

Recently, the Federal Housing Administration (FHA) published Mortgagee Letter (ML) [2025-09](#), and Title I Letter, (TIL) [TIL-490](#), *Revisions to Residency Requirements*.

MassHousing wants to remind partners of our current guidelines, **for both Conventional and FHA insured loans**.

Please refer to the [MassHousing Seller Guide](#) sections below:

3.3.1 Eligible Borrower

- MassHousing purchases mortgage loans made to U.S. Citizens and non-U.S. Citizens. MassHousing aligns with GSEs and FHA guidance for determining borrower eligibility of non-U.S. citizens. The lender must make a determination of the non-U.S. citizen's eligibility based on the circumstances of the individual case, using documentation it deems appropriate.
- By delivering the mortgage loan to MassHousing, the lender represents and warrants that the non-U.S. citizen borrower meets the GSEs, in the case of a Conventional loan, or FHA, in case of a FHA insured loan, guidelines and legally present in the U.S.

3.3.2: Ineligible Borrowers

- LLC's
- Foreign Nationals
- Borrowers with Diplomatic Immunity
- Corporations, General and Limited Partnerships
- Real Estate Syndicates
- Any type of Trust
- Life Estates
- Borrowers without an SSN
- Borrowers not compliant with section 3.3.1 of the Guide
- Borrowers not a lawful resident of the U.S.

Contact

- Please contact us at 888- 843-6432 option 1, 4, email homeownership@masshousing.com or contact your Relationship Manager for assistance.