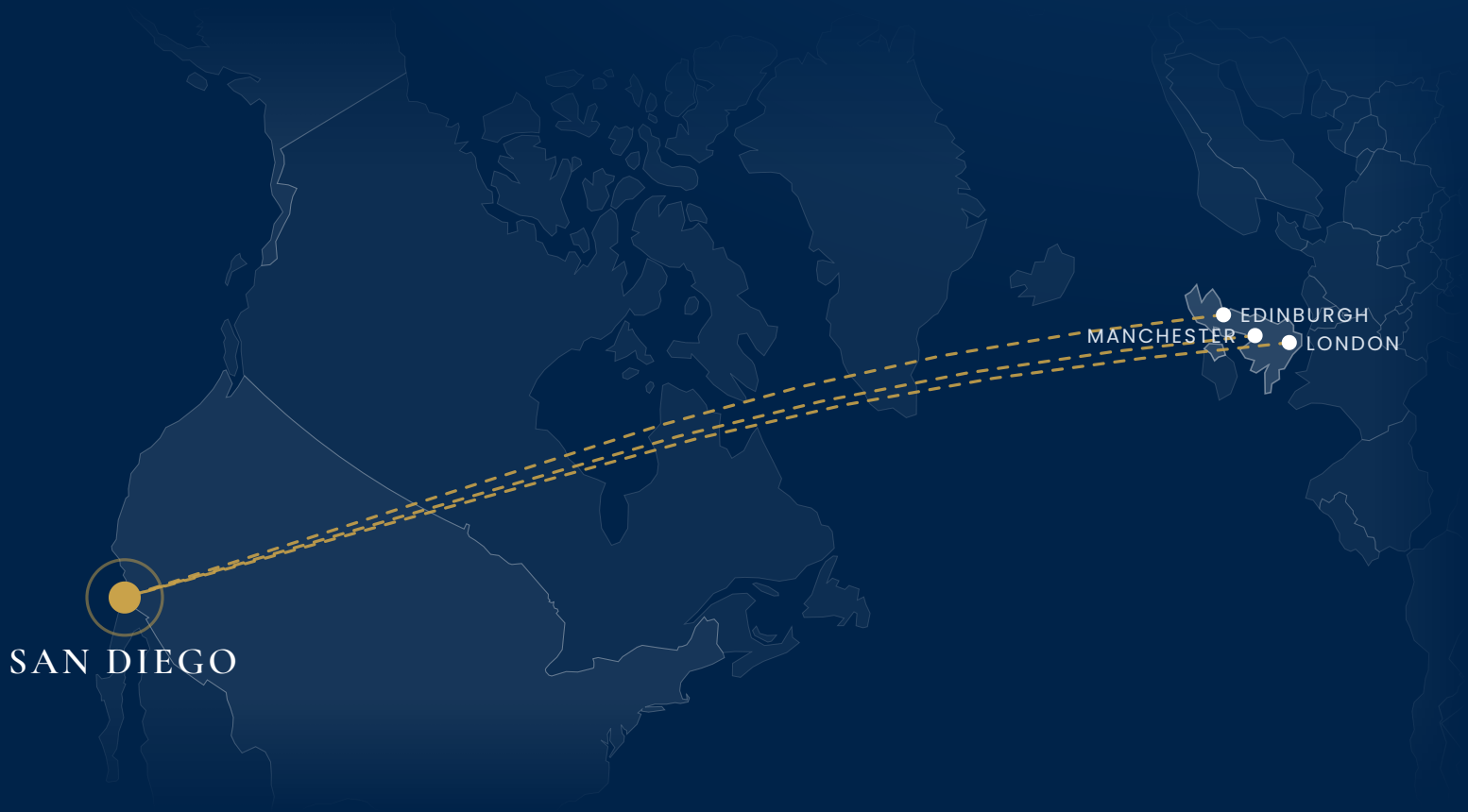
BORDERLESS
SAN DIEGO REAL ESTATE

FREE GUIDE · 2026 EDITION

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

ESTA stays, financing, moving pounds and the US–UK tax treaties.





