Buying a Home as a Mixed-Status Family

One spouse has an SSN, the other has an ITIN — can you still buy? Yes. The three structures mixed-status families use, and how title works for both names.

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It's one of the most common situations in our community, and one of the least discussed: one spouse has a Social Security Number and a work permit or green card; the other files taxes with an ITIN. Can the family buy a house? **Yes** — and there's more than one way to structure it. The right choice depends on whose income you need and what each spouse's documents allow.

Structure 1: The SSN Spouse Qualifies Alone

If the SSN spouse's income and credit can carry the loan by themselves, the cleanest path is often a standard loan — FHA or conventional — in that spouse's name only.

- **The ITIN spouse can still be on the title** — ownership of the home and the loan are separate things. Being off the loan does not mean being off the deed.
- FHA in community-property situations may count the non-borrowing spouse's debts — a wrinkle we check up front (Georgia and Florida are not community-property states, which simplifies this).
- Best pricing of all the structures, since it uses standard programs.

Structure 2: Both Incomes via an ITIN Loan

If you need *both* incomes to qualify, ITIN lenders will make the loan with the ITIN spouse as borrower or co-borrower — that's the program's entire purpose. Expect ITIN-program terms: roughly 15%+ down and a higher rate than agency loans (see our full ITIN guide). Sometimes the math still beats waiting years.

Structure 3: Buy Now, Restructure Later

The long game many families play: buy today with whichever structure works, then **refinance when documents improve**. A spouse who later gets a work permit and SSN can join a conventional refinance; an ITIN-program loan can be replaced with a cheaper agency loan. The equity you build in the meantime comes with you — waiting on the sidelines builds nothing.

What lenders can and can't ask. Fair-lending law is clear: what matters to the loan is identification, income documentation, and credit — through an SSN or an ITIN. Owning a home in the U.S. is legal regardless of immigration status, and mortgage lenders are private companies, not immigration authorities.

Practical Notes for Mixed Files

- **Both spouses should be filing taxes** — jointly or separately. Two years of consistent filings is the foundation for whichever structure you choose.
- **Build credit in both names.** Even the spouse who won't be on this loan should be building a score (see our credit guide) — it opens the refinance door later.
- **Down payment funds can come from either spouse** — documented normally (and family gifts from abroad work too; see our funds-from-Brazil guide).
- **Title decisions have legal consequences** — how you hold title affects inheritance and protection. For unusual situations, a quick consult with a real estate attorney is worth it.

She has a green card and a hospital job; he runs a flooring business and files with an ITIN. Her income alone qualified for an FHA loan at the best rates — so the loan is in her name, the deed is in both names, and his business income stayed available for the family's next move: a DSCR rental purchase two years later, in an LLC.

Every Family's File Is Different

Which structure wins depends on incomes, scores, savings, and timing — there's no one-size answer, and the wrong guess costs real money. Tell us your family's actual situation and we'll lay out the paths side by side, judgment-free, in Portuguese, English, or Spanish.

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