



A division of Homebridge Financial Services, Inc.

Bulletin 21-30

FHA Non-Permanent Resident Updates

[Mortgage Letter 2021-12](#) issued May 28, 2021 announced updates and clarifications to FHA policy regarding the eligibility of non-permanent residents as detailed below.

Non-Permanent Resident Updated Acceptable Documentation

The acceptable documentation of non-permanent resident status has been expanded by FHA to include:

- An Arrival/Department Record (USCIS Form I-94) evidencing H-1B status (currently only an EAD acceptable to document eligibility)
 - Evidence of employment by the authorized H-1B employer for a minimum of one year required
 - If EAD or evidence of H-1B status will expire within one year and there is a prior history of renewal, renewal may be assumed (no change)
 - If no history or prior renewal the Underwriter must determine likelihood of renewal based on information from the USCIS **or** employer (previously only information provided by USCIS could be used)

Non-Permanent Resident Eligibility

FHA announced that borrowers evidencing citizenship in one of the following Freely Associated states are eligible (new):

- The Federated States of Micronesia,
- The Republic of the Marshall Islands,
- The Republic of Palau

Borrowers with Refugee/Asylee Status: Documentation Clarification

Borrowers with refugee or asylee status granted by the USCIS are eligible (no change). Evidence of status is required. Acceptable evidence of status includes:

- EAD (USCIS Form I-766) or Arrival /Departure Record (USCIS Form I-94), or
- Notice of Action (USCIS I-797) aka "approval notice" indicating approval of Application for Asylum or Withholding of Removal (Form I-589)

The Homebridge FHA and FHA Streamline guidelines have been updated and posted on the Homebridge website at www.HomebridgeWholesale.com

This updated policy may be applied to new submissions and loans currently in the pipeline but must be applied to case numbers assigned on or after July 26, 2021

If you have any questions, please contact your Account Executive