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Serving the Greater Houston Area

Who Can Buy in Texas — and Who Cannot: SB 17 Explained

Effective September 1, 2025 · Texas Property Code, Chapter 5 · Current as of October 2026

Since September 1, 2025, buyers from designated countries face new rules in Texas. One page sorts out which category you are in: citizens and green-card holders fully exempt, lawful U.S. residents may buy one home to live in — and which situations are barred, and what a violation costs. Read it before you sign.

Who Can Buy in Texas — and Who Cannot: The SB 17 Law, Explained

Effective September 1, 2025

1. Who is completely unaffected

U.S. citizens and green-card holders (lawful permanent residents) are fully exempt, whatever their country of origin — born in China and later naturalized, or holding a green card, you buy on exactly the same terms as anyone else. Two more carve-outs: homes bought before the law took effect on September 1, 2025 are not affected retroactively, and leases of one year or less sit outside the law.

2. Who may buy: one home, to live in

Citizens of a designated country — currently China, Russia, Iran and North Korea, and the governor may add more — who lawfully reside in the United States and actually live here may buy one home in Texas to live in. All three conditions must hold at once: lawful status, actual U.S. residence, and owner-occupancy — and it is limited to that one home.

3. Who may not buy

A person who lives in a designated country and has no lawful U.S. status generally may not buy Texas real estate. Restricted buyers likewise cannot buy investment property, farmland or commercial real estate, and cannot route a purchase through a company or trust — the law looks at the real beneficial owner, not just the name written on the contract.

4. What gets checked during a transaction

Title companies and lenders verify a buyer's identity and residence status during the transaction: a passport, a visa or green card, and proof of U.S. residence may all be requested. If a buyer falls in a restricted category, title insurance can be declined and the loan denied — the deal can be stopped before closing. Any buyer with a foreign status should confirm their category before signing, not at the closing table.

5. The cost of getting it wrong

Buying in violation of SB 17 carries a civil penalty of \$250,000 or 50% of the property's market value, whichever is higher, and a court can order the property sold. Enforcement sits with the Texas Attorney General — it is not something that can be settled privately with the seller.

6. Check the date on this section

This section is current as of October 2026. SB 17 is still being challenged in federal court, and its text and enforcement may change. This is general information, not legal advice: before you sign, have an immigration or real-estate attorney confirm which category your own situation falls into.

If this is sitting inside your transaction right now, ask me — free consultation: (347) 774-5396 | owenrealestatetx.com

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