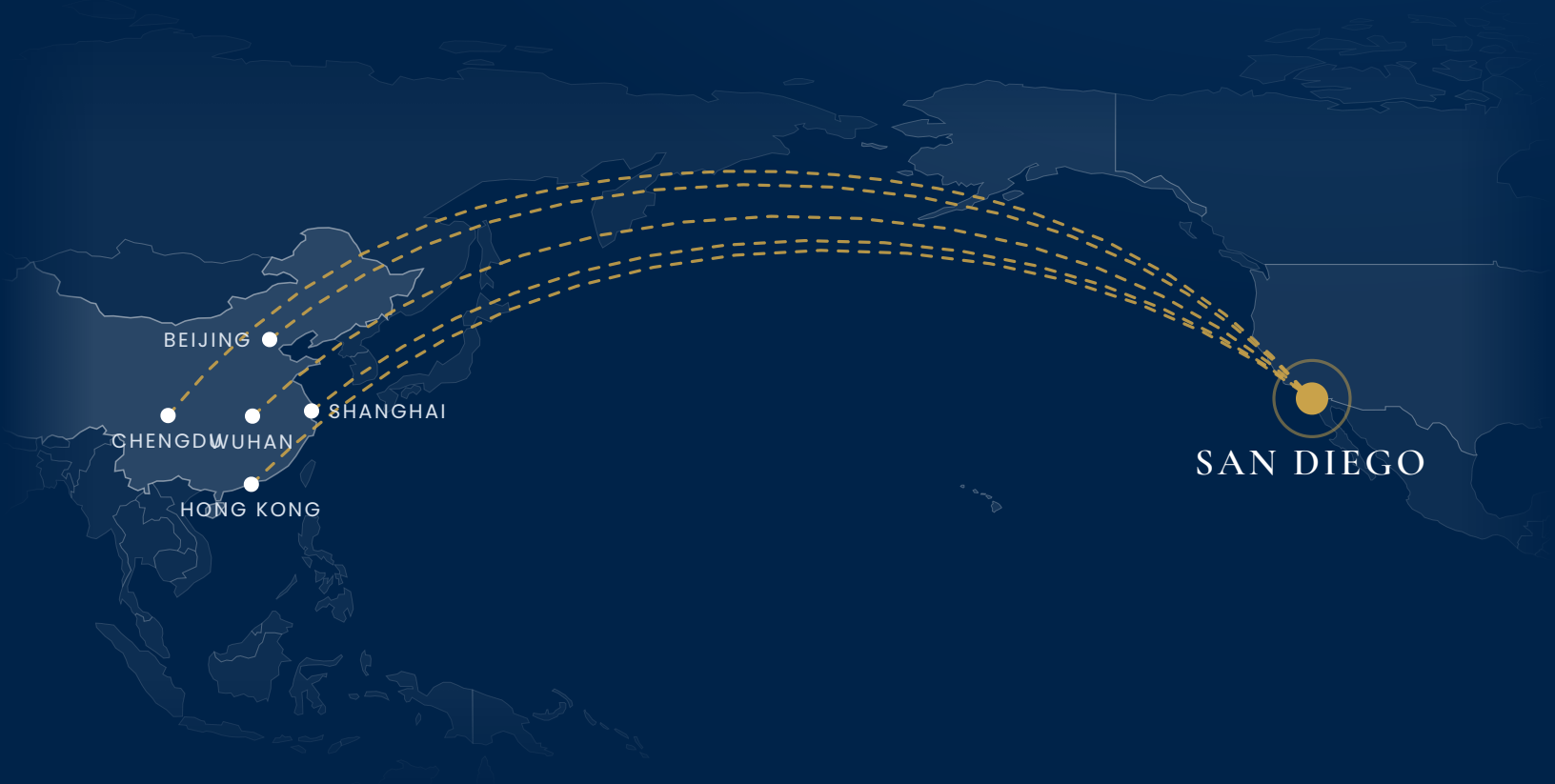
BORDERLESS
SAN DIEGO REAL ESTATE

FREE GUIDE · 2026 EDITION

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

The USD 50,000 quota, documenting funds, visas, ownership rules and taxes.





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THE SHORT ANSWER

Chinese citizens can generally buy homes in California. The hardest part is usually moving money: China limits individual currency conversion to about USD 50,000 per person per year, and that quota can't be used to buy property abroad. Plan a lawful source of funds first, document it carefully, and get advice on both countries' rules before you sign.

Can Chinese citizens buy property in the U.S.?

