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SPRING EDITION

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SPRING EDITION

Spring reminds us that every cycle brings with it an opportunity to renew, to organize what we have learned, and to begin again with greater clarity and purpose.

At **Invest USA**, that principle has guided our journey since 2003. We were born from a simple yet profound dream: to collect, organize, and share valuable information about the United States that could truly help people make important life decisions.

Over time, we came to understand that information, when accurate and accessible, becomes a powerful tool. That is why we have built a space where those who wish to live, study, travel, create businesses, or expand within this country can find direct guidance — without noise, without confusion, and without interpretations: only knowledge.

Our platform brings together official links and carefully selected government sources because we believe in the importance of going directly to the root of information. Every day, we strive to provide accurate, updated, and useful data that helps people make decisions with greater confidence and clarity.

More than a publication, **Invest USA** is a bridge. A bridge between ideas and realities, between intentions and opportunities, between people and the knowledge they need to move forward. And that bridge is built on a non-negotiable principle: information is not opinion — it is foundation; it is not noise — it is direction.

Throughout the years, we have confirmed something essential: when real knowledge is shared, paths appear where none seemed visible before. Possibilities are created. Horizons expand. And the way people connect with their dreams is transformed.

This Spring Edition arrives with that same intention: to accompany, guide, and provide real value in a world where information is abundant, but clarity is increasingly necessary.

Each page has been designed to be more than just reading material. It is content to keep, revisit, and consult over time. Because we believe that what is truly useful never goes out of style — it becomes a reference.

Thank you for allowing us to be part of your process, your decisions, and your life projects.

We remain here, just as we have from the beginning, with the same commitment: to make knowledge a bridge that opens doors.

Welcome to this Spring Edition of **Invest USA**.

Mónica Lopera
Founder & President

Disclaimer

The information presented in this magazine is for informational and educational purposes only. Although efforts are made to work with reliable and verified sources, it does not constitute legal, tax, financial, or immigration advice. It is recommended that any decision related to investment, business, taxes, or immigration processes in the United States be verified and consulted directly with licensed professionals and specialists in each corresponding area. ***Invest USA*** *assumes no responsibility for decisions made based on the information presented here without proper independent professional advice.*

INDEX

Financing Strategies
Physicians In The U.s.: How To Access Homeownership With Low Or 0% Down Payment — 8 - 9

Wealth and Secure Investment
How to Protect Your Assets and Optimize Your Investments in Florida — 10 - 12

Property Management
Property Management — 14 - 15

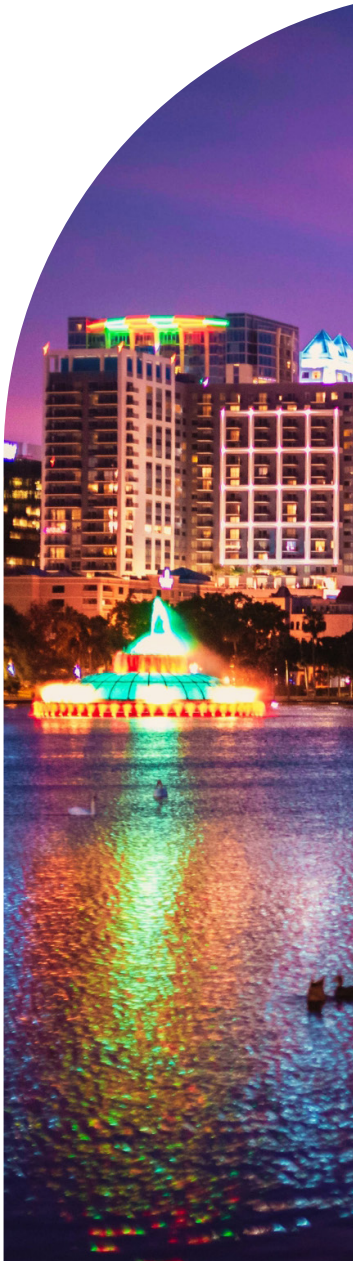
Titles
The Power of Escrow and Title Insurance: The Key to Closing Real Estate Transactions with Confidence in Florida — 16 - 17

Business and Leadership
Why Executives and Leaders Must Understand and Apply Artificial Intelligence — 18 - 19

Business and Leadership
The Investor Who Does Not Automate — 22 - 23

Strategic Information
Invest USA: Real Information for Making Real Decisions — 24 - 25









Investing with Knowledge
Steps To Buying A Property In Florida **26 - 28**

Business
How to Evaluate a Business Before Buying It in the United States **29 - 31**

Government and Business
Presidential Message on National Small Business Week **32 - 33**

Inmigration
Finish Successfully: Maintain Your Status at the End of the Academic Year **34 - 35**

Work and Employment in The U.S.
U.S. Department of Labor Launches Website to Develop Artificial Intelligence Skills and Expand AI-Focused Registered Apprenticeship Programs **36 - 37**

SBA and Small Business Support
10 Steps to Start Your Business **38 - 39**

Travel and Consular Affairs
International Travel Checklist **40 - 43**

INDEX

Real Estate
Baby Boomers Continue To Represent The Largest Share Of Home Buyers, While First-Time Home Buying Falls To A Historic Low — 44 - 47

Taxes and Tax Regulations
The IRS Is Accepting Applications For Tax Counseling For The Elderly And Volunteer Income Tax Assistance Grant Programs — 48

Basic FDA Concepts
Basic Import Concepts — 49 - 51

Housing and Urban Development
HUD Moves Forward With Bold Homelessness Reform — 53 - 55









Physicians In The U.s.: How To Access Homeownership With Low Or 0% Down Payment

By: Sebastian Bolivar - Rate

Sebastián is a Producing Branch Manager in Florida and a member of Rate's President's Club, one of the leading companies in the mortgage industry. He stands out for his strategic leadership, high production, and a team focused on financial education, compliance, and sustained excellence in results.

In the United States, the path to financial stability and wealth building often begins with the purchase of a home. However, for medical professionals, this process tends to present unique challenges: years of training, high levels of student debt, and, in many cases, a late entry into the workforce. But the financial system has evolved to recognize this profile.

Today, there are programs specifically designed for physicians—known as physician loans—that offer more flexible conditions aligned with their professional reality. At Rate, we provide these types of structured solutions to facilitate that first major step.

A physician is not a traditional profile. While other professionals accumulate savings from early stages, many doctors begin their financial lives with significant student debt, progressively increasing income, and strong future job stability.

This contrast has led to the creation of mortgage products that look not only at the present, but at medium- and long-term financial potential. Within this financing category, physicians can access benefits such as the possibility of financing up to 100% of the property's value, eliminating one of the biggest barriers to entering the U.S. real estate market.

They can also access high-value properties. Depending on the profile, loan amounts close to $2,000,000 are possible, opening opportunities in high-demand markets like Florida.



Another important benefit is the elimination of private mortgage insurance (PMI), which reduces monthly costs and improves financing efficiency.

Additionally, there is a more flexible evaluation of student debt, a key factor in the medical field that directly impacts purchasing capacity. In many cases, it is even possible to use future income through an employment contract, allowing the home-buying process to begin before officially starting practice.

States like Florida continue to establish themselves as key destinations for healthcare professionals, thanks to rapid population growth, the expansion of the hospital system, and high housing demand.

For a physician, this represents not only a place to live, but also an opportunity to invest from the very beginning of their career in a market with strong appreciation potential.

Purchasing a property is not just a housing decision—it is a financial strategy.

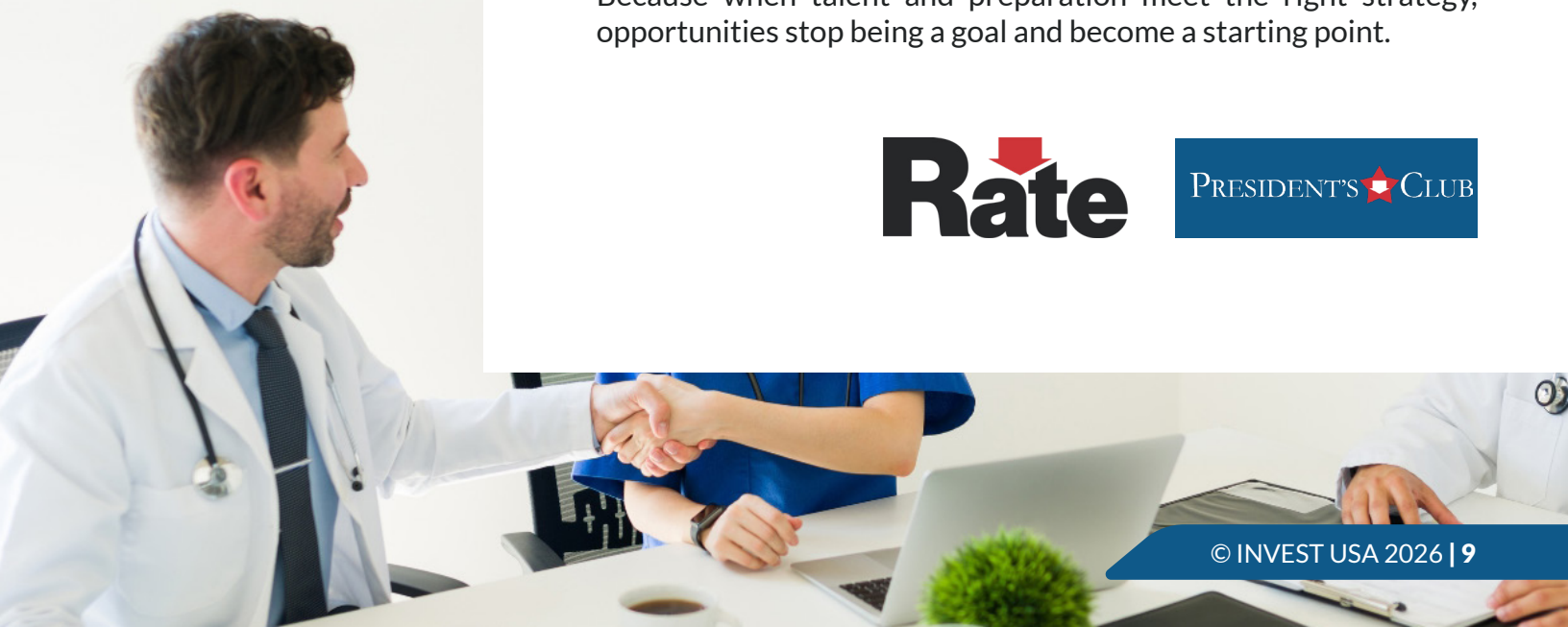
For many physicians, early access to the real estate market means starting to build equity from the outset, protecting future income, and establishing a solid foundation of wealth. The path of a physician demands discipline, years of preparation, and a long-term vision. Access to the right financial tools should match that level of effort.

