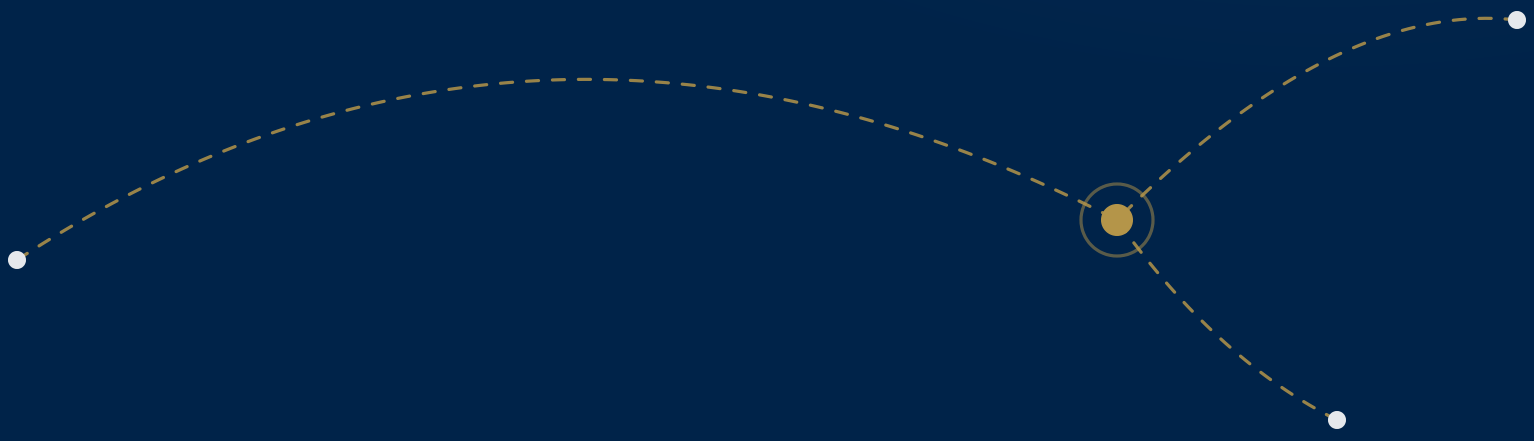
BORDERLESS
SAN DIEGO REAL ESTATE

FREE GUIDE · 2026 EDITION

The ITIN Home Buyer's Guide

How to buy, and finance, a California home without a Social Security number.





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THE SHORT ANSWER

Yes. You can buy a house in California with an ITIN instead of a Social Security number. Cash buyers don't need an ITIN at all. To finance, specialist lenders offer ITIN mortgages, typically with 10% to 20% or more down, two years of tax returns filed under your ITIN, and a higher rate than a standard loan.

What an ITIN is

An **ITIN (Individual Taxpayer Identification Number)** is a nine-digit number the IRS issues to people who need to file or be listed on a U.S. tax return but can't get a Social Security number. It always starts with a 9 and is formatted like an SSN.

An ITIN is for tax purposes only. It doesn't give you permission to work in the U.S., it doesn't change your immigration status, and it doesn't make you eligible for government benefits. For a home buyer, it is the number you use to file taxes, report rental income and, with some lenders, qualify for a mortgage.

Do you need an ITIN to buy a house?

It depends on how you're buying and what you'll do with the home:

- **Cash purchase:** no ITIN needed to buy. Escrow and title will verify your identity with your passport.
- **ITIN mortgage:** yes. The lender qualifies you using tax returns filed under your ITIN.
- **Renting the home out:** yes. You'll file a U.S. tax return to report rental income.
- **Selling later:** usually yes. As a foreign seller you'll file a U.S. return to claim back any extra FIRPTA withholding (see our FIRPTA guide).

If you plan to rent the home or sell within a few years, apply for an ITIN early. It's one less thing to rush later.