Generally yes. China was the largest source of international buyers of U.S. homes in the National Association of Realtors' 2025 report, at 15% of foreign buyers, and California is their most popular destination.

Some U.S. states have passed laws restricting property purchases by Chinese citizens or companies, mostly involving farmland or land near military sites, and new bills keep appearing. Rules can change quickly, so confirm the current California position with a real estate attorney before you commit.

Moving money out of China

This is where most purchases succeed or stall.

- **The annual quota:** individuals in China can generally convert about **USD 50,000 per person per calendar year** through their bank, for permitted purposes like travel, study and medical care.
- **Property abroad isn't a permitted use** of that quota. Splitting money through relatives or third parties to get around the limit is treated as a violation and can lead to fines and a ban on future conversions. Underground money channels are illegal and risky.
- **Lawful routes** buyers use include funds already held outside mainland China, income earned abroad, and other approved channels. Get advice from a qualified advisor in China on your situation.

On the U.S. side, banks and escrow will ask for clear documentation of where your funds came from. Start gathering it early.

Plan the money before you plan the house. The funding route decides your timeline, and sellers want proof of funds with an offer.

Visas and visiting your home

- Owning U.S. property doesn't give you the right to live here. Most buyers visit on a **B1/B2 visitor visa**, usually for up to six months per entry as decided at the border.
- Chinese citizens with a 10-year B visa must keep their **EVUS** enrollment current before travelling.
- If you want to live in the U.S., visas such as **EB-5** require investing in a job-creating business, not a home. Plan this with an immigration attorney.

Financing, title and reporting

- **Cash** purchases are common, but must still arrive by documented bank wire.
- **Foreign national loans** are available from some U.S. lenders, typically with larger down payments.
- **How to hold title** (personal name, LLC or trust) affects taxes, privacy and estate planning. Decide before closing.
- Since March 1, 2026, most all-cash purchases of homes by **entities and trusts** are reported to FinCEN by the closing agent, including the people who ultimately own them. Purchases in your own name aren't covered by that rule.

Homes near military sites

San Diego is home to several major military installations. A federal committee called CFIUS can review certain real estate transactions by foreign buyers near sensitive government sites. Purchases of a single housing unit are generally excepted, but larger or unusual purchases near bases should be reviewed by an attorney before you sign.

Taxes to plan for

- **Property tax:** about 1% of the purchase price plus local charges, paid in two installments a year.
- **Rental income:** taxable in the U.S. You'll file a nonresident return (Form 1040-NR) with an ITIN. The U.S.–China income tax treaty may help with double taxation.
- **Estate tax:** there's no U.S.–China estate tax treaty, and non-U.S. owners have only a USD 60,000 U.S. estate tax exemption. Estate planning before purchase is strongly recommended.
- **Selling:** FIRPTA and California withholding apply. See the FIRPTA guide.

Your checklist

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

- [ ] Map a lawful source of funds before you start looking
- [ ] Gather documents showing where your funds came from
- [ ] Keep your EVUS enrollment current before travelling
- [ ] Confirm current state ownership rules with a real estate attorney
- [ ] Check any purchase near a military site with an attorney
- [ ] Decide how to hold title and plan for U.S. estate tax
- [ ] Get an ITIN if you'll rent the home or sell later
- [ ] Confirm wiring instructions by phone before every transfer

Questions buyers ask

Can Chinese citizens buy a house in California?

Generally yes. Some states restrict purchases by Chinese citizens, mostly involving farmland or land near military sites, and laws are changing, so confirm the current California rules with an attorney before buying.

How much money can I transfer from China to buy a house?

Individuals in China can generally convert about USD 50,000 per person per year, and that quota can't be used to buy property abroad. Buyers typically use lawful funds already held outside mainland China or other approved channels. Get advice from a qualified advisor in China.

Can I combine my family's quotas to buy property?

Using relatives' quotas to get around the limit for a property purchase is treated as a violation in China and can lead to penalties. Don't structure transfers this way; talk to a qualified advisor about lawful options.

Does buying a home give me a U.S. visa?

No. Owning a home doesn't give you immigration status. The EB-5 program requires investing in a job-creating business. Speak to an immigration attorney.

Can I buy a home near a military base in San Diego?

Purchases of a single housing unit are generally excepted from federal CFIUS review, but larger or unusual purchases near military sites should be checked by an attorney first.

Do Chinese buyers pay U.S. estate tax?

Non-U.S. owners can owe U.S. estate tax on U.S. property above a USD 60,000 exemption, and there's no U.S.–China estate tax treaty. Plan ownership with an attorney before you buy.

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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