



**OLG INFO 2022-17**

**December 1, 2022**

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## **Section 184 Skilled Workers Program**

On November 29, 2022, the Office of Native American Programs (ONAP) issued Dear Lender Letter 2022-06, which implemented the Section 184 Skilled Workers Demonstration Program (Demonstration).

The Demonstration allows Tribes and Tribally Designated Housing Entities (TDHEs) to utilize Section 184 Indian Home Loans to build new housing for skilled workers in and outside of Indian Country. Many Tribes are unable to attract skilled workers to live and work in their communities, primarily due to community remoteness and/or lack of available housing. Housing constructed with the Demonstration loan may be single units or up to a maximum of four attached units (a four-plex).

To incentivize participation in the Demonstration, the Section 184 Upfront Fee is reduced to \$1 and the Annual Guarantee fee is waived for the life of the loan. For more details, please see Dear Lender Letter 2022-06 [here](#).