At Rate, we work with solutions designed to support that journey, facilitating access to homeownership under conditions aligned with the realities of the medical sector.

Because when talent and preparation meet the right strategy, opportunities stop being a goal and become a starting point.

Rate

PRESIDENT'S CLUB





How to Protect Your Assets and Optimize Your Investments in Florida

By: Maite Díaz - Diaz Law

Maite Díaz, a Florida attorney with more than 16 years of experience, specializes in real estate law, including commercial negotiations and closings. A member of the The Florida Bar and fully bilingual in Spanish, she is recognized for her dedication, professionalism, and commitment to guiding clients toward successful real estate transactions.



In commercial real estate, most investors focus on variables such as location, return, and asset type. However, more sophisticated investors understand that the true differentiator lies not only in the property itself, but in how each transaction is legally structured. A poorly structured commercial acquisition can create significant risks, partner disputes, and financial losses that extend far beyond the initial investment. On the other hand, a solid legal structure not only protects the investment, but also enhances the overall performance of the business.

More Than a Purchase: A Strategic Decision

Unlike the residential market, every commercial real estate transaction involves a higher level of legal, financial, and operational complexity. The acquisition of assets such as retail spaces, office buildings, shopping centers, or industrial properties requires legal planning that addresses responsibility, control, financing, and operations from the very beginning.



Legal Structure: The Foundation of Every Commercial Investment

One of the most common mistakes in commercial real estate is underestimating how the asset is acquired. Purchasing property under an individual's name can directly expose the investor to legal risks arising from the operation, including contractual disputes, third-party claims, or liabilities associated with the property. For this reason, it is standard practice in the commercial sector to use legal entities that separate the asset from personal wealth.

Using LLCs in Commercial Assets

In Florida, structures such as LLCs are widely used for acquiring commercial properties. Their use helps limit investor liability, isolate risks associated with each asset, facilitate the inclusion of partners or investors, and create scalable structures for real estate portfolios. In many cases, experienced investors even use one entity per property, allowing for strategic risk segmentation.

Joint Ventures and Partnerships: Structuring to Avoid Conflict

Commercial real estate frequently involves multiple investors. Whether in project development, asset acquisition, or commercial operations, partnerships are common. However, they are also one of the leading sources of litigation when not properly structured.

A partnership agreement should clearly define capital contributions, profit participation, operational roles, decision-making authority, and exit strategies. In the commercial environment, where investment amounts are substantial, a lack of clarity can lead to costly and prolonged disputes.

Asset Protection in Commercial Operations

Commercial properties are exposed to multiple risks, including tenant or customer claims, contractual breaches, liability related to property conditions, or conflicts arising from business operations. An appropriate legal structure helps mitigate these risks by limiting exposure and protecting the investor's assets.

Tax Efficiency in Commercial Investments

Legal structuring also directly impacts asset profitability. In commercial real estate, where income streams, operating expenses, and long-term contracts are more complex, proper planning can

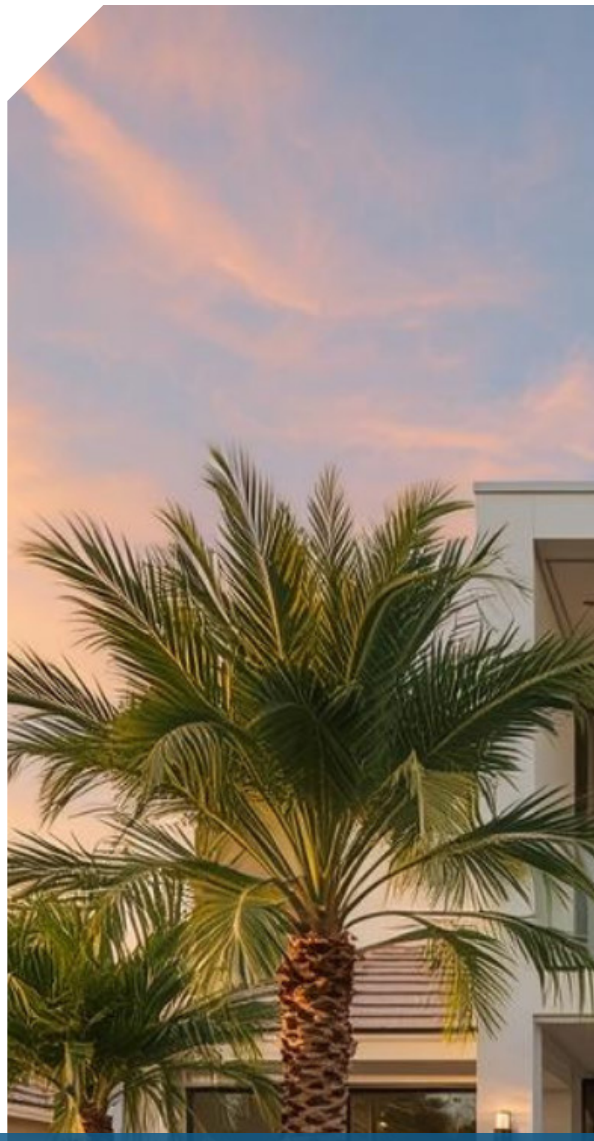


optimize income distribution, operating expense management, depreciation strategies, and long-term tax planning. An incorrect structure can significantly affect the net performance of the investment.

Florida: A Commercial Market That Demands Precision

The sustained growth of Florida has driven strong demand in the commercial sector, attracting both domestic and international investors.

This dynamic environment increases competition, but it also raises the need to execute transactions with a higher degree of legal precision. In this market, an investment without the proper structure not only represents risk, but also a competitive disadvantage.



Diaz Law FIRM

Conclusion

In commercial real estate, every detail matters. It is not only about acquiring a profitable asset, but about building a legal foundation that allows the investment to operate, grow, and remain protected over time. As a commercial real estate attorney, my approach is clear: every transaction should be strategically structured from the beginning, considering not only the transaction itself, but the entire lifecycle of the asset. Because in the world of commercial real estate, investing is not enough — it is essential to structure correctly in order to grow with confidence.

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Property Management

Continuando con nuestro análisis de la edición anterior , sobre la inversión en bienes raíces en Florida, es fundamental entender que el verdadero éxito no solo depende de la adquisición de propiedades, sino de cómo se gestionan día a día. La administración profesional de propiedades no es un lujo; es una estrategia que protege su inversión, optimiza sus ingresos y le brinda tranquilidad, especialmente para inversionistas que manejan portafolios a distancia.



Por: Ricardo Arosemena - Landlord Property Management

Ricardo Arosemena, propietario de Landlord Property Management (2008), cuenta con más de 27 años de experiencia como emprendedor y un firme compromiso en garantizar la total satisfacción de cada cliente con sus servicios de gestión de propiedades.

Advanced Keys in Property Management

1. Investment Performance Optimization

Beyond basic maintenance, professional management enables the implementation of strategic improvements that increase property value and attract high-quality tenants. This includes planned renovations, amenity upgrades, and marketing strategies that reduce vacancy rates.



2. Advanced Tenant Selection and Retention Strategies

It is not just about finding tenants; it is about building long-term relationships. A professional team conducts thorough screenings, establishes clear contracts, and maintains ongoing communication to ensure stable occupancy and minimize the risks of non-payment or legal disputes.

3. Financial Reporting and Transparency

Investors need accurate and timely information. A reliable property management company provides detailed financial reports, cash flow



analysis, and recommendations to maximize profitability, enabling informed decisions without the need for constant oversight.

4. Regulatory Compliance and Risk Mitigation
Florida has strict regulations regarding leasing, insurance, taxes, and tenant safety. Having a team that is up to date with local laws not only prevents penalties but also protects your assets and ensures transparent operations..

5. Innovation and Technology in Property Management
The use of digital platforms for payments, maintenance, communication, and reporting enables more efficient, accessible, and modern management. This facilitates remote administration and improves the experience for both the owner and the tenant.

A Strategic Vision for Investors

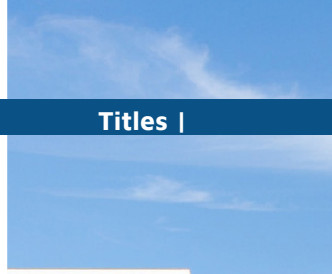
Investing in real estate is only the first step. The real difference lies in daily management, data-driven decision-making, and the ability to adapt to market changes. With a professional management team, investors can focus on expanding their portfolio while their property generates solid and sustainable income.

Professional management makes the difference between an investment that works and one that becomes a concern. With experience, commitment, and local presence, it ensures that each property reaches its full potential.

