

Bulletin # 150 February 21, 2019

To: CHFA Lenders

From: CHFA Single Family Underwriting

Subject: Non-Permanent Resident Alien Guidelines and DACA

Non-Permanent Resident Alien Guidelines and DACA

FHA now stipulates that Non-Permanent Resident Alien Guidelines require lawful residence for FHA loans. Although Deferred Action for Childhood Arrivals (DACA) immigrants are in the United States legally, under the new administration they are not considered to have lawful residency. See the information below:

HUD 4155. 14.A.3.e Non-Lawful Residency states "Non-US Citizens who do not have lawful residency in the U.S. are not eligible for FHA-insured mortgages."

U.S. Citizenship and Immigration Services stated in a letter dated Feb. 14, 2018 "deferred action under DACA does not confer legal status upon an individual and may be terminated at any time, with or without a Notice of Intent to Terminate, at DHS's discretion."

Effective with the release of this Bulletin Announcement dated February 21, 2019, DACA applicants will not be eligible for first or second mortgage loan financing approval in any CHFA mortgage loan product, conventional or government.