



**FHA INFO #21-34**

**May 28, 2021**

### **FHA Clarifies Eligibility for Certain Non-Permanent Residents to Apply for FHA-Insured Mortgages**

Today, the Federal Housing Administration (FHA) announced the publication of [Mortgagee Letter 2021-12, Eligibility Requirements for Certain Non-Permanent Resident Borrowers](#), that formalizes and updates requirements for certain non-permanent residents seeking to obtain insured mortgage financing under FHA's Single Family Title I and Title II forward mortgage insurance programs. The guidance in this ML may be implemented immediately; however, it must be implemented for mortgages with case numbers assigned on or after July 26, 2021.

The guidance issued in today's ML — coupled with updates to the *Residency Requirements* section of the *Single Family Housing Policy Handbook* 4000.1 ([Handbook 4000.1](#)) — clarifies the:

- eligibility requirements FHA-insured mortgage financing for individuals participating in the "Deferred Action for Childhood Arrivals" (DACA) program; and
- employment documentation requirements for citizens of the Freely Associated States (FAS) and for individuals with H-1B status.

FHA stakeholders should thoroughly review [ML 2021-12](#) to better understand these policy updates.

#### **Quick Links**

- Mortgagee Letters:  
[https://www.hud.gov/program\\_offices/administration/hudclips/letters/mortgagee](https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee)
- Online or PDF versions of Handbook 4000.1:  
[https://www.hud.gov/program\\_offices/administration/hudclips/handbooks/hsgb](https://www.hud.gov/program_offices/administration/hudclips/handbooks/hsgb)

### Need Support? Contact the FHA Resource Center.

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at [www.hud.gov/answers](http://www.hud.gov/answers).
- E-mail [answers@hud.gov](mailto:answers@hud.gov). Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

### About FHA INFO

FHA INFO is a publication of the Federal Housing Administrations (FHA), Office of Single Family Housing, U.S. Department of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410. We safeguard our lists and do not rent, sell, or permit the use of our lists by others, at any time, for any reason.

Visit the [FHA INFO Archives](#) to access FHA INFO messages. For additional information and resources, visit the FHA Single Family Housing main page on [HUD.gov](http://HUD.gov)

Stay Connected with the Office of Housing and the Federal Housing Administration:



SUBSCRIBER SERVICES:  
[Manage Subscriptions](#) | [Help](#)

---

This email was sent using GovDelivery Communications Cloud on behalf of the Office of Housing and the Federal Housing Administration, U.S. Department of Housing and Urban Development, 451 7th St. SW, Washington, DC 20410

**GOVDELIVERY** 