LANDLORD
PROPERTY MANAGEMENT LLC







The Power of Escrow and Title Insurance:

The Key to Closing Real Estate Transactions with Confidence in Florida



By: Denise Sandoval- LG Title & Escrow

Buying a property in Florida is an exciting opportunity, but it is also a process that requires care, precision, and professional support.

Every detail matters, and this is where title and escrow services become a fundamental part of ensuring a secure transaction.

At LG Title & Escrow, the commitment is clear: to protect buyers, sellers, and investors at every stage of the real estate process, ensuring transparent and smooth closings without surprises.

Escrow: Protection and Neutrality in Every Transaction

One of the most important elements in a property purchase or sale is the proper handling of funds. Escrow services act as a neutral third party that holds the money until all contract conditions have been met.

This means the buyer does not release payment until the property is ready to be legally transferred, while the seller has the assurance that the funds are secured.

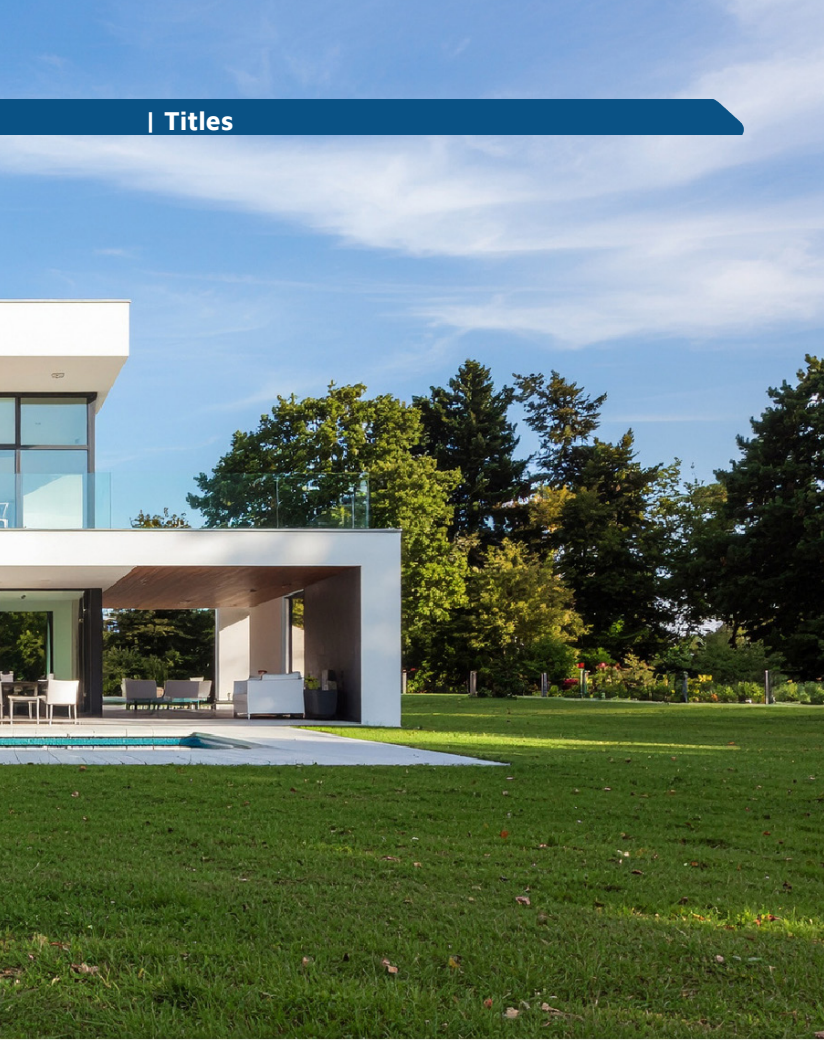
At LG Title & Escrow, this process is managed with strict standards of security, organization, and transparency, ensuring complete confidence for both parties.

Title Insurance: Protection Beyond Closing

Title insurance is one of the most important tools for protecting a real estate investment. Even if a property appears to be free of issues, there may be hidden risks such as errors in public records, unresolved debts, or prior legal claims.

With proper title insurance, the owner is protected against these types of issues that could affect their ownership rights—even after closing.

At LG Title & Escrow, each policy is carefully handled to provide legal security and long-term peace of mind.



Why the Title Process Is Essential in Florida

Florida's real estate market is dynamic and highly competitive, making it even more important to have a solid and reliable title process.

A title review not only confirms the legality of the property, but also identifies potential risks before they become problems. This step is crucial to avoiding delays, disputes, or financial losses.

LG Title & Escrow's Commitment to Every Client

At LG Title & Escrow, every transaction is handled with a personalized approach, understanding that behind every closing there is a story, an investment, and a dream.

The goal is to provide security, clarity, and professional guidance from start to finish, ensuring that every client has full confidence that their transaction is in the best hands.

LG TITLE & ESCROW, LLC- WESTON OFFICE



LG TITLE & ESCROW
Your Full Service Title Company

Why Executives and Leaders Must Understand and Apply Artificial Intelligence



By: Ruby E Ortiz, Directora Florida Institute of Management

Ruby E. Ortiz, Director of the Florida Institute of Management, is a Latin American pioneer in mathematics, technology, and computing, recognized for her leadership in executive education and talent development. A member of the Advisory Council of Harvard Business Review and honorary partner of Rotary International, she has impacted thousands of executives and entrepreneurs across the United States and Latin America through her strategic vision, educational innovation, and managerial expertise.

Artificial Intelligence (AI) is no longer an optional tool — it is a strategic capability. Harvard Business Review reports that more than **80% of business leaders use AI weekly**, while MIT Sloan states that executives must **understand how AI works, what it does well, and what it does not**, in order to make informed decisions and lead with a competitive advantage.



What Is AI?
(Foundations for Any Professional)

AI is a set of technologies that enable machines to **analyze information, learn patterns, and generate responses or solutions.** It includes models such as language assistants, recommendation systems, predictive analytics, and intelligent automation.

> "In simple terms: **it is a co-pilot that amplifies your cognitive capabilities"**

How Does AI Help Me as a Professional or Executive?

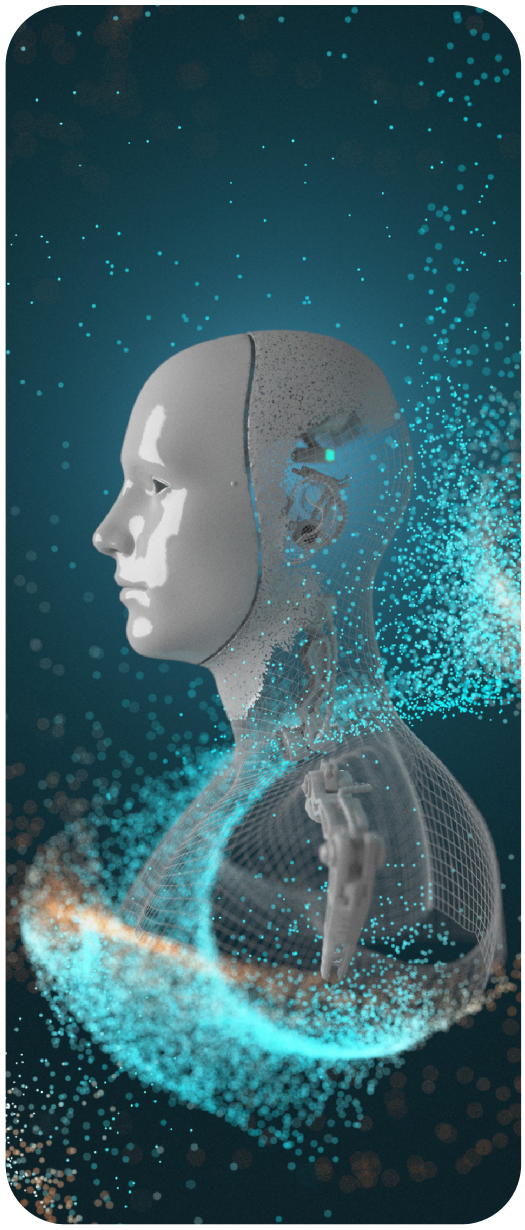
1. Accelerates Decision-Making
AI analyzes large volumes of data in seconds and provides scenarios, risks, and opportunities.

2. Multiplies Your Productivity
It automates repetitive tasks, frees up time, and allows you to focus on strategy, leadership, and relationships.

3. Improves Your Communication and Clarity
It generates drafts, presentations, reports, and messages quickly and accurately.

4. Makes You More Innovative
AI suggests ideas, solutions, and approaches you may not have considered on your own.

5. Makes You More Competitive
In a market that has already changed organizations that adopt AI move faster; those that do not are left behind.



Why Should I Understand

- Because it will **transform your role**, your processes, and the expectations surrounding your performance.
- Because your teams are already using it — with or without guidance.
- Because strategic decisions about AI rest with leaders, not technicians.
- Because AI can amplify your strengths… or your weaknesses if you do not understand it.
- Because ethics, privacy, and responsible use will become part of your executive responsibility.

MIT Sloan emphasizes that leaders must **experience AI firsthand** in order to understand both its potential and its limitations.

5 Key Benefits (Positive Power Points)

1. **Speed**: Accomplish in minutes what previously took hours.
2. **Clarity:** mejores análisis, mejores decisiones.
3. **Creativity:** New ideas, new models, and new solutions.
4. **Efficiency:** Fewer errors and greater precision.
5. **Competitive Advantage:** Lead the change instead of reacting to it.

5 Key Risks (If You Do Not Understand It)

1. **Incorrect Decisions:** Blindly trusting results you do not know how to interpret.
2. **Loss of Professional Relevance:** Falling behind those who already integrate AI into their work
3. **Ethical or Legal Gaps:** Improper use of data or AI-generated content.
4. **Excessive Dependence:** Relying too heavily on AI without human **judgment and validation.**
5. **Organizational Misalignment:** As Harvard Business Review warns, this happens when executives and teams do not share the same understanding of AI.

