



OFFICE OF INSPECTOR GENERAL  
U.S. Department of Housing and Urban Development

December 18, 2020

The Honorable Maxine Waters  
Chairwoman  
Committee on Financial Services  
U.S. House of Representatives  
2129 Rayburn House Office Building  
Washington, DC 20515

The Honorable Al Green  
Chairman  
Subcommittee on Oversight and Investigations  
Committee on Financial Services  
U.S. House of Representatives  
2347 Rayburn House Office Building  
Washington, DC 20515

Dear Chairwoman Waters and Chairman Green,

I am writing in regard to your June 23, 2020 request for my office to investigate changes made to the Federal Housing Administration's (FHA) policy on whether Deferred Action for Childhood Arrivals (DACA) recipients are eligible to receive FHA-insured mortgage loans. My staff recently communicated with your staff about our intention to initiate a review of FHA's implementation of its program requirements regarding non-resident single family borrowers.

The scope of our review will include analyzing the residency requirements outlined in HUD's FHA Single Family Housing Policy Handbook 4000.1, Section II.A.1.b(9)(c), which are applicable to DACA recipients and other non-residents.<sup>1</sup> Our review will determine how FHA has communicated its policy on residency requirements to mortgage lenders and servicers in its program, and whether FHA is following its policy consistently in its compliance reviews and enforcement functions.

Should you or your staff have any questions, please do not hesitate to contact our Director of Congressional Affairs, Kathleen Hatcher, at [khatcher@hudoig.gov](mailto:khatcher@hudoig.gov).

Sincerely,

Rae Oliver Davis  
Inspector General

Cc: The Honorable Patrick McHenry  
Ranking Member  
Committee on Financial Services  
U.S. House of Representatives

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<sup>1</sup> See, US Customs and Immigration Form I-765, Categories, at <https://www.uscis.gov/working-in-the-united-states/information-for-employers-and-employees/employer-information/employment-authorizati>