



OFFICE OF PUBLIC AND INDIAN HOUSING

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

December 21, 2022

SUBJECT: Section 184 Indian Home Loan Guarantee Program Proposed Rule Published in the Federal Register

Dear Tribal Leader:

Today, December 21, 2022, the U.S. Department of Housing and Urban Development (HUD) published a proposed rule on the Section 184 Indian Home Loan Guarantee (Section 184) program in the Federal Register. A link to the proposed rule is [here](#). The proposed rule expands and revises the Section 184 program regulations to address the program's growing demands, increase transparency and accountability, and strengthen the program to ensure that it remains viable for many years to come.

The proposed rule strengthens and modernizes the Section 184 program by:

- Codifying current practices, policies and procedures, and adopts relevant industry standards;
- Incorporating Tribal comments received during consultation;
- Setting expectations for Lenders and Servicers and providing an explicit framework within which Lenders and Servicers must operate; and
- Addressing program weaknesses identified by the Office of the Inspector General.

The proposed rule is a large document. It includes approximately 141 regulations, divided into 9 subparts; in contrast, the current rule only has 11 regulations. Therefore, the public comment period is through March 17, 2023, and HUD will be holding a series of in-person and one virtual Tribal consultation on the proposed rule.

How to Provide Comment on the Proposed Rule

As instructed in the proposed rule, comments may be submitted electronically [here](#) or through the Federal eRulemaking Portal at www.regulations.gov or by mail. HUD will also be recording Tribal comments at the consultation sessions.

On November 21, 2022, HUD issued a [Dear Tribal Leader Letter](#) stating that comments may be submitted to 184consultations@hud.gov. This is incorrect. Commentors submitting comments through this email address will be asked to resubmit their comment through www.regulations.gov.

Tribal Consultations

HUD is hosting a series of Tribal consultations during the public comment period. At each consultation, HUD officials will provide a brief overview of the proposed rule, its impact on Tribes and Tribal borrowers, and then listen to questions and comments on the proposed rule from attendees. For those who cannot make an in-person Tribal consultation, HUD is holding a national webinar on January 31, 2023.

The list of Tribal consultations was originally published in the November 21, 2022, Dear Tribal Leader Letter. Since that time, HUD has held one Tribal consultation in Las Vegas, Nevada on December 7, 2022, and HUD has revised its consultation schedule based on weather-related cancellations, as well as the addition of an in-person Tribal consultation in Anchorage, Alaska.

January 10, 2023	Chickasaw Nation Reservation, Norman, Oklahoma, Riverwind Hotel and Casino (In conjunction with Southern Plains Indian Housing Association (SPIHA) meeting.)
January 12, 2023	<i>Tentative.</i> Chicago, Illinois (<i>Rescheduled from 12/14 due to weather.</i>)
January 20, 2023	Albuquerque, New Mexico, Dennis Chavez Federal Building
January 24, 2023	Stillaguamish Reservation, Arlington, Washington, Angel of the Winds Casino Resort (In conjunction with Northwest Indian Housing Association (NWIHA) meeting.)
January 31, 2023	National Webinar (<i>Revised date</i>)
February 8, 2023	<i>Tentative.</i> Arlington, Virginia (In conjunction with United Southern and Eastern Tribes (USET) Impact Week)
February 8, 2023	Anchorage Alaska (In conjunction with the Association of Alaska Housing Authorities (AAHA) Quarterly Meeting (<i>Revised date</i>))
February 16, 2023	<i>Tentative.</i> Denver, Colorado (<i>Rescheduled from 12/15 due to weather.</i>)

Please check the Section 184 Tribal Consultation [website](#) for up-to-date information on these Tribal consultation sessions.

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 blue ink that reads "Heidi J. Frechette". The signature is written in a cursive style with a large initial 'H' and 'F'.

Heidi J. Frechette
Deputy Assistant Secretary
for Native American Programs