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FREE GUIDE · 2026 EDITION

The Brazilian Buyer's Guide to Buying U.S. Property

Sending reais, IOF, declaring assets and U.S. taxes without a treaty.





Brandon White
Team Anderson White · CA DRE #01864163
+1 619-905-3313 (WhatsApp) · brandon.white@pacificsir.com

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THE SHORT ANSWER

Brazilians can buy U.S. homes with no U.S. residency. Plan the transfer through your bank or an authorized FX provider (IOF applies), declare the property in your Brazilian tax return, and get advice on taxes: there's no U.S.–Brazil income tax treaty, so double-tax planning matters more than for most countries.

Can Brazilians buy property in the U.S.?

Yes. There's no federal rule stopping Brazilian citizens from buying U.S. homes, and no visa or U.S. address is needed to buy. Brazil was among the top ten countries of international buyers in the National Association of Realtors' 2025 report, with about 3% of foreign purchases.

In California, the purchase runs through a neutral escrow company and typically closes in 30 to 45 days. You can sign closing documents in Brazil.

Sending money from Brazil

- Transfers go through a bank or authorized foreign exchange provider with a formal exchange contract.
- **IOF** applies to the exchange. In 2026, rates range from about 1.1% to 3.5% depending on how the transfer is classified, so ask your bank how a property purchase will be treated before you send.
- U.S. escrow and banks will ask for documentation of where your funds came from.
- Large transfers can take time; send early and confirm instructions by phone.

Brazilian tax and reporting

- Brazil taxes its residents on worldwide income, so rent from a U.S. home is reportable in your annual income tax return (IRPF), and the property must be declared as an asset.
- Residents with foreign assets above Banco Central thresholds must also file the **CBE** (Capitais Brasileiros no Exterior) declaration. Ask your accountant whether it applies to you.

Visas and visiting your home

- Owning a U.S. home doesn't give you the right to live or work here.
- Citizens of Brazil generally need a **B1/B2 visitor visa** to visit. Stays are typically up to six months per entry, as decided at the border.

- Living here needs a proper visa (for example, investor or work visas). Plan this with an immigration attorney; a home purchase isn't a visa route.

Financing and title

- **Cash** purchases arrive by documented bank wire, never physical cash.
- **Foreign national loans** from some U.S. lenders, usually with a larger down payment.
- **Title:** personal name, LLC or trust; decide with a cross-border advisor before closing. Since March 1, 2026, most all-cash purchases by entities and trusts are reported to FinCEN by the closing agent.
- **Wire safely:** confirm instructions by phone before every transfer. See the wire fraud guide.

U.S. taxes, and why there's no treaty

- **Property tax:** about 1% of the purchase price plus local charges, paid in two installments a year.
- **Rental income:** taxable in the U.S. on a nonresident return (Form 1040-NR) with an ITIN. There's **no U.S.–Brazil income tax treaty**, so relief from double taxation depends on each country's own credit rules. Get advice from an accountant who knows both systems.
- **Estate tax:** non-U.S. owners without an estate tax treaty have only a USD 60,000 U.S. estate tax exemption. Plan ownership with an attorney before you buy.
- **Selling:** FIRPTA and California withholding apply. See the FIRPTA guide.

Your checklist

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

- [ ] Ask your bank how IOF applies to a property purchase
- [ ] Gather documentation of where your funds come from
- [ ] Plan the real-to-dollar exchange and timing
- [ ] Check that your B1/B2 visa covers how you'll visit
- [ ] Get a foreign national loan pre-approval if financing
- [ ] Plan double-tax relief with a U.S.–Brazil accountant
- [ ] Declare the property in your IRPF and check CBE
- [ ] Confirm wiring instructions by phone before every transfer

Questions buyers ask

Can a Brazilian buy a house in the USA?

Yes. Brazilian citizens can buy U.S. homes without a U.S. visa, green card or residency, and can sign closing documents from Brazil.

How much IOF do I pay to send money abroad for a property?

IOF on foreign exchange in 2026 ranges from about 1.1% to 3.5% depending on how the transfer is classified. Ask your bank how a property purchase will be treated before you send.

Is there a tax treaty between the U.S. and Brazil?

No. There's no U.S.–Brazil income tax treaty, so double taxation is handled by each country's own credit rules. Speak to an accountant who knows both systems.

Do I declare a U.S. property in Brazil?

Yes. Brazilian residents declare foreign assets in their annual income tax return, and those with foreign assets above Banco Central thresholds also file the CBE declaration.

Do Brazilians need a visa to visit the U.S.?

Generally yes. Brazilian citizens usually need a B1/B2 visitor visa. Owning a home doesn't give you a visa or the right to live in the U.S.

Can I get a U.S. mortgage while living in Brazil?

Some U.S. lenders offer foreign national loans to buyers living abroad, usually with a larger down payment than a U.S. buyer.

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.

WHATSAPP
+1 619-905-3313

EMAIL
brandon.white@pacificsir.com

WEB
borderlesssandiego.com

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