

**Disclaimer: The information below is intended as a general overview of the real estate process in the state of California, and it should NOT be used as a substitute for legal advice from a qualified attorney or a real estate professional experienced with foreign buyers. Before making any purchase of real estate you should speak with an attorney and/or a real estate agent who can review your own personal situation and advise you accordingly.**

**Q: Can people from outside of the US or non-US citizens buy and own real estate in the US?**

A: Yes. The United States does not place any restrictions on non-US citizens buying and owning real estate in the United States. However, some countries may place restrictions on it's own citizens from buying real estate in the US – therefore you should check the rules of your own country to verify you are not under any restrictions from your home country.

Many people from outside the US buy real estate here as investments, for vacation homes or for future relocation. Currently we are seeing a higher volume of buyers from people from other countries due to the favorable exchange rate between the US dollar and other currencies such as the Yen and the Euro. Buying real estate in the US is also very safe and secure, as all transactions are subject to US contract law and are handled by neutral third party escrow companies who oversee all aspects of the transaction between seller and buyer. For areas outside of California please fill out the more information form or email me directly at [SuzenSarko@gmail.com](mailto:SuzenSarko@gmail.com)

**Q: What are typical expenses such as utilities, taxes, etc. for owning a home?**

A: As you would expect with owning a home in any other area, you should plan for utilities such as electricity, gas, water and sewage. Depending on the size of the home and your usage, in the Southern California area these expenses can range anywhere from \$275 to more than \$1,000+ per month. If you own a condo you will be paying a homeowners association fee,

(HOA) which usually covers water & other common area expenses. Property taxes are another expense, and the typical rate is 1.25% of the assessed value per annum. As with utilities, you should verify the taxes for the particular area and home you are thinking of buying prior to purchase. As for homeowners insurance, policies can vary greatly in cost depending on the size of the home, location, upgrades, type of coverage, etc. The annual expense could be under \$1,000 for a small home to well over \$10,000 per year for a large or high value home. It is recommended you check with a local insurance broker who can give you estimates, prior to making any home purchase. Condominiums and even some single family homes also come with an added expense of a homeowners association. The homeowners association covers all expenses related to maintenance and upkeep of common areas of the property, as well as the operating budget of the homeowners association itself. Monthly HOA fees can range from under \$200 a month to over \$1,000+ per month for luxury communities.

Please note all expense amounts listed above for utilities, taxes, insurance and HOA fees are rough estimates only, and actual expenses can vary from home to home and community to community. You should personally investigate and verify any and all expenses in the community or particular home you are considering prior to making any purchase.

**Q: What types of visas are available for immigration and permanent citizenship to the United States?**

A: Before making any purchase of real estate in the US, you should consult with an attorney in the US who can advise you on the different types of visas and immigration options, since owning real estate does not guarantee any type of visa or citizenship in the US.

As far as some of the types of visas and available, the most common visa is a work visa, but an investor visa EB-5 is available to individuals who can qualify and invest in a business in the United States, the minimum which can range from \$500,000 to \$1,000,000. This visa can eventually lead to

permanent citizenship if desired. Again, consult with a US immigration attorney who can advise you on your options or contact

[Americanlifeinc.com](http://Americanlifeinc.com)

For more information on the different types of visas and immigration in general, the US Department of State has an excellent website which explains the process in more detail or view [Americanlifeinc.com](http://Americanlifeinc.com) for EB-5 information.

### Visas and Immigration

#### **Q: How can I buy real estate in the USA?**

A: If you are looking in the San Diego, Orange County, & Los Angeles areas, the best way to get started is to provide Suzen & her Realty Connex Team with the details of the type of property you would like to purchase, along with your budget (if you are looking outside of San Diego, Orange County, & Los Angeles, we will be referring you to one of our experience referral Agents in that area. In the communities we serve, 2 bedroom condos can be found from about \$475,000 USD and up, and detached homes usually start around \$700,000 USD. Luxury properties range from \$1,000,000 USD price all the way up to \$10,000,000 USD and more for estate properties. Once we have all of the details of your requirements, We can start a search for properties that match your criteria, and can provide you with photos and information about the property. Suzen or one of her experienced Agents can answer any questions you have such as neighborhood information, maintenance costs, property taxes, security, and other expenses related to a particular home. From there, once you decide which area you would like and type of home, it is best to plan a trip to the US so you can actually tour the area and view properties. It's recommended to plan on spending about 5 to 10 days on your visit, especially if you would like to purchase property while you are here.

**Q: What are the best areas in San Diego to buy property and/or to relocate to?**

**A: San Diego Stretches from Oceanside to Chula Vista, close to the Mexican Boarder. The coastal areas of Del Mar & La Jolla are generally the two most expensive coastal areas. Rancho Santa Fe is inland of Del Mar & in the same range, offers generally more property & gated communities. These are also the top rated areas for schools. Downtown is surrounded by water & offers a luxury urban lifestyle along with great public transportation. For more details please contact us.**

**Q: What are the best areas of Los Angeles to buy property and/or to relocate to?**

A: Los Angeles is a very diverse city and a community can be found for just about every taste and lifestyle. Some of the more popular communities in the Los Angeles area for relocating or buying investment property include Beverly Hills and Bel Air on the West Side of Los Angeles, the Hollywood Hills and in the San Fernando Valley from Studio City to Calabasas. Among these communities are desirable school districts, beautiful homes, safe neighborhoods and world class shopping and dining. More detailed information on an area please contact us.

Q: What are the best areas of Orange County:

A. Newport Beach & Laguna Beach are two of the well known luxury areas. For details on locations & schools please contact us.

**Q: Which countries and citizens do you work with in helping to buy real estate in the U.S?**

A: We work with clients from all over the world, and some of my past and present clients include citizens of Europe, Canada, Russia, Asia, Australia & New Zealand. No matter what country or part of the world you are from,

We are happy to learn more about your needs and assist you as a new client.

**Q: Do you work with investors as well as individuals in acquiring or selling US real estate?**

A: Yes. If you plan to invest in US real estate we can help with acquiring the real estate, and in addition my firm also can work with you on leasing/renting property, screening tenants and listing and marketing property for sale.

If you have any questions on this process or would like to get started on finding real estate in the U.S please fill out the [Client information form](#) or email me at [info@realtyconnex.com](mailto:info@realtyconnex.com) or call 1-619-987-7653. Thank you for the opportunity to serve you!