ITIN mortgage vs. foreign national loan

These two loan types are often confused. They serve different buyers:

	ITIN MORTGAGE	FOREIGN NATIONAL LOAN
Best for	People living and working in the U.S. who file taxes with an ITIN	People living abroad who earn their income outside the U.S.
How you qualify	U.S. tax returns, work history, bank statements, alternative credit (rent, utilities)	Foreign income and assets, passport and visa, international credit references
Typical down payment	About 10% to 20% or more	Often 25% to 40% or more
ITIN required?	Yes	Often not; varies by lender

Both are offered by specialist lenders rather than through standard government-backed programs, so rates are higher than a conventional loan and terms vary widely from lender to lender. Comparing two or three lenders is worth the time.

What ITIN lenders usually ask for

Every lender is different, but expect to be asked for:

- **Your ITIN letter** from the IRS and a valid passport or government photo ID.
- **Two years of U.S. tax returns** filed with your ITIN, and often two years of steady work history.
- **Bank statements** showing your down payment, closing costs and cash reserves.
- **Credit:** a credit report if you have one built under your ITIN, or proof of on-time rent, utilities and phone bills if you don't.
- **A down payment** of roughly 10% to 20% or more, depending on the lender, the property and your file.

Because ITIN loans are typically held by the lender rather than sold to the big agencies, lenders set their own rules. A file one lender declines may fit another lender's program.

How to get an ITIN

1. **Complete IRS Form W-7.** Most people file it together with a federal tax return; some qualify for an exception (for example, certain bank or real estate situations).
2. **Prove identity and foreign status.** A passport is the only document that proves both on its own.
3. **Submit it.** Mail it to the IRS, apply in person at an IRS Taxpayer Assistance Center, or use an IRS-authorized Certifying Acceptance Agent, who can verify your passport so you don't have to mail the original.

4. **Allow time.** The IRS generally takes about seven weeks, and longer during tax season or for applications from abroad.

Buying from outside the U.S.? See how buyers from Canada and India handle the ITIN step.

Buying in San Diego with an ITIN: the order that works

1. **Talk to an ITIN lender first** and get pre-approved, so you know your real budget.
2. **Line up your down payment** in a U.S. account in your name, with a clear paper trail.
3. **Tour and write an offer** on the standard California purchase agreement, with your loan contingency matched to the lender's timeline.
4. **Close in escrow,** typically 30 to 45 days in California. ITIN loans can take a little longer, so build in time.

Our step-by-step buying guide walks through each stage, and the costs calculator estimates your monthly payment.

Your checklist

Work through these in order. Tick them off as you go.

- [ ] Get your ITIN letter and a valid passport or photo ID ready
- [ ] Gather two years of tax returns filed with your ITIN
- [ ] Collect two years of work history and recent bank statements
- [ ] Document on-time rent, utility and phone payments
- [ ] Save for 10% to 20% or more down, plus closing costs and reserves
- [ ] Talk to two or three ITIN lenders and compare terms
- [ ] Get pre-approved before you tour
- [ ] Match your offer's loan contingency to the lender's timeline

Questions buyers ask

Can a non-U.S. citizen get a mortgage with an ITIN?

Yes. Specialist lenders offer ITIN mortgages to non-citizens who file U.S. taxes with an ITIN. Expect a larger down payment and a higher rate than a standard loan, and two years of tax returns filed under your ITIN.

How much down payment do I need for an ITIN mortgage?

Most ITIN lenders ask for about 10% to 20% or more of the purchase price, plus closing costs and cash reserves. The exact amount depends on the lender, the property and your income and credit history.

Do I need a credit score for an ITIN loan?

Not always. You can build U.S. credit under an ITIN, and many ITIN lenders also accept proof of on-time rent, utility and phone payments when you don't have a traditional credit score.

Can I buy a house in cash without an ITIN?

Yes. You don't need an ITIN or a Social Security number to buy a home with cash. You'll need one later if you rent the home out or when you sell it.

Is an ITIN mortgage the same as a foreign national loan?

No. ITIN mortgages are for people who live and file taxes in the U.S. with an ITIN. Foreign national loans are for people who live and earn their income abroad, and usually need a larger down payment.

Does an ITIN let me live or work in the U.S.?

No. An ITIN is only for tax purposes. It doesn't grant work authorization or change your immigration status, and owning a home doesn't either.

Want a plan for your exact situation?

Tell me your country, budget and timeline. I'll send a step-by-step plan and introduce the lenders, attorneys and tax advisors who work with buyers like you.

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