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**OLG-INFO 2023-10****August 15, 2023**

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### **Section 184A Presidentially Declared Major Disaster Area Policy**

On August 10, 2023, President Joseph R. Biden declared a major disaster exists in the State of Hawaii. As a result, the Office of Loan Guarantee (OLG) is reminding Native Hawaiian Housing Loan Guarantee Program (Section 184A) lenders and servicers of the Presidentially Declared Major Disaster Area (PDMDA) policy for Section 184A loans in [Dear Lender Letter 2023-04](#) titled "Expansion of COVID-19 Loss Mitigation Options". We encourage Section 184A lenders and servicers to carefully review the Section 184A PDMDA policy, which provides for a moratorium on foreclosures of properties in PDMDAs for a 90-day period beginning on the date of each Disaster Area Declaration. The moratorium applies to the initiation of foreclosures and foreclosures already in process and the initiation of 184A mortgage assignments to HUD and 184A mortgage assignments already in process. Section 184A lenders and services are encouraged to email OLG at [184A@hud.gov](mailto:184A@hud.gov) if there are any questions about the Section 184A PDMDA policy.