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THE SHORT ANSWER

UK residents can buy a home in San Diego with no U.S. visa or residency. Most visit under the Visa Waiver Program (ESTA) for up to 90 days at a time. Plan your financing and currency exchange early, and get cross-border tax advice: U.S. and UK tax both apply, and the US–UK estate tax treaty can make a big difference.

Can UK residents buy property in the U.S.?

Yes. There's no federal restriction on British citizens buying U.S. homes, and no visa or U.S. address is needed to buy. The UK was the fifth-largest source of international buyers of U.S. homes in the National Association of Realtors' 2025 report.

The California process will feel different from England's: a written offer on a standard contract, a neutral escrow company instead of solicitors exchanging contracts, and typically 30 to 45 days to close. You can sign closing documents in the UK.

How long you can stay

- **ESTA (Visa Waiver Program):** visits of up to 90 days at a time. Owning a home doesn't extend that.
- **B1/B2 visitor visa:** can allow longer visits, usually up to six months per entry, if you need more time.
- **Living or working here** needs a proper visa. The UK is a treaty country for the E-2 investor visa, which requires running a real business, not owning a home. Speak to an immigration attorney.

Financing and moving pounds

- **Cash,** often funded by savings or by remortgaging UK property.
- **A U.S. foreign national loan,** usually with a larger deposit than a UK buyer would expect.
- **Currency:** the UK has no exchange controls, but the GBP/USD rate moves. A currency specialist and a forward contract can lock in your rate between offer and closing.
- **Wire safely:** confirm instructions by phone before every transfer. See the wire fraud guide.

U.S. and UK tax

- **Property tax:** about 1% of the purchase price plus local charges, paid in two installments a year (like council tax, but based on what you paid).

- **Rental income:** taxable in the U.S. on a nonresident return (Form 1040-NR) with an ITIN. UK residents also report it to HMRC, with credit for U.S. tax under the US–UK tax treaty.
- **Ownership structure:** U.S. LLCs are a common choice for Americans but can cause tax mismatches for UK residents. Get US–UK advice before choosing.
- **Selling:** FIRPTA and California withholding apply (see the FIRPTA guide), and UK capital gains tax may apply too, with treaty credit.

Estate tax and the US–UK treaty

Non-U.S. owners without a treaty get only a USD 60,000 exemption from U.S. estate tax. The **US–UK estate tax treaty** can give UK-domiciled owners a much larger, pro-rated exemption based on how much of their worldwide estate is in the U.S. UK inheritance tax can apply as well, with treaty relief to avoid paying twice. This is worth an hour with a specialist before you buy.

Your checklist

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

- [ ] Decide how you'll use the home and how long you'll stay
- [ ] Check whether ESTA or a visitor visa fits your plans
- [ ] Compare cash, a UK remortgage and a U.S. foreign national loan
- [ ] Price your currency exchange and consider a forward contract
- [ ] Get US–UK tax advice before choosing how to hold title
- [ ] Ask about the US–UK estate tax treaty before you buy
- [ ] 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 British citizen buy a house in the USA?

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

How long can I stay in my U.S. home on an ESTA?

Up to 90 days per visit under the Visa Waiver Program. Owning a home doesn't extend your stay. A B1/B2 visitor visa can allow longer visits.

Can I get a U.S. mortgage as a UK resident?

Yes. Some U.S. lenders offer foreign national loans to UK residents, usually with a larger deposit than a UK mortgage. Many British buyers also remortgage UK property or pay cash.

Do I pay UK tax on U.S. rental income?

UK residents generally report worldwide income to HMRC, including U.S. rent. The US–UK tax treaty gives credit for U.S. tax paid so you don't pay twice on the same income.

Does the US–UK estate tax treaty help me?

Often, yes. It can give UK-domiciled owners a pro-rated U.S. estate tax exemption far above the USD 60,000 available without a treaty. Ask a US–UK estate specialist.

Should I buy through a U.S. LLC from the UK?

Not without advice. LLCs can be treated differently by the U.S. and the UK, which can cause double taxation. Get cross-border advice before choosing how to hold title.

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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