposed rule.

Once the tribal comment period is over, all comments received will be considered. HUD will then place the draft proposed rule into Departmental clearance to be reviewed by HUD offices and the Office of Management and Budget, in advance of publishing the proposed rule in the *Federal Register* for public comment.

Input from tribal leaders is essential to developing the best possible regulations for the Section 184 program. Thank you for your continued partnership and collaboration in the effective delivery of HUD's programs.

Sincerely,

A handwritten signature in black ink that reads "Heidi J. Frechette". The signature is written in a cursive, flowing style.

Heidi J. Frechette  
Deputy Assistant Secretary  
for Native American Programs

