



**OLG INFO 2024-12**

**June 14, 2024**

## **Strengthening the Section 184 Indian Housing Loan Guarantee Program; Delay of Effective and Compliance Dates**

On March 20, 2024, HUD published a final rule titled “Strengthening the Section 184 Indian Housing Loan Guarantee Program” (the Final Rule). Since publishing the final rule, HUD has determined that additional time is required to fully implement the rule. Initially, HUD has been drafting the Section 184 Program Indian Housing Loan Guarantee Program Handbook (Section 184 Handbook). The Section 184 Handbook will provide comprehensive guidance and clarification for all stakeholders to fully understand and implement the final rule. Given the size of the Section 184 Handbook, HUD has determined that it will not be available prior to the current June 18, 2024, effective date. HUD has also determined that it needs additional time to ensure compliance with the Paperwork Reduction Act requirements. Finally, HUD has determined that Tribes, lenders, servicers, and other participants need additional time to conform their policies, procedures, and systems to comply with final rule.

As a result of these factors, HUD is delaying the effective date of the final rule from June 18, 2024, until December 31, 2024. In addition, to provide HUD time to complete drafting the Section 184 Handbook and to provide stakeholders time to implement it, HUD is delaying compliance until March 1, 2025. The official announcement of the delay of the effective and compliance date was made in a [Federal Register Notice](#) on June 14, 2024.