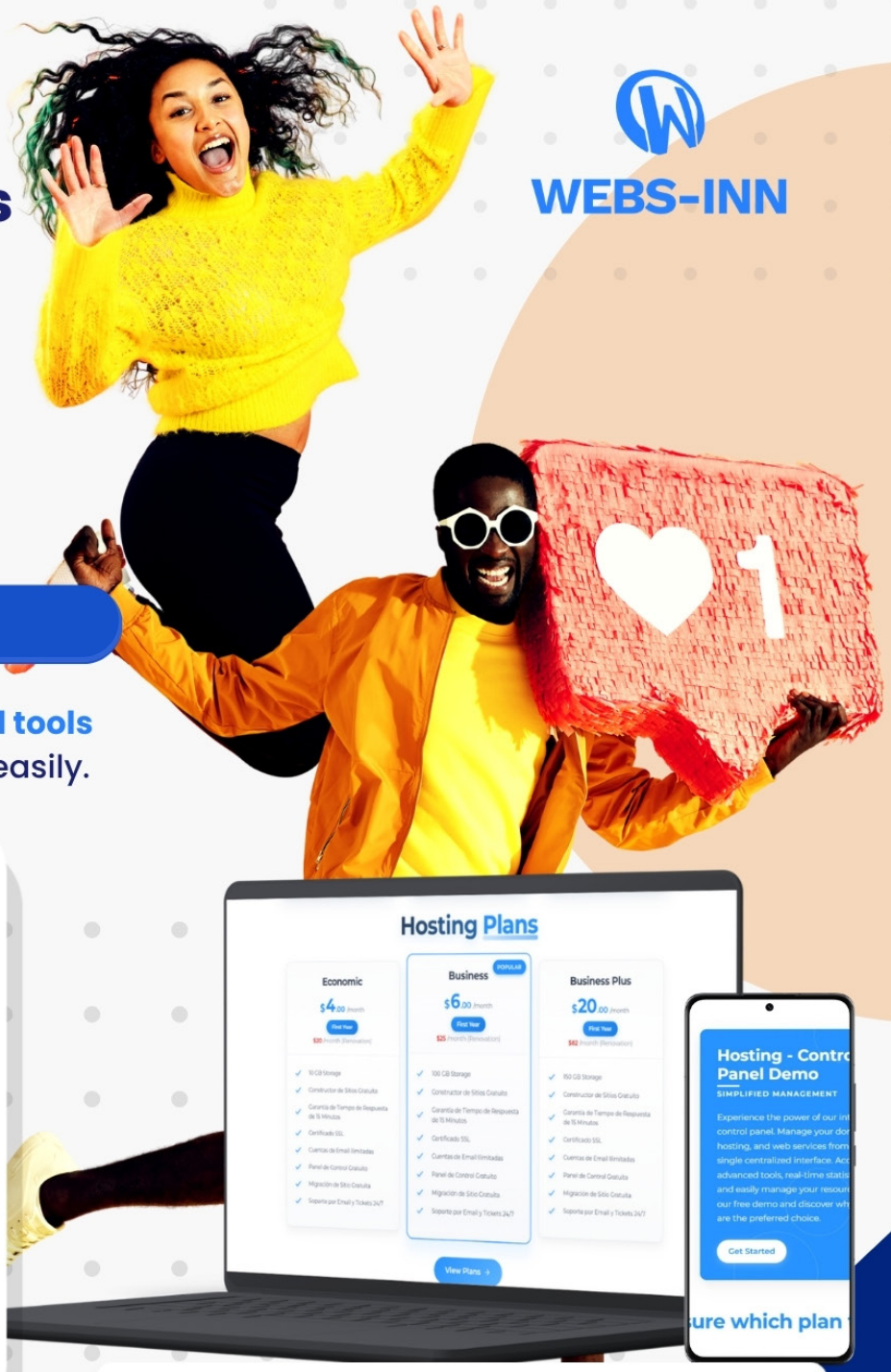
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and save time and money.

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- Reliable Performance
- Expert Support
- Secure Technology
- Scalability Tailored to You

Talk to our experts
and find the perfect plan for you.

Contact Us

The Investor Who Does Not Automate

By Carmen Julia Mendoza
Coach and Mentor in Leadership and Personal Growth

"A woman of faith, life coach, and executive, mentor, trainer, and international speaker on leadership and personal growth, her passion is guiding others toward a fulfilling and productive life."

What if the true asset was not the property, but the investor?

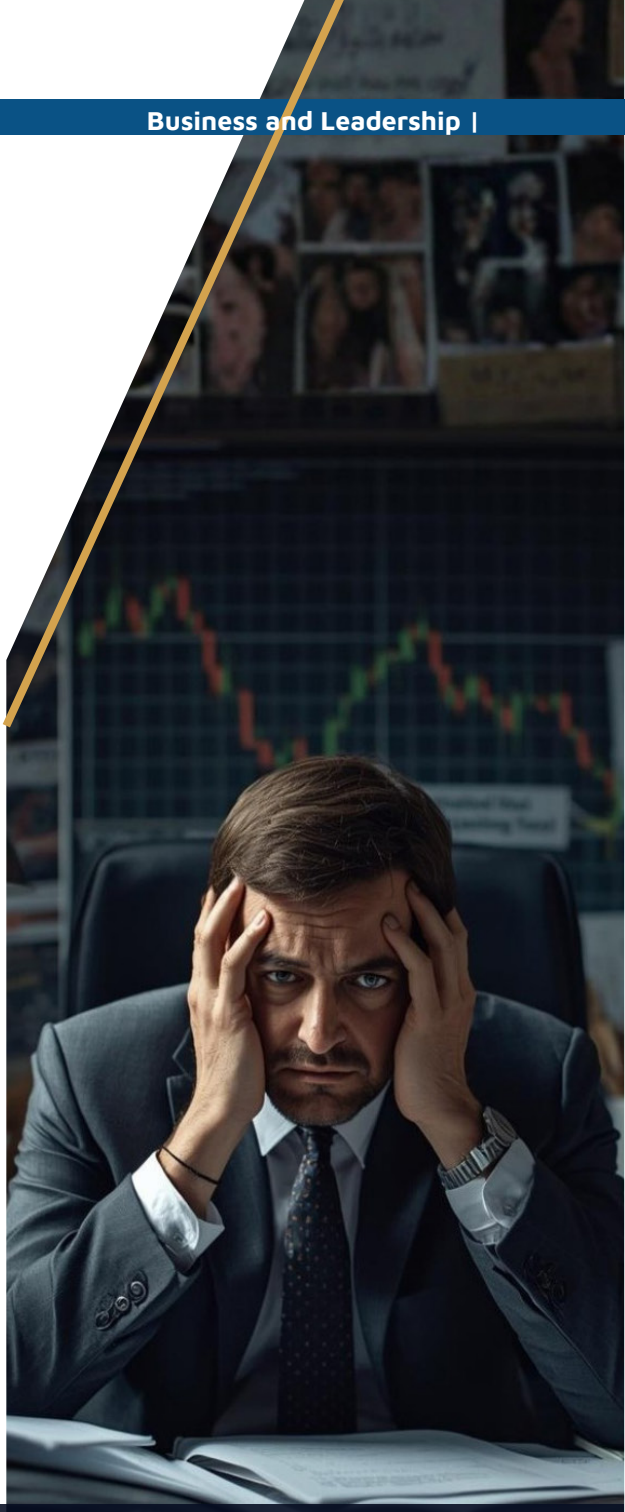
In a world where artificial intelligence already analyzes, predicts, and executes decisions, human value is shifting. It is no longer about how much you know, but about how you think, how you decide, and how you lead yourself.

The report "Human Capital in the Age of Automation" by the Bankinter Innovation Foundation states it clearly: "The question is no longer which jobs will disappear, but what it means today to provide value as a human being."

Florida has consolidated itself as one of the most attractive destinations for Latin American investors. Not only because of the stability of the dollar or real estate appreciation, but because of the possibility of diversifying and protecting assets in a solid environment.

Two people can invest in the same property and obtain completely different results. The difference is not in the asset, it is in the mindset.

Today there is a silent risk: **cognitive dependence**. Accepting information without questioning it, following trends without criteria, and delegating decisions without understanding them generates poor investment decisions.



> "Investing in real estate in the United States can be one of the smartest diversification decisions, but the true investment begins with who you are when you decide."

The real challenge is not technological, it is human.

Investing is not only a financial decision. It is an expression of personal leadership.

I want to share with you a growth method that I have developed, A.C.A., which will give you tools for your personal self-leadership:

Attitude: Defines from where you invest, from fear or from vision.

Growth: Determines your ability to sustain and scale your decisions.

Self-leadership: Allows you to make informed decisions without depending on others.

The investor who evolves does not follow opportunities, they identify them. They do not react to the market, they position themselves strategically.

In markets like Florida, opportunities exist, but not everyone is prepared to capitalize on them.

The most important asset is not the property, it is the person who acquires it.

Investing in real estate in the United States can be one of the smartest diversification decisions, but the true investment begins in who you are when you decide.

Technology can automate processes, but human leadership remains the decisive factor.



The final question is clear:

Are you investing only in assets... or also in yourself as an investor?

Invest USA: Real Information for Making Real Decisions

By: Invest USA
Verified information for decisions with direction.

In an environment where information is abundant but often scattered, making decisions about investment, entrepreneurship, or expansion in the United States can become a complex process.

Since its origin, **Invest USA** was created with a clear purpose: t**o centralize reliable, validated, and useful information in one place.**

Not as a space for opinions, but as a platform designed for those seeking to move forward with clarity and solid foundations.



