

**From:** Montgomery, Brian D  
**Sent:** 10 Jul 2018 14:00:03 +0000  
**To:** Roget, Gisele G  
**Cc:** Glavin, William A  
**Subject:** Re: DACA eligibility

What section?

Sent from my iPhone

On Jul 10, 2018, at 9:18 AM, Roget, Gisele G <[Gisele.G.Roget@hud.gov](mailto:Gisele.G.Roget@hud.gov)> wrote:

**(c) Non-U.S. Citizens without Lawful Residency** Non-U.S. citizens without lawful residency in the U.S. are not eligible for FHA-insured Mortgages.

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**From:** Montgomery, Brian D  
**Sent:** Tuesday, July 10, 2018 9:18 AM  
**To:** Roget, Gisele G <[Gisele.G.Roget@hud.gov](mailto:Gisele.G.Roget@hud.gov)>; Glavin, William A <[William.A.Glavin@hud.gov](mailto:William.A.Glavin@hud.gov)>  
**Subject:** RE: DACA eligibility

What does the Handbook say about residency/citizenship?

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**From:** Roget, Gisele G  
**Sent:** Tuesday, July 10, 2018 9:10 AM  
**To:** Montgomery, Brian D <[BrianD.Montgomery@hud.gov](mailto:BrianD.Montgomery@hud.gov)>; Glavin, William A <[William.A.Glavin@hud.gov](mailto:William.A.Glavin@hud.gov)>  
**Subject:** Fwd: DACA eligibility

Sent this earlier.

Gisele Roget  
Deputy Assistant Secretary, Single Family  
Federal Housing Administration

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From: Roget, Gisele G <[gisele.g.roget@hud.gov](mailto:gisele.g.roget@hud.gov)>  
Sent: Tuesday, July 10, 2018 8:44 AM  
Subject: Fwd: DACA eligibility  
To: Sullivan, Brian E <[brian.e.sullivan@hud.gov](mailto:brian.e.sullivan@hud.gov)>, Wade, Dana T <[dana.t.wade@hud.gov](mailto:dana.t.wade@hud.gov)>  
Cc: Thompson, Amy C <[amy.c.thompson@hud.gov](mailto:amy.c.thompson@hud.gov)>, Gormley, Joseph M <[joseph.m.gormley@hud.gov](mailto:joseph.m.gormley@hud.gov)>

See below for language and fha handbook cite

Gisele Roget  
Deputy Assistant Secretary, Single Family  
Federal Housing Administration

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From: Stevens, Kevin L <[kevin.l.stevens@hud.gov](mailto:kevin.l.stevens@hud.gov)>  
Sent: Thursday, June 14, 2018 1:26 PM  
Subject: RE: DACA eligibility  
To: Sullivan, Brian E <[brian.e.sullivan@hud.gov](mailto:brian.e.sullivan@hud.gov)>, Saunders, Elissa O  
<[elissa.o.saunders@hud.gov](mailto:elissa.o.saunders@hud.gov)>  
Cc: Wade, Dana T <[dana.t.wade@hud.gov](mailto:dana.t.wade@hud.gov)>, Roget, Gisele G <[gisele.g.roget@hud.gov](mailto:gisele.g.roget@hud.gov)>

If you want the citation for the HB reference below, it is:  
Handbook 4000.1 II.A.1.b.ii.(A)(9)(c)

Kevin

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**From:** Stevens, Kevin L  
**Sent:** Thursday, June 14, 2018 12:55 PM  
**To:** Sullivan, Brian E <[brian.e.sullivan@hud.gov](mailto:brian.e.sullivan@hud.gov)>; Saunders, Elissa O  
<[Elissa.O.Saunders@hud.gov](mailto:Elissa.O.Saunders@hud.gov)>  
**Cc:** Wade, Dana T <[Dana.T.Wade@hud.gov](mailto:Dana.T.Wade@hud.gov)>; Roget, Gisele G <[Gisele.G.Roget@hud.gov](mailto:Gisele.G.Roget@hud.gov)>  
**Subject:** RE: DACA eligibility

Brian-

FHA requires borrowers to have legal residency status. Below is the excerpt from our Handbook.

**(c) Non-U.S. Citizens without Lawful Residency** Non-U.S. citizens without lawful residency in the U.S. are not eligible for FHA-insured Mortgages.

According to the USCIS, the Deferred Action for Childhood Arrivals (DACA) program is an administrative program that grants deferred prosecutorial action against persons who came to the United States as juveniles meeting certain conditions. DACA recipients are not granted lawful residency status, although they are given work authorization for a 2 year period. Therefore they would not be eligible for an FHA mortgage.

Kevin

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**From:** Sullivan, Brian E  
**Sent:** Thursday, June 14, 2018 11:21 AM  
**To:** Stevens, Kevin L <[Kevin.L.Stevens@hud.gov](mailto:Kevin.L.Stevens@hud.gov)>; Saunders, Elissa O <[Elissa.O.Saunders@hud.gov](mailto:Elissa.O.Saunders@hud.gov)>  
**Cc:** Wade, Dana T <[Dana.T.Wade@hud.gov](mailto:Dana.T.Wade@hud.gov)>; Roget, Gisele G <[Gisele.G.Roget@hud.gov](mailto:Gisele.G.Roget@hud.gov)>  
**Subject:** DACA eligibility

Oddly phrased below but I think his question is essentially, are 'dreamers' (those who's legal residency falls under the *Consideration of Deferred Action for Childhood Arrivals* ) eligible FHA borrowers?

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**From:** George Brooks <[gbrooks@imfpubs.com](mailto:gbrooks@imfpubs.com)>  
**Sent:** Thursday, June 14, 2018 11:02 AM  
**To:** Sullivan, Brian E <[brian.e.sullivan@hud.gov](mailto:brian.e.sullivan@hud.gov)>  
**Subject:** DACA eligibility

Hi, Brian: Are DACA recipients eligible for an FHA-insured loan? I hear FHA lenders are split on the issue. Thanks.