



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

OFFICE OF PUBLIC AND INDIAN HOUSING

June 5, 2025

**Subject:** National Homeownership Month

Dear Tribal Leader:

Each June, we commemorate [National Homeownership month](#). Homeownership is at the core of every child's future, every family's stability, and every community's strength. It brings layers of security and hope - a building block that fosters resilience today and for generations to come. For Tribal communities, the [Section 184 Indian Home Loan](#) Guarantee Program, offered by approved lenders and guaranteed by the U.S. Department of Housing and Urban Development (HUD), is a critical tool to unlock these opportunities, combining low barriers to entry with a comprehensive approach to borrower needs. I hope you will join us this month in elevating the importance of Native homeownership. Our team has developed a toolkit to help you tell your homeownership story and highlight the impact of the Section 184 program in your community.



National Homeownership Month message from Tonya Plummer, Director of Loan Guarantee for the Office of Native American Programs at HUD.

### **Bridging the Gap in Access to Capital**

In communities where access to lending institutions and financial resources is limited, the Section 184 Program stands out as a catalyst for economic growth. With features like a low-down payment (as little as 2.25%), flexible credit evaluation, and community responsive underwriting, the program honors the unique financial patterns and strengths of Native borrowers. The Section 184 Program is designed specifically to address the unique land status in Tribal communities while building pathways to generational wealth. When Native families thrive, entire communities rise together.

### **A Building Block for Tribal Prosperity**

The Section 184 Program's impact extends beyond individual households. By empowering families to invest in stable housing, the program fuels local economic development, strengthens Tribal communities, and preserves cultural ties to land. It also addresses the full spectrum of housing needs, from first-time homebuyers to elders seeking to pass down assets.

Key benefits include:

- Low down payment requirements (reducing upfront financial burdens)
- No private mortgage insurance (lowering monthly costs)
- Flexible credit guidelines (valuing credit behavior over traditional credit scores)

### **HUD's Role as a Community Connector**

HUD's Office of Native American Programs' Office of Loan Guarantee (OLG) serves as a bridge between Tribes, TDHEs, and the lending ecosystem, fostering collaboration to grow housing strategies that align with Tribal sovereignty. As our OLG Director, Tonya Plummer, often says "we're not just financing homes—we're investing in the future of Native nations. Every loan approved is a step toward closing the wealth gap and strengthening Native economies".

We continue to hear success stories from across the nation. At the Isleta Pueblo, a Section 184 loan guarantee fueled a 100% increase in homeownership rates among our families. Isleta Tribal chairperson Isaac Perez recently stated: "This program respects our values. It's helping us build homes where our children can grow strong and connected to their language and traditions".

HUD remains committed to expanding access to the Section 184 Program, with ongoing outreach to Tribal leaders, lenders, and housing counselors. Upcoming initiatives include the publication of the new Section 184 handbook that includes exciting features to address the unique lending circumstances in Tribal communities.

Thank you for your continued partnership in addressing Tribal housing needs throughout Indian Country.

Sincerely,



Erna F. Reeves  
Acting Deputy Assistant Secretary  
for Native American Programs