A Bridge Between Information and Action

One of the main challenges for investors and entrepreneurs — especially international ones — is not the lack of opportunities, but access to clear, updated, and official information.

The essence of Invest USA has been, from the very beginning:

- Bringing together real government sources
- Organizing processes that are often perceived as complex
- Translating technical information into understandable content
- Facilitating access to concrete resources

It is not about interpreting information, but a**bout bringing people closer to the direct source and enabling informed decisions.**

More Than Information: Criteria and Structure

Over time, it has become evident that access to information alone is not enough.

Understanding how to apply it is what truly creates value

That is why Invest USA evolves toward a broader vision: a platform that not only informs, but also provides criteria, structure, and direction in areas such as:

- Entrepreneurship in the United States
- Investment structuring
- Asset diversification
- Business expansion

The focus is not only on understanding the system, **but on knowing how to navigate it strategically.**

An Ecosystem, Multiple Paths

Invest USA is part of an ecosystem where each division fulfills a specific function.

While other areas focus on execution, this platform represents the starting point: **the space where decisions are built.**

Information That Transcends

Because before investing, buying, or starting a business, there is one essential step: **understanding the context.**

Invest USA is not content designed only for the moment.

It is an initiative created to be **collectible, consultable, and relevant over time.**



Live



Invest



Study



Develop businesses in the United States



Among others

A space where information is not only consumed, but transformed into a tool.
A resource created for those seeking:
with a clear and reliable foundation.

Invest USA exists to close that gap

The difference between a successful decision and a costly mistake often lies in the quality of the information.
To organize, connect, and transform information into decisions with direction.

Steps To Buying A Property In Florida

By: Mónica Lopera, Broker – Invest USA Realty

Mónica Lopera, a Licensed Broker in Florida and founder of Invest USA Realty, leads multiple business lines in strategic consulting, real estate investments, and project development, integrating knowledge generation as a cross-cutting pillar of her business vision.



In our previous edition, we explored the main players involved in a real estate transaction in the United States. Understanding who participates in the process is essential, but it is equally important to know how each stage of purchasing a property unfolds.

Investing in real estate in Florida can be a clear and efficient process when guided properly. Below are the essential steps every buyer or investor should know before acquiring a property in this dynamic market.

1. Define the investment objective
The first step is to clearly understand the purpose of the purchase. Acquiring a property for a primary residence is not the same as buying for long-term rental, vacation rental, or commercial investment. Defining the objective helps identify the right location, type of property, and potential return on investment.

2. Evaluate financial capacity
Before starting the property search, it is advisable to assess financial capacity. This includes reviewing available capital for the down payment, closing costs, and the possibility of obtaining financing.



In many cases, especially for international investors, there are mortgage programs that allow part of the purchase to be financed using the buyer's financial history and income..

3. Obtain a financial pre-approval
Pre-approval from a lender allows for a more precise understanding of the possible investment range. This document also demonstrates to the seller that the buyer has the financial capacity to complete the transaction, strengthening any offer presented.

4. Property search and selection



With the support of a real estate agent or Realtor, the buyer can analyze different market options. At this stage, key factors such as location, appreciation potential, projected rental income, and the overall condition of the property are evaluated. A strategic selection can make the difference between a conventional purchase and a truly profitable investment.

5. Submit an offer
Once the ideal property is identified, a formal offer is presented to the seller. This offer includes the proposed price, purchase terms, and estimated timelines for the process. The real estate agent plays a crucial role in negotiation to secure favorable conditions for the buyer.

6. Inspection period
After the offer is accepted, the inspection period begins. During this stage, a professional inspector evaluates the physical condition of the property, including structure, electrical systems, plumbing, roofing, and other important elements.

This process ensures that the investment is made with full knowledge of the property's condition.

7. Property appraisal
If the purchase involves financing, the lender will request an appraisal to determine the property's true market value. This ensures that the loan amount aligns with the value of the property.

8. Legal review and title verification
The title company verifies that the property is free of debts, liens, or legal disputes. It also prepares the necessary documentation for closing the transaction.

This step is essential to ensure that the buyer receives a clean and legally valid title.

9. Closing the transaction
Finally, the closing takes place, where final documents are signed, funds are transferred, and the property officially changes ownership. From that moment on, the buyer receives the keys and becomes the new owner.

A strategic investment begins with information
Buying a property in Florida does not have to be a complex process. With professional guidance, clear information, and a well-defined strategy, it can become one of the most solid financial decisions for building wealth.

At Invest USA Realty, we believe that every investor should understand the full process before making a decision. Our commitment is not only to facilitate property purchases but to support our clients with transparency, knowledge, and strategic vision.

Because when investment is guided by information, confidence grows and opportunities multiply.

Investing with knowledge is investing with confidence.

INVESTUSA REALTY





How to Evaluate a Business Before Buying It in the United States

By: Mónica Lopera, Broker – Invest USA Realty

Mónica Lopera, a Licensed Broker in Florida and founder of Invest USA Realty, specializes in strategic advisory for business acquisitions and commercial investments. Her approach integrates financial analysis, opportunity evaluation, and transaction structuring, guiding investors through purchase processes with vision, precision, and confidence in decision-making.

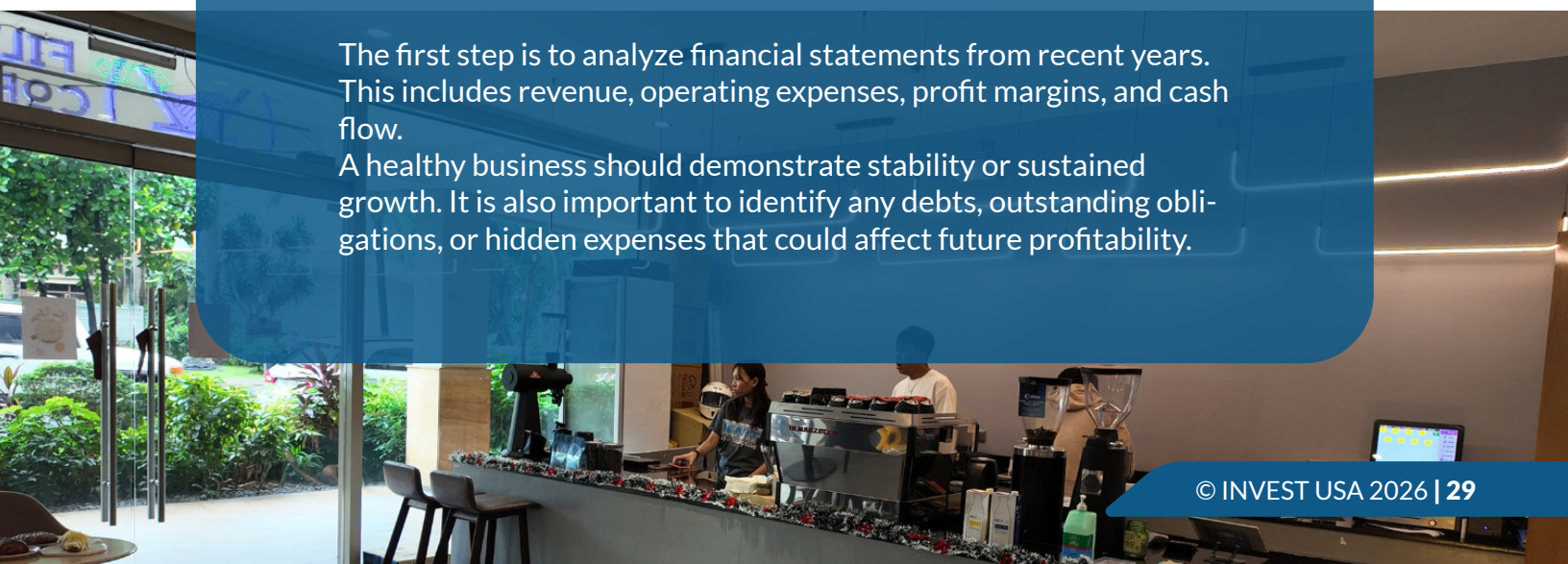
In our previous edition, we explored why acquiring operating businesses has become one of the smartest strategies for international investors looking to establish and grow in the United States, especially through the E-2 Visa.

However, acquiring a business should not be based solely on emotion or the appearance of profitability. A successful investment begins with a thorough analysis that allows investors to understand the true financial and operational health of the company.

Before making a decision, there are several key factors every investor should evaluate:

1. Business Financial History

The first step is to analyze financial statements from recent years. This includes revenue, operating expenses, profit margins, and cash flow.
A healthy business should demonstrate stability or sustained growth. It is also important to identify any debts, outstanding obligations, or hidden expenses that could affect future profitability.





2. Licenses and Permits

In the United States, each industry requires specific licenses to operate. Restaurants, clinics, service businesses, and retail operations must comply with state and local regulations.

Verifying that all licenses are current and transferable to the new owner is essential to avoid legal complications.

3. Existing Contracts

Many businesses operate with active contracts involving clients, suppliers, or landlords. These agreements can be a major advantage, as they ensure income continuity and operational stability.

Reviewing the terms of these contracts helps determine whether they will remain in effect after the sale or need to be renegotiated.



4. Location and Market

Location remains one of the most decisive factors in the success of any business.

Analyzing customer traffic, local competition, economic growth in the area, and market projections helps determine the true potential of the investment.

In states like Florida, population growth and consistent tourism create a particularly favorable environment for many industries.

5. Workforce and Operational Structure

An operating business typically has trained employees and established processes

.

Understanding how the current team operates, which roles are essential, and how dependent the business is on the previous owner allows for a smoother transition to new management.

6. Growth Potential

Beyond current profitability, a smart investment evaluates expansion potential.

Many businesses can increase their value through improvements in marketing, digitalization, service expansion, or the development of new sales channels.

Identifying these opportunities can transform a conventional purchase into a strategic investment.

Investing with Strategy

Buying a business in the United States can represent an extraordinary opportunity for international investors seeking to diversify their capital, generate income, and, in many cases, establish a legal presence in the country.

However, the true success of the investment depends on conducting a professional analysis before closing any transaction.

At Invest USA Realty, we work to connect our clients with real opportunities, supporting them with strategic advisory throughout the entire evaluation, negotiation, and acquisition process.

Because in the world of business, the best decisions are not made in haste, but with information, experience, and a vision for the future.

INVESTUSA
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Presidential Message on National Small Business Week

The White House | May 3, 2026

For 250 years, American small businesses have been the backbone of our national strength and have empowered our citizens to achieve the American Dream. During this National Small Business Week, we honor the entrepreneurs, innovators, and dreamers whose pioneering spirit revitalizes our culture, drives our economy, and elevates our communities to new heights.

From the manufacturers of the industrial era to today's emerging technology companies, American businesses have been the cornerstone of our prosperity and have built the strongest workforce in history. Today, 36 million small businesses span every community across our nation, from family farms to neighborhood stores, employing more than 45% of our workforce. These hardworking men and women fuel our growing economy through their effort and unwavering determination to build a better future for themselves, their families, and our nation.



Every day, my administration achieves incredible victories for American small businesses. Last year, I proudly signed the historic One Big Beautiful Bill Act, which delivers the largest permanent tax cut for working families and job creators, expands opportunity zones to attract billions of dollars in investment to emerging areas, and significantly increases tax deductions for the purchase of new equipment and business improvements. Most importantly, we made the small business tax deduction permanent, allowing small business owners to deduct 20% of their qualified business income. Since then, nearly half of taxpayers have already benefited from the tax relief on tips and overtime included in the Working Families Tax Cuts Act, allowing hardworking Americans to keep more money in their pockets.

At the same time, we are taking bold action to eliminate burdensome and unnecessary regulations so businesses can grow and hire faster, increase productivity, and unleash innovation like never before. As President, I am committed to supporting the business owners who drive our local economies, ensuring they can focus on their craft instead of being weighed down by endless bureaucratic paperwork. As an example of this unwavering commitment, my administration acted swiftly last year to suspend enforcement of the burdensome Beneficial Ownership Information (BOI) reporting requirements for American small businesses, saving them nearly $130 billion in paperwork and compliance costs. Under my leadership, we are bringing manufacturing back to our own country and prioritizing our jobs, industries, and businesses. My “America First” platform will continue strengthening domestic production and expanding opportunities for our workers, fostering a new golden age for American enterprise.

Together, we will restore the American promise and strengthen the entrepreneurial spirit that makes our country the land of opportunity.

Source: whitehouse.gov



Finish Successfully: Maintain Your Status at the End of the Academic Year

April 28, 2026

As the academic year comes to an end at many schools and programs, students in F and M programs may be preparing for final exams, summer plans, or the next step in their educational journey, while others may continue their studies without interruption. This is a good time to review your responsibilities and discuss your plans with your Designated School Official (DSO). Taking action now will help you stay organized and maintain your student status.

End-of-Year Status Check

Before the semester ends, review your academic progress and program timeline. Planning ahead will allow both you and your school to address changes on time and keep your records updated.

At the end of the academic year, consider whether you need to:

- Review the program end date listed on your Form I-20, "Certificate of Eligibility for Nonimmigrant Student Status," and contact your DSO if your expected program completion date has changed.
- Request an extension if you need more time to complete your program. You must request the extension from your DSO before your program end date.
- Check with your DSO regarding enrollment requirements for summer sessions or authorized vacation periods.
- Update your contact information if your address changes.
- Reviewing these topics now can help you prepare for the next academic semester.

Planning for Summer Breaks and Academic Periods

Before making travel or employment plans, review your school's policies and speak with your international student advisor about your options.

Talk with your DSO if you plan to:

- Travel outside the United States during a break, Take fewer classes or pause your enrollment. Under limited circumstances, you may be eligible for a reduced academic load.
- Begin a new program or return for the next academic period, or move to a new address.
- Talking now about your plans will help you understand how they may affect your academic situation
- Preparation for program completion

If you expect to complete your program this semester, now is the time to review your next steps. Your options after completing it will depend on your goals and whether you meet the eligibility requirements.

As completion approaches, consider whether:

- Transfer to another school, Begin a new academic program.
- Apply for a change to another visa status (for example, temporary worker H-1B; O-extraordinary ability in science, art, or business; P-athlete),
- Prepare to leave the United States within the established period.
- Planning ahead can help you meet deadlines and maintain your student status.

Stay in contact with your DSO

Your student advisor (DSO) is your main resource for any questions related to maintaining your status, especially during transition periods. Contact your student advisor before making any changes that could affect your academic record.

Speak with your DSO if you plan to:

- Change your major, program, or degree level
- Change schools or take a leave
- Take a break from school
- Travel outside the United States
- Move to a new address
- Request a program extension.
- Reviewing your plans, communicating with your DSO, and understanding your deadlines can help you finish the academic year and remain in compliance.

Source: ***studyinthestates.dhs.gov***

U.S. Department of Labor Launches Website to Develop Artificial Intelligence Skills and Expand AI-Focused Registered Apprenticeship Programs

Resource empowers workers and employers to lead in an AI economy

WASHINGTON – The United States Department of Labor today announced the launch of its AI Innovation Portal for Registered Apprenticeship, a comprehensive resource for organizations seeking to develop knowledge in artificial intelligence and create AI-focused registered apprenticeship programs.

Presented during the National Apprenticeship Week event, "Developing an AI-Ready Workforce Through Registered Apprenticeship," the website offers practical tools and guidance to help organizations integrate artificial intelligence skills into registered apprenticeship programs through skill development resources, industry-specific training, and flexible learning pathways. This initiative is based on the goals established in the department's AI Literacy Framework, published earlier this year.

"The Department is committed to ensuring that all Americans have the opportunity to thrive in our nation's labor market, especially in a world that is being rapidly transformed by artificial intelligence," said Acting Secretary of Labor Keith Sonderling. "Today we are introducing a new AI Innovation Portal for Registered Apprenticeship Programs that offers practical tools and resources to promote the integration of artificial intelligence skills into these programs, representing an important step forward in preparing the American workforce for the jobs of the future."

The online portal shows how understanding, using, and evaluating AI tools responsibly is essential to improving productivity, work quality, and adaptability in today's economy.

The site's resources are organized around three key areas:

AI Skills and Knowledge in Registered Apprenticeship Programs: Learn what AI literacy is, access general AI training resources, and discover how registered apprenticeship programs can help develop



AI competency throughout your organization.

AI Skill Development by Sector: Explore AI skill development training modules tailored to specific occupations and industries, such as education, finance, healthcare, advanced manufacturing, and more.

Three Options for Integrating AI into Registered Apprenticeship Programs: Join an existing national registered apprenticeship program, create a new program for AI-focused positions, or update an existing program to include AI skills.

"This launch reflects this Administration's commitment to ensuring that American workers and businesses are prepared to lead in an AI-driven economy," said Assistant Secretary for Employment and Training Henry Mack. "By providing employers with the resources to develop AI-ready registered apprenticeship programs and workers with the skills to thrive in them, the Department is taking concrete steps to build the workforce of the future today."

Find a National Apprenticeship Week 2026 event and learn how to participate.

Agency: Employment and Training Administration
Date: April 29, 2026
Release Number: 26-662-NAT
Media Contact: Christine Feroli
Phone Number: 202-693-4664
Email: feroli.christine.e@dol.gov
Media Contact: Lorynn Holloway
Phone Number: (202) 693-4652
Email: holloway.lorynn.n@dol.gov

Source: dol.gov

10 Steps to Start Your Business

Starting a business involves planning, making key financial decisions, and completing a series of legal procedures. Keep reading to learn each step

1- Conduct Market Research

Market research will tell you whether there is an opportunity to turn your idea into a successful business. It is a way to gather information about potential customers and companies already operating in your area. Use that information to find a competitive advantage for your business.

2- Write Your Business Plan

Your business plan is the foundation of your company. It is the roadmap for structuring, managing, and growing your new business. You will use it to convince people that working with you — or investing in your company — is a smart decision.

3- Finance Your Business

Your business plan will help you calculate how much money you need to start your company. If you do not have that amount available, you will need to obtain capital through fundraising or a loan. Fortunately, there are more options than ever to secure the capital you need.

4- Choose Your Business Location

Your business location is one of the most important decisions you will make. Whether you are opening a physical location or launching an online store, the decisions you make could affect your taxes, legal requirements, and revenue.

5- Choose a Business Structure

The legal structure you choose for your business will impact your business registration requirements, the amount of taxes you pay, and your personal liability.



6- Choose Your Business Name

Choosing the perfect name is not easy. You will want one that reflects your brand and captures its essence. Also, make sure your business name is not already being used by someone else.

7- Register Your Business

Once you have chosen the perfect name for your business, it is time to make it legal and protect your brand. If you operate under a name different from your own, you will need to register with the federal government and possibly with the state government as well.

8- Obtain Your Federal and State Tax Identification Numbers

You will use your tax identification number (EIN) for important procedures when starting and growing your business, such as opening a bank account and paying taxes. It is like a Social Security number for your business. Some states, but not all, also require you to obtain a tax identification number.

9- Apply for Licenses and Permits

Keep your business running smoothly by complying with the law. The licenses and permits you need vary depending on the industry, state, location, and other factors.

10- Open a Business Bank Account

A small business checking account can help you manage legal, tax, and day-to-day matters. The best part is that opening one is simple if you have the necessary records and documentation ready.

Now: Open for Business

Congratulations! It is time to cut the ribbon. Your business is now officially open. Now, focus on managing and growing it.

Source: sba.gov

International Travel Checklist

Whether you are traveling abroad for the first time or you travel frequently, follow this 5-step checklist to prepare for your trip.

1- Learn About Your Travel Destination

Be sure to review specific travel advisories and local requirements. Select your destination to get advice from the U.S. Embassy and more specific travel information.

- Travel advisory level
- U.S. Embassy advice
- Entry, exit, and visa requirements
- Passport validity requirements
- U.S. Embassy and Consulate contact information
- Local laws and special circumstances
- Vaccination requirements and health information

2- Join Our Smart Traveler Enrollment Program (STEP)

By joining **STEP**, you will receive important alerts and updates from the U.S. Embassy or Consulate in the destination you are visiting or where you reside. STEP messages are sent to your email. It also makes it easier for the U.S. Embassy or Consulate to contact you or your emergency contact if needed.

- Security alerts
- Demonstration alerts
- Health alerts
- Weather or natural disaster alerts
- Travel advisory updates
- Routine messages about U.S. Embassy services

3- Organize Your Required Travel Documents

Gather the required travel documents and make several copies. These copies will help you replace the originals in case they are stolen or lost during your trip.

- Give one set of copies to a trusted friend or family member.
- Carry one set of copies with you, separate from the originals.
- Take photos of your travel documents with your mobile phone.

Important Travel Documents

Valid U.S. Passport

- Check your passport expiration date as soon as you begin planning a trip. Passports for minors under 16 years old are only valid for 5 years.
- Some countries, especially in Europe, require that your passport remain valid for at least 6 months after your travel dates.
- Need a new passport? Apply in advance to avoid the risk of delays.
- Before traveling abroad, review information about lost or stolen passports.

Visa for the Country You Are Visiting

- Some countries require a visa or electronic travel authorization for entry. Check with the embassy of your destination country for the latest requirements.
- You can also review the Entry, Exit, and Visa Requirements section in your destination's Travel Guide.

Medications

- Some medications, both prescription and over-the-counter, are not legal in other countries even if they are legal in the United States. This includes prescribed narcotics.
- Before traveling, review the Health section of your destination's Travel Guide
- Bring copies of all your prescriptions and labeled medication bottles.

Traveling with Children

- If you are traveling with children without one or both parents, you may need legal custody documents or a notarized authorization letter from the other parent.
- This may be required even if one parent is traveling with the child.
- Before traveling, review the Entry, Exit, and Visa Requirements section of your destination's Travel Guide.

Driving Abroad

- Many countries do not accept a U.S. driver's license. You may need an International Driving Permit (IDP) and additional car insurance

- .Research whether you need to purchase car insurance that covers you while you are abroad.
- Learn more about driving and road safety during your stay overseas.

4- Review Your Travel Needs and Safety Tips

Preparing for international travel may include lodging, medical services, import restrictions, and other considerations. Preparations may vary depending on the country you plan to visit.

You can review these best practices to help guide your plans:

- Crisis response and evacuations
- DHS Trusted Traveler Programs
- Medicine and health
- Law abroad
- Lodging safety
- Travel insurance
- U.S. travelers in Europe
- Travel advice from the U.S. Centers for Disease Control and Prevention Country reviews from the World Health Organization

Some travelers have special needs or participate in activities during their trips abroad. Review the list of special needs and safety tips for activities to help plan your trip. Be sure to review everything that applies to your travel plans.



5- Consider Purchasing Travel Insurance

The United States government does not provide medical insurance or cover any expenses for U.S. citizens who are abroad.

We do not cover medical expenses or unexpected travel costs. U.S. health insurance plans, including Medicare and Medicaid, generally do not cover medical care overseas. Review your plan details or contact your provider.

We strongly recommend that you consider purchasing travel medical insurance before your trip to cover emergency medical care and medical evacuation. Medical care and medical evacuation coverage may be a standalone plan or part of travel insurance that covers trip cancellation or interruption. Review policies carefully before purchasing to understand what they cover and what they do not cover.

- Travel medical insurance
- Emergency medical evacuation
- International car insurance

Source: ***travel.state.gov***



Baby Boomers Continue To Represent The Largest Share Of Home Buyers, While First-Time Home Buying Falls To A Historic Low

Approximately one in five buyers was a first-time home buyer

WASHINGTON (April 15, 2026) – Baby boomers continued to be the largest generational group of home buyers this year, while the share of first-time buyers fell to the lowest level on record, according to the 2026 Home Buyers and Sellers Generational Trends Report by the National Association of REALTORS®.

The report examines the similarities and differences among recent home buyers and sellers across generations. Among all home buyers over the past year, the generational distribution was as follows:

- **Generation Z:** 4% (up from 3% last year)
- **Millennials:** 26% (down from 29% last year)
- **Generation X:** 25% (up from 24% in 2025)
- **Baby Boomers:** 42% (unchanged from last year)
- **Silent Generation:** 4% (unchanged from last year)

First-time buyers represented only 21% of all home buyers, down from 24% in the previous survey and the lowest percentage since NAR began collecting data in 1981. Among buyers in each generation, the percentage of first-time buyers was:

- **Younger Millennials:** 60% (down from 71% last year)
- **Older Millennials:** 33% (down from 36% last year)
- **Generation X:** 21% (up from 20% last year)
- **Younger Baby Boomers:** 8% (down from 9% last year)
- **Older Baby Boomers:** 4% (unchanged from last year)
- **Silent Generation:** 3% (down from 5% last year)

“The housing market remains highly divided between homeowners with equity and first-time buyers trying to enter the market, many of whom are younger millennials,” said Jessica Lautz. “For many young households, affordability challenges and limited inventory continue to make homeownership

difficult to achieve."

Millennials continue to lose overall market share. However, older millennials are leveraging their equity to purchase higher-tier homes. These older millennials reported the highest median household income among all generations at $132,700, purchased the largest homes with a median size of 2,100 square feet, and were much less likely to be first-time buyers than younger millennials.

"Older millennial buyers are entering middle age, and with that comes a shift," said Lautz. "This generation now has the highest income among home buyers, purchases the largest homes, and is the most likely to have children living with them. These characteristics were previously more commonly associated with Generation X buyers, who are now increasingly focused on empty nesting and retirement."

Multigenerational homes are losing market share. Among all buyers, 14% purchased a multigenerational home (down from 17% last year), with the main reasons being caring for aging parents, financial savings, and adult children returning home. The percentage of buyers in each generation who purchased a multigenerational home was:

- **Younger Millennials: 9% (up from 7% last year)**
- **Older Millennials: 14% (up from 12% last year)**
- **Generation X: 19% (down from 21% last year)**
- **Younger Baby Boomers: 14% (down from 15% last year)**
- **Older Baby Boomers: 11% (down from 13% last year)**
- **Silent Generation: 16% (down from 21% last year)**

Among Generation Z home buyers, the youngest generation in the market, key findings include:

- 35% of Generation Z buyers were single women, the highest percentage among all generations.
- 17% of Generation Z buyers were unmarried couples, the highest percentage among all generations.

"What stands out about Generation Z is the confidence with which they are beginning to define what homeownership means," said Lautz. "Although they still represent a small portion of the market, they are already challenging traditional ideas about who buys a home and when. For many of these buyers, marriage and children are no longer the defining milestones before purchasing a home. The driving force is simply the desire to own a home."

On the seller side, Baby Boomers also remained dominant, representing 55% of all home sellers. Across all generations, sellers generally stayed in their homes for 11 years before selling, while younger millennials sold after five years and older baby boomers generally sold after 15 years.

"Baby boomers are at a stage in life where they have the flexibility to move, often with accumulated home equity helping them purchase their next home," said Lautz. "In previous years, baby boomers, much like millennials today, moved because of a job change or the need for a larger home. Today, many baby boomers are choosing the freedom of choice and moving to be closer to friends and family, to downsize, or to retire and enjoy a lifestyle free from work."

Although generational patterns differ across the market, both buyers and sellers continue to rely heavily on real estate agents.

Eighty-eight percent of buyers purchased their homes through a real estate agent. Buyers continued to demonstrate strong trust in their agents: 91% said they would use their agent again or recommend them to others. This trust was especially high among older Baby Boomers (90%) and the Silent Generation (92%).

Among sellers, 91% worked with an agent, and homes generally sold for a median of 99% of the final listing price. Among sellers, older millennials were the most likely to use an agent, at 92%. Younger millennials achieved the strongest pricing outcomes, with 19% selling between 101% and 110% of the listing price and 11% selling for more than 110%.





Methodology

The NAR mailed a 120-question survey to 173,250 recent home buyers in July 2025, using a weighted random sample representative of sales across all geographic regions. Buyers must have purchased a primary residence between July 2024 and June 2025. The survey received 6,103 responses from primary residence buyers. After accounting for undeliverable questionnaires, the adjusted response rate was 3.5%.

The data collected in the report is based on primary residence buyers. According to the REALTORS® Confidence Index, 84% of buyers purchased homes as primary residences in 2024, representing 4,746,000 homes sold that year (new and existing homes combined). Using this calculation, the sample, at a 95% confidence level, has a margin of error of ±1.25%.

Generational Breakdown of the Survey:

Generation	Year of Birth	Age in 2025
Generation Z	1999-2011	Ages 18 to 26
Younger Millennials	1990-1998	Ages 27 to 35
Older Millennials	1980-1989	Ages 36 to 45
Generation X	1965-1979	Ages 46 to 60
Younger Baby Boomers	1955-1964	Ages 61 to 70
Older Baby Boomers	1946-1954	Ages 71 to 79
Silent Generation	1925-1945	Ages 80 to 100

Source: nar.realtor

The IRS Is Accepting Applications For Tax Counseling For The Elderly And Volunteer Income Tax Assistance Grant Programs

WASHINGTON — The Internal Revenue Service (IRS) is now accepting applications for the Tax Counseling for the Elderly (TCE) and Volunteer Income Tax Assistance (VITA) grants.

These grants allow eligible organizations to receive annual funding for up to three years to provide free federal tax return preparation assistance. In 2026, the IRS awarded $12 million to TCE recipients and $41 million to VITA recipients.

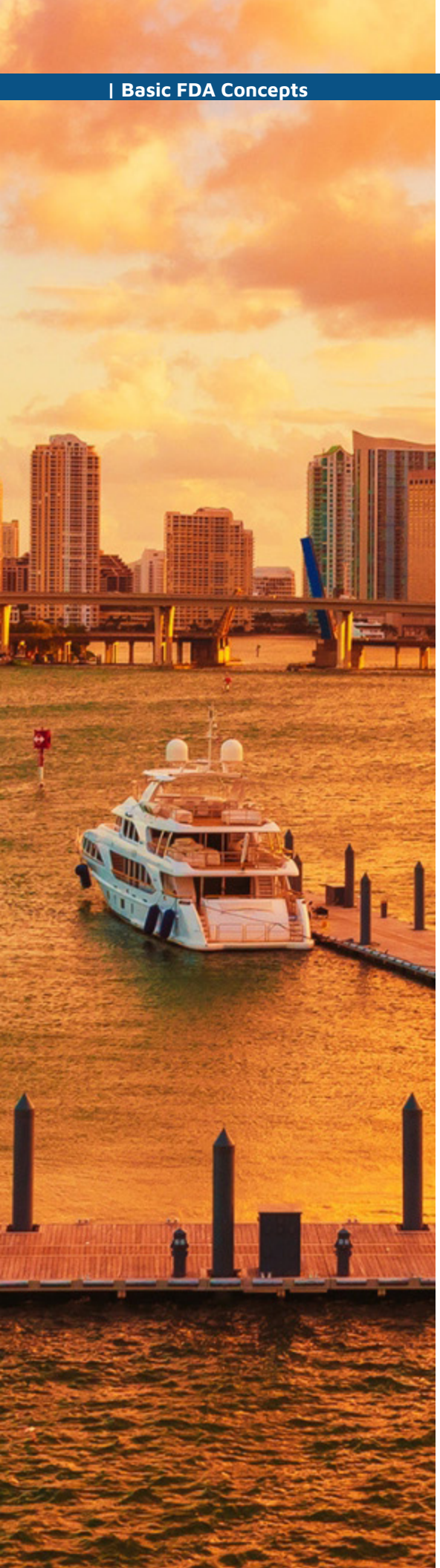
“The Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs provide invaluable free assistance to taxpayers in need,” said IRS Commissioner Frank J. Bisignano. “The VITA program, which has been operating for more than 50 years, helps underserved populations across America, while the TCE program provides specialized assistance to older Americans regarding pensions and retirement plans.”

Applications will be accepted through Grants.gov. Both programs will be open from May 1, 2026, through May 31, 2026. Organizations can visit the IRS VITA and TCE grant webpages for application and program information.

The IRS established the TCE program in 1978 to provide tax counseling and tax return preparation services primarily for individuals aged 60 and older. The IRS also provides training and technical assistance to support these services nationwide.

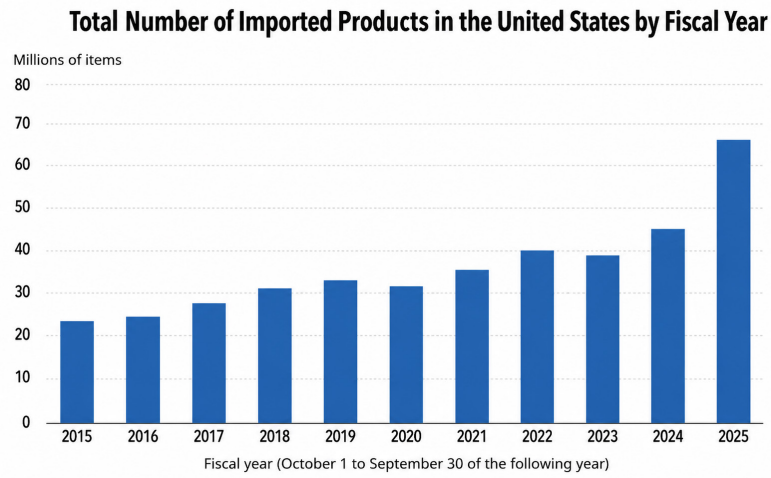
The VITA grant program, established in 2007, complements the original VITA initiative launched in 1969. This program helps expand services to underserved populations in hard-to-reach urban and non-urban areas, increases taxpayers’ ability to file electronically, improves volunteer training, and enhances the accuracy of returns prepared at VITA sites.

Source: irs.gov



Basic Import Concepts

All products offered for entry into the United States, including those for personal use, must be declared to the U.S. Customs and Border Protection (CBP). CBP refers all products regulated by the FDA to the FDA for review. CBP regulations and requirements are available on its website.



Most importers choose to hire authorized representatives when submitting their products for importation. These representatives are known as customs brokers or entry filers. Entry filers can assist the importer by submitting the necessary information and corresponding payments to CBP on their behalf. The CBP website has an interactive U.S. map that shows a list of specific ports, and under each port, you will find a list of customs brokers.

FDA Review

All imported shipments of FDA-regulated products are reviewed by the FDA and must comply with the same standards as domestic

products. The FDA determines whether products are admissible into U.S. commerce and may refuse entry to any product that violates or appears to violate any provision of the Federal Food, Drug, and Cosmetic Act (FD&C Act).

Types of FDA Entries

The FDA receives many different types of entries (for consumption, informal, warehouse, import for export, etc.). Most questions revolve around the difference between commercial and personal shipments.

Commercial shipments: Imported goods entering U.S. commerce for sale or distribution. For more information on the different types of entries, visit our Common Entry Types page.

Personal shipments: Goods imported into the U.S. for personal use.

Regulated Products

The FDA regulates a variety of products, including: foods, medical products (such as drugs, devices, and biological products), electronic products that emit radiation, animal food, tobacco products, and cosmetics. Each FDA-regulated product is subject to specific regulations, which you should understand when importing products into the United States. For more information, visit the Regulated Products page.

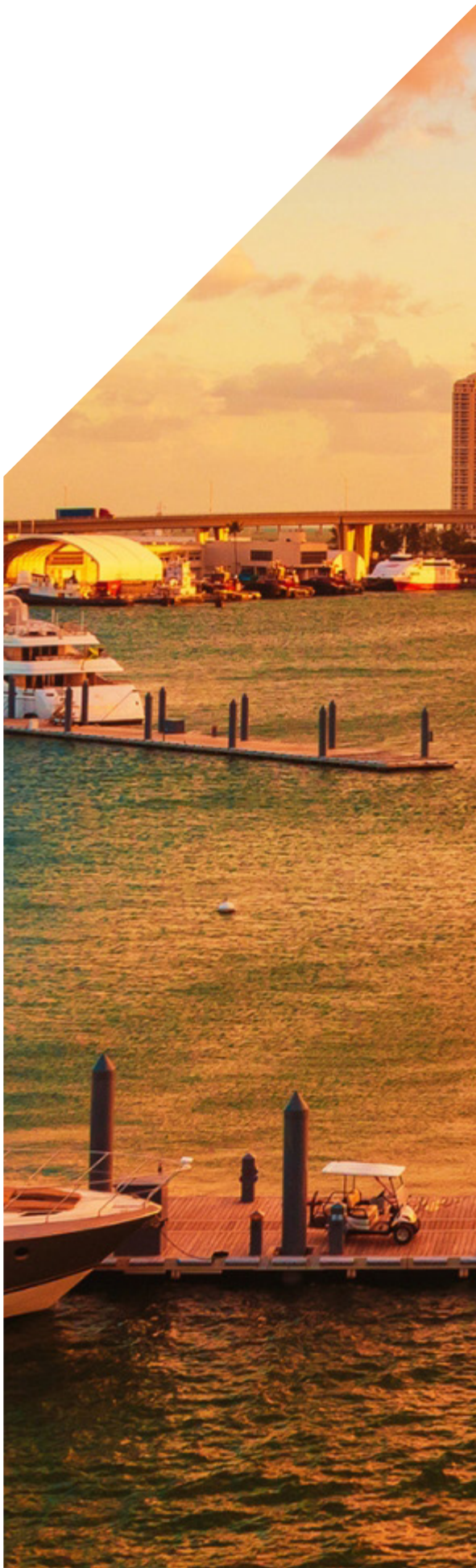
Details of the Entry Review Process

During the entry review process, imported products must be held and may not be distributed in U.S. commerce until the FDA has determined their admissibility

.

Entry is denied to FDA-regulated products if they appear to be or have been found to be:

adulterated, meaning the product is contaminated, unsafe, unapproved, or does not comply with applicable standards, misbranded, meaning the labels contain false or misleading information, or the product is not registered and listed, if required, prohibited or restricted for sale.





Products that do not comply with U.S. requirements may be refused. Refused products must be destroyed or exported from the United States within 90 days.

The FDA's authority over certain imported products is granted by Congress through various laws and regulations. The FDA's authority to refuse products is based on Sections 536 and 801 of the Federal Food, Drug, and Cosmetic Act (FD&C Act).

Source: fda.gov

MAKE SMART FINANCIAL DECISIONS

Simple tips to protect your credit and your future.*



WHAT TO DO (AND WHAT TO AVOID)

Apply for credit only when you need it
Each inquiry could lower your score.

Use your credit cards responsibly
Do not use more than 30% of your available limit.

Keep your accounