

**UNITED NATIVE AMERICAN HOUSING ASSOCIATION  
RESOLUTION #2014-8-1**

**A RESOLUTION OPPOSING CHANGES TO THE SECTION 184 LOAN  
GUARANTEE PROGRAM BEING MADE UNILATERALLY BY HUD**

WHEREAS, the United Native American Housing Association (UNAHA) is comprised of individual member Indian Housing Authorities, Tribally Designated Housing Entities, and Tribes from the states of Colorado, Wyoming, Nebraska, South Dakota, North Dakota, Montana and Utah; and

WHEREAS, UNAHA members and other TDHEs throughout the country have received several letters from HUD-ONAP in the past few months announcing unilateral changes being made to the Section 184 Loan Guarantee Program including an increased origination fee and other revisions which make the program appear more like the old FHA 248 program which was unsuccessful in Indian Country; and

WHEREAS, Previous changes to the 184 Program initiated by HUD have made the program increasingly more difficult to use and less successful at generating homeownership in trust land areas, especially large reservations; and

WHEREAS, HUD-ONAP is bound by Presidential Executive Orders and its own internal policy to hold meaningful face-to-face consultation with Tribes and TDHEs when the department contemplates program changes that will directly affect the interests of the Tribes and TDHEs, but has failed to do so in this instance,

NOW THEREFORE BE IT RESOLVED that UNAHA opposes HUD's unilaterally-proposed changes to the Section 184 Loan Guarantee Program, including the fee increase and the shift toward the old FHA 248 program; and

BE IT FURTHER RESOLVED that the UNAHA calls on HUD to implement meaningful face-to-face consultation with Tribes and TDHEs before any proposed changes to the 184 Program are considered or adopted.

CERTIFICATION

I hereby certify that the foregoing Resolution was adopted during a duly called, noticed and convened Annual Meeting assembled for business in Cedar City, Utah on the 12th day of August, 2014, with 17 members present to constitute a quorum and by a vote of 17 members voting FOR, 0 members Opposed, and 0 not voting.

  
Jason Adams  
Chairman

ATTEST:   
Iva Grainger  
Secretary