



**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
WASHINGTON, DC 20410-5000

OFFICE OF PUBLIC AND INDIAN HOUSING

**Date: September 9, 2020**

**Dear Lender Letter 2020-11**

**To:** All Section 184A-Approved Lenders

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**Subject** Section 184A Loan Limits

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**Purpose** This Dear Lender Letter (DLL) announces a technical correction by the Office of Native American Programs (ONAP) to the Section 184A loan limit for properties located in Hawaii County.

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**Effective Date** This DLL is effective immediately for all Section 184A loans that do not have a 184A cohort number assigned as of the date of this DLL.

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**Background** The Housing and Community Development Act of 1992 (12 U.S.C. 1715z-13b) authorizes HUD to make loan guarantees under the Section 184A program. HUD guarantees mortgage loans made by private lenders to finance single family homes located on the Hawaiian Home Lands, lands that have the status of Hawaiian Home Lands under Section 204 of the Hawaiian Homes Commission Act (HHCA) of 1920, as amended.

Pursuant to Section 208(6) of the HHCA, loans made by lending institutions, insured or guaranteed by the Federal Housing Administration (FHA), Veterans Affairs (VA), or any other federal agency may not exceed the maximum insurable limits established under the FHA Section 247 mortgage insurance program. To bring HUD's Section 184A loan guarantee program into compliance with the HHCA, HUD is correcting the Section 184A loan limit established for Hawaii County.

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**Section 184A  
Loan Limits**

The Section 184A maximum loan limits for Hawaii County are revised as follows:

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County Name	One Family Unit	Two Family Unit	Three Family Unit	Four Family Unit
Hawaii	\$391,000	\$500,550	\$605,050	\$751,900

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**Section 184A  
Processing  
Guidelines**

The provisions of this DLL will be incorporated into the Section 184A Processing Guidelines at a future date.

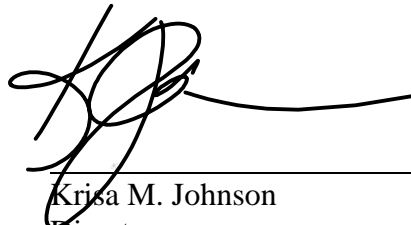
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**Questions**

Any question regarding this DLL may be directed to [Claudine.C.Allen@hud.gov](mailto:Claudine.C.Allen@hud.gov).

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**Signature**



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Krisa M. Johnson  
Director  
Office of Loan Guarantee