**Washington Office**
2244 Rayburn Building
Washington, D.C. 20515
(202) 225-8045
Fax: (202) 225-2772

**Chula Vista Office**
333 F Street, Suite A
Chula Vista, CA 91910
(619) 422-5963
Fax: (619) 422-7290

**El Centro Office**
380 North 8th Street, #14
El Centro, CA 92243
(760) 312-9900
Fax: (760) 312-9664

# Congress of the United States
## House of Representatives
## Juan Vargas
51st District, California

**Committee on Financial Services**
Subcommittee on Investor Protection, Entrepreneurship and Capital Markets
Subcommittee on Housing, Community Development and Insurance
Subcommittee on National Security, International Development and Monetary Policy

**Committee on Foreign Affairs**
Western Hemisphere, Civilian Security, and Trade
Middle East, North Africa, and International Terrorism

June 21, 2019

The Honorable Benjamin S. Carson, Sr., M.D.
Secretary
Department of Housing and Urban Development
451 7th St, SW
Washington, DC 20410

Dear Secretary Carson,

It has come to our attention the Assistant Secretary for Congressional and Intergovernmental Relations at the Department of Housing and Urban Development (HUD), Len Wolfson, has officially stated that recipients of the Deferred Action for Childhood Arrivals (DACA) program are not eligible for mortgages backed by the Federal Housing Administration (FHA). We are concerned that HUD has chosen to interpret its own guidance in a way that inappropriately and unnecessarily excludes DACA recipients from FHA loans, as there is nothing in current statute that would limit DACA recipients' eligibility for these loans. We urge you to reverse this policy immediately.

On June 13th, 2019, the news outlet HousingWire reported[1] that Assistant Secretary Wolfson sent a letter to Representative Pete Aguilar of California, asserting HUD had not changed any policy to make DACA recipients' ineligible for FHA-backed mortgages. However, it is our understanding the past administration deemed DACA recipients eligible for these loans. A BuzzFeed News article[2] published on December 14, 2018, referenced a loan officer in Chicago, who stated that he had secured over 40 FHA-backed loans for DACA recipients in the past. Respectfully, you also indicated in testimony before Congress that you believe there are a number of DACA recipients who currently have FHA-backed loans. If the FHA cannot offer loans to DACA recipients now, there must have been a change to HUD's policy at some point, though it remains unclear at which point during this administration's tenure that change occurred.

We are gravely concerned with HUD's decision. As taxpayers and lawful participants in the U.S. labor force, DACA recipients have earned the right to own a home and build the American dream for themselves and their families. Unfortunately, in the short time since Assistant Secretary Wolfson's letter has become public, it has been brought to our attention that numerous DACA recipients have lost their ability to complete the closing process, due to

[1] Lane, Ben. "HUD Declares FHA Is No Longer Backing DACA Mortgages." *HousingWire.com*, HousingWire, 13 June 2019, www.housingwire.com/articles/49326-hud-declares-fha-is-no-longer-backing-daca-mortgages.
[2] Prakash, Nidhi. "The Trump Administration Is Quietly Denying Federal Housing Loans To DACA Recipients." *BuzzFeed News*, BuzzFeed News, 14 Dec. 2019, www.buzzfeednews.com/article/nidhiprakash/daca-trump-denied-federal-housing-loans.

previously approved loans now being denied insurance. We again urge you to immediately reverse this policy.

Thank you for your time and consideration. Should you have any questions, please feel free to contact our offices.

Sincerely,

JUAN VARGAS
Member of Congress

PETE AGUILAR
Member of Congress

CAROLYN MALONEY
Member of Congress

NYDIA M. VELÁZQUEZ
Member of Congress

RAÚL M. GRIJALVA
Member of Congress

LUCILLE ROYBAL-ALLARD
Member of Congress

JOAQUIN CASTRO
Member of Congress

BARBARA LEE
Member of Congress

DEBBIE MUCARSEL-POWELL
Member of Congress

DARREN SOTO
Member of Congress

SYLVIA GARCIA
Member of Congress

RASHIDA TLAIB
Member of Congress

GRACE NAPOLITANO
Member of Congress

AYANNA PRESSLEY
Member of Congress

RUBEN GALLEGO
Member of Congress

ADRIANO ESPAILLAT
Member of Congress

JIMMY GOMEZ
Member of Congress

SALUD CARBAJAL
Member of Congress

JULIA BROWNLEY
Member of Congress

GILBERT R. CISNEROS, JR.
Member of Congress

ALEXANDRIA OCASIO-CORTEZ
Member of Congress

JESÚS G. "CHUY" GARCÍA
Member of Congress

TONY CÁRDENAS
Member of Congress

BILL FOSTER
Member of Congress

J. LUIS CORREA
Member of Congress