

Non-Permanent Residents

Effective for FHA case numbers assigned on or after 5/25/2025, HUD has updated residency requirements by eliminating eligibility of Non-Permanent Residents.

Section 7.12 Identification Exhibits	
Existing Guideline	<p>Non-Permanent Resident Aliens:</p> <p>The Federal Housing Administration (FHA) will insure mortgages for non-permanent resident aliens if documentation of the following has been provided:</p> <ul style="list-style-type: none">• The subject property will be the borrower’s primary residence• The borrower has a valid Social Security Number (SSN) - not just evidence of work status• The borrower is eligible to work in the United States and can provide an Employment Authorization Document (EAD) issued by the USCIS
Updated Guideline	<p>Non-Permanent Resident Aliens:</p> <p>The Federal Housing Administration (FHA) will not insure mortgages for non-permanent resident aliens.</p>