



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, DC 20410-1000

OFFICE OF PUBLIC AND INDIAN HOUSING

SALISH & KOOTENAI  
HOUSING AUTHORITY

OCT 09 2014

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P.O. BOX 38  
PABLO, MONTANA 59855

Mr. Jason Adams  
Chairman  
United Native American Housing Association  
PO Box 38  
Pablo, MT 59855-9999

Dear Chairman Adams:

This is in further response to your letter of August 26, 2014, regarding the Loan Guarantees for Indian Housing program (Section 184).

Thank you for your concern relating to program changes that are currently under consideration. The Section 184 program is a critical program that helps Native American families achieve homeownership. The program has helped thousands of families across the country, and is a vital tool for tribal economies.

Consistent with HUD's Government-to-Government Tribal Consultation Policy, HUD's Office of Native American Programs is committed to working with tribes to improve the program and to make it more sustainable moving forward. Your views are critical to that effort.

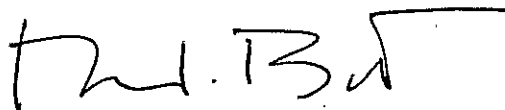
The Department understands and appreciates your concerns about the program assisting Native American families living both on and off trust lands. In the past, the Department has deemed certain geographic areas to be eligible service areas directly in response to requests submitted by Indian tribes and tribal leaders seeking to deliver mortgage assistance to their tribal members living in those areas. HUD solicited feedback from tribal leaders on such policy proposals, and will continue to do so in the future.

Similarly, the Department has solicited feedback from all tribal leaders when proposing other programmatic changes, including fee increases in the program. The fees are established so that HUD can ensure that the program remains sustainable in the future, and so that it can responsibly assist as many Native American homebuyers as possible.

In determining when these fee increases would go into effect, and the level of these fees, HUD considered the views of tribal leaders, and will continue to do so moving forward.

Thank you again for sharing your concerns and for your interest in expanding homeownership opportunities for Native American families living on trust lands. Working together, HUD and its constituents can continue to improve the program to meet the needs of Native American homeowners across the country.

Sincerely,

A handwritten signature in black ink, appearing to read "R. J. Boyd". The signature is stylized with a large, sweeping horizontal stroke at the end.

Rodger J. Boyd  
Deputy Assistant Secretary  
for Native American Programs