BORDERLESS
SAN DIEGO REAL ESTATE

FREE GUIDE · 2026 EDITION

The Mexican Buyer's Guide to San Diego Real Estate

Border Crossing Cards, moving pesos, financing and taxes on both sides of the border.





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THE SHORT ANSWER

Mexican citizens can buy a home in San Diego with no U.S. residency or work visa. You'll need a plan for visiting the home legally, moving your funds through banks with clear documentation, and filing taxes in the U.S. if you rent or sell. Owning a home doesn't give you the right to live or work in the U.S.

Can Mexicans buy property in the U.S.?

Yes. There's no federal rule stopping Mexican citizens from buying U.S. homes, and you don't need a U.S. visa or address to buy. Mexico was the third-largest source of international buyers of U.S. homes in the National Association of Realtors' 2025 report, behind China and Canada.

The purchase works the same way as for any buyer in California: an offer on the standard purchase agreement, a neutral escrow company, inspections, and a closing you can sign remotely, including at a U.S. consulate in Mexico.

Visiting your home: Border Crossing Card or visa

Owning a home doesn't change your immigration status. How long you can stay depends on how you enter:

- **Border Crossing Card (the "laser visa"):** generally lets you visit within about 25 miles of the border in California for up to 30 days per visit without an I-94. Many San Diego neighborhoods are inside that zone; farther North County areas may not be. To go beyond the zone or stay longer, you need an I-94.
- **B1/B2 visitor visa with an I-94:** visits are typically allowed for up to six months at a time, as decided by the officer at entry.
- **Neither** lets you work, study or live in the U.S. A home purchase is not a visa route; plan any move with an immigration attorney.

If you'll cross often, look into SENTRI, the trusted-traveler program for the Mexico land border. It can cut crossing times dramatically.

How to pay: moving pesos the right way

- **Wire, never cash.** Escrow companies generally won't accept cash, and carrying more than USD 10,000 across the border must be declared to U.S. Customs (FinCEN Form 105).
- **Document the source of funds.** U.S. banks and escrow will ask where the money came from: bank statements, a property sale, business income. Keep a clear paper trail from your

Mexican account to escrow.

- **Price the exchange.** Converting pesos through a bank at retail rates can cost far more than a currency specialist on a large amount.
- **Confirm wiring instructions by phone** before every transfer. See the wire fraud guide.

Financing: foreign national and ITIN loans

U.S. lenders generally can't use your Mexican credit history (Buró de Crédito) the way they use U.S. credit, so financing comes from specialist programs:

- **Foreign national loans** for buyers who live and earn in Mexico, usually with a larger down payment and more documentation.
- **ITIN mortgages** for buyers who live and work in the U.S. and file taxes with an ITIN. See the ITIN guide.
- **Cash,** often funded by selling or borrowing against property in Mexico, which can also make your offer stronger.

How to hold title, and new reporting rules

You can buy in your own name, jointly with family, or through an LLC or trust. The right choice depends on taxes in both countries and estate planning, so decide with a cross-border advisor **before** you close.

Since March 1, 2026, a FinCEN rule requires the closing or settlement agent to report most all-cash (non-financed) purchases of homes by **entities and trusts**, including who ultimately owns them. Buying in your own name isn't covered by that rule. If you're buying through an LLC or trust, expect to provide ownership details to escrow.

Taxes on both sides of the border

- **Property tax:** based on 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 U.S. nonresident return (Form 1040-NR) using an ITIN. Mexico taxes its residents on worldwide income, and the U.S.–Mexico income tax treaty helps avoid paying twice on the same income.
- **Estate tax:** there's no U.S.–Mexico estate tax treaty. Non-U.S. owners can owe U.S. estate tax on U.S. property above a small exemption (USD 60,000), so 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 how you'll use the home: family visits, school, rental or a mix
- [ ] Check that your Border Crossing Card or visa covers how you'll visit
- [ ] Look into SENTRI if you'll cross often
- [ ] Gather proof of where your funds come from
- [ ] Plan the peso-to-dollar exchange with a specialist
- [ ] Get a foreign national or ITIN loan pre-approval if financing
- [ ] Choose how to hold title with a cross-border advisor before closing
- [ ] Confirm wiring instructions by phone before every transfer

Questions buyers ask

Can a Mexican citizen buy a house in the USA?

Yes. Mexican citizens can buy U.S. homes without a U.S. visa, green card or residency. In California the purchase process is the same as for any buyer, and you can sign closing documents from Mexico.

Can I visit my San Diego home with a Border Crossing Card?

Generally yes, within about 25 miles of the border in California and for up to 30 days per visit without an I-94. To travel farther or stay longer, you need an I-94. A Border Crossing Card doesn't allow you to work or live in the U.S.

Does buying a house in the U.S. give me a visa?

No. Owning a home doesn't give you immigration status or permission to work. Talk to an immigration attorney about visa options separately.

Can I pay for a U.S. house in cash from Mexico?

You can buy without a loan, but the money should arrive by bank wire, not physical cash. Escrow companies generally won't accept cash, and amounts over USD 10,000 carried across

the border must be declared.

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

Yes. Some U.S. lenders offer foreign national loans to buyers living in Mexico, usually with a larger down payment. If you live and work in the U.S. with an ITIN, an ITIN mortgage may fit better.

Do I pay taxes in Mexico on a U.S. rental?

Mexico taxes its residents on worldwide income, so rental income from a U.S. home is generally reportable in Mexico too. The U.S.–Mexico tax treaty helps avoid double taxation. A cross-border accountant can help.

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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