BORDERLESS
SAN DIEGO REAL ESTATE

FREE GUIDE · 2026 EDITION

The Filipino Buyer's Guide to San Diego Real Estate

Moving pesos, OFWs, family purchases and the U.S.–Philippines tax treaty.





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

Pacific | Sotheby's INTERNATIONAL REALTY

THE SHORT ANSWER

Filipino citizens can buy U.S. homes with no U.S. residency. Send funds through a bank with full documentation, plan financing early (foreign national loans need larger down payments), and get advice on taxes. A U.S.–Philippines income tax treaty helps with rental income, and overseas Filipino workers are often taxed differently from residents at home.

Can Filipinos buy property in the U.S.?

Yes. There's no federal rule stopping Filipino citizens from buying U.S. homes, and no visa or U.S. address is needed to buy. San Diego County is home to a large Filipino-American community, especially in areas like National City, Mira Mesa and Chula Vista, so many buyers are purchasing near family.

The purchase runs through a neutral escrow company and typically closes in 30 to 45 days. You can sign closing documents in the Philippines or wherever you work, usually at a U.S. embassy or consulate.

Buying with or for family already in the U.S.

- If a relative in the U.S. will live in the home, decide early whose name goes on title and who is on the loan. It affects financing, taxes and inheritance.
- A relative who is a U.S. resident may qualify for standard U.S. loans with smaller down payments than a foreign national loan.
- Get advice before gifting funds; large gifts can have reporting and tax consequences in both countries.

Moving money from the Philippines or from abroad

- Send funds through a bank with documentation of where the money came from. Philippine banks follow Bangko Sentral ng Pilipinas rules on foreign exchange, with documentation that increases with the amount.
- If you're an **OFW**, you may be able to send savings directly from the country where you earn them.
- U.S. escrow and banks will ask for source-of-funds documents. Start gathering them early.

Visas and visiting your home

- Owning a U.S. home doesn't give you the right to live or work here.
- Citizens of the Philippines 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.

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. on a nonresident return (Form 1040-NR) with an ITIN. The **U.S.–Philippines income tax treaty** helps avoid double taxation. In the Philippines, resident citizens are taxed on worldwide income, while overseas Filipino workers are generally taxed only on Philippine-source income; confirm your status with an accountant.
- **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.

- [ ] Decide whose name goes on title and on the loan
- [ ] Gather documentation of where your funds come from
- [ ] Plan whether to send funds from the Philippines or where you work
- [ ] Check that your B1/B2 visa covers how you'll visit
- [ ] Compare a foreign national loan with a family member's U.S. loan
- [ ] Get tax advice in both countries before gifting funds
- [ ] Get an ITIN if you'll rent the home or sell later
- [ ] Confirm wiring instructions by phone before every transfer

Questions buyers ask

Can a Filipino citizen buy a house in the USA?

Yes. Filipino citizens can buy U.S. homes without a U.S. visa, green card or residency, and can sign closing documents from the Philippines or wherever they work.

Can I buy a house in San Diego for my family?

Yes. Decide early whose name goes on title and on the loan, since it affects financing, taxes and inheritance. A family member who is a U.S. resident may qualify for a standard U.S. mortgage.

I'm an OFW. Can I buy a U.S. home from where I work?

Yes. You can buy from any country, send savings from where you earn them, and sign documents at a U.S. embassy or consulate. Overseas Filipino workers are generally taxed in the Philippines only on Philippine-source income.

Is there a U.S.–Philippines tax treaty?

Yes. The U.S.–Philippines income tax treaty helps avoid paying tax twice on the same income, such as rent from a U.S. property.

Do Filipinos 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 the Philippines?

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

General information only, not legal, tax, immigration or financial advice. Rules change; confirm your situation with a licensed professional. Last reviewed November 2026. Pacific Sotheby's International Realty. Sotheby's International Realty® and the Sotheby's International Realty logo are service marks licensed to Sotheby's International Realty Affiliates LLC and used with permission. Each office is independently owned and operated. Equal Housing Opportunity.