



# WHOLESALE ANNOUNCEMENT 2025-27.1

## March 27, 2025

### FHA Update - Amendment

#### **Effective Date**

Please be advised that this FHA Update has been amended to reflect the following revision to the application date: The application must be submitted by **April 30<sup>th</sup>**, and all FHA case numbers must be pulled no later than May 20<sup>th</sup>.

#### **Update:**

##### **HUD Revises Residency Requirements to Federal Housing Administrations (FHA) Loans**

- The Federal Housing Administration (FHA) published Mortgagee Letter (ML) 2025-09, and Title I Letter, (TIL) TIL-490, *Revisions to Residency Requirements*. These letters align FHA's residency requirements with President Trump's recent Executive Orders that prioritize the use of federal resources to benefit U.S. citizens and ensures the integrity of government loan programs.
- Specifically, the updated residency requirements will remove eligibility for illegal aliens from accessing FHA-insured mortgages by eliminating in its entirety the "Non-permanent Residents" category in both the Single-Family Title I and Title II programs.
- The provisions will be incorporated into a future version of the Single Family Housing Policy Handbook 4000.1.

**Should you have any questions, please reach out to your Account Executive or Client Manager**