



Increasing Homeownership Opportunities: USDA Rural Development & HUD ONAP

HUD – Office of Native American Programs



8th Annual Native CDFI Capital Access Convening

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Sponsored by:



Discussion Areas

- ONAP Housing Financing Programs for Tribes and Tribal Members
- News From ONAP
- Lender Participation Types and Requirements
- CDFI Participation



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HUD - Housing Financing Programs for Tribes and Tribal Members

- **Section 184** – Indian Home Loan Guarantee Program
- **Section 184 A** – Native Hawaiian Housing Loan Guarantee Program
- **Title VI** – Tribal Housing Activities Loan Guarantee Program
- *Section 184 Skilled Worker Demonstration*



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News From ONAP

- Section 184 Upfront Loan Guarantee Fee Reduction
 - Reduced from 1.5% to 1.0%
- Section 184 Annual Loan Guarantee Fee Elimination
 - Existing fee collected - .25%; Will no longer be collected
- Effective for Firm Commitments issued on or after July 1, 2023



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Lender Participation Types and Requirements

- Section 184 Approved Broker
- Section 184 Approved Direct Guarantee Lender
- Section 184 Approved Servicer



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CDFI Participation

- Section 184 Approved Broker
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Positive Outcomes

- Use The Tools You Have
- Expand Capacity
- Grow Your Native CDFI



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Thank You For Your Time!



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