



OLG INFO 2024-22

October 18, 2024

ONAP Provides Clarification on Accessory Dwelling Units for the Section 184 Indian Housing Loan Guarantee Program and Section 184A Native Hawaiian Housing Loan Guarantee Program

On October 18, 2024, the Office of Native American Programs (ONAP) issued [Dear Lender Letter 2024-09](#) (DLL) titled “Accessory Dwelling Units”.

The DLL states an Accessory Dwelling Units (ADU) is permitted in the Section 184 and 184A Programs.

An ADU refers to a single habitat living unit with means of separate ingress and egress that meets the minimum requirement for a living unit in accordance with applicable Tribal, State, or local requirements, if any.

An ADU is a private space that is subordinate in size and can be added to, created within, or detached from a primary one to four family dwellings, which together constitute a single interest in real estate. **There can only be one ADU for the property, regardless of whether there are one, two, three, or four family dwellings.**