BORDERLESS
SAN DIEGO REAL ESTATE

FREE GUIDE · 2026 EDITION

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

Moving pesos legally, Banco de la República, DIAN and U.S. taxes.





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Pacific | Sotheby's INTERNATIONAL REALTY

THE SHORT ANSWER

Colombians can buy U.S. homes with no U.S. residency. Move your funds through the regulated foreign exchange market with full documentation, check with your bank or advisor whether the purchase must be registered with Banco de la República, and declare the property to DIAN. There's no U.S.–Colombia income tax treaty, so plan your taxes early.

Can Colombians buy property in the U.S.?

Yes. There's no federal rule stopping Colombian citizens from buying U.S. homes, and no visa or U.S. address is needed to buy. Colombia 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 Colombia, usually at a U.S. consulate or with an apostilled notarization.

Moving money from Colombia

- Send funds through the regulated foreign exchange market (an authorized bank or exchange intermediary), keeping the exchange declaration and supporting documents.
- Colombia's international investment rules can require certain investments abroad to be registered with **Banco de la República**. Ask your bank or advisor whether your purchase must be registered and by when.
- U.S. escrow and banks will ask for documentation of where your funds came from.

Colombian tax and reporting

- Colombia taxes its residents on worldwide income, so rent from a U.S. home is reportable to **DIAN**.
- Residents with foreign assets above the legal threshold file a foreign assets declaration (declaración de activos en el exterior). Your accountant can confirm the current threshold.

Visas and visiting your home

- Owning a U.S. home doesn't give you the right to live or work here.
- Citizens of Colombia 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.–Colombia income tax treaty**, so relief from double taxation depends on each country's own credit rules.
- **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.

- [ ] Send funds through the regulated exchange market
- [ ] Ask whether your purchase must be registered with Banco de la República
- [ ] Gather documentation of where your funds come from
- [ ] 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.–Colombia accountant
- [ ] Declare the property to DIAN
- [ ] Confirm wiring instructions by phone before every transfer

Questions buyers ask

Can a Colombian buy a house in the USA?

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

Do I have to register a U.S. property purchase with Banco de la República?

Colombia's international investment rules can require registration of certain investments abroad. Ask your bank or a Colombian advisor whether your purchase must be registered and the deadline.

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

No. There's no U.S.–Colombia income tax treaty, so double taxation is handled by each country's own credit rules.

Do I declare a U.S. property to DIAN?

Generally yes. Colombian residents report worldwide income and, above a legal threshold, file a foreign assets declaration. Your accountant can confirm what applies.

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

Generally yes, 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 Colombia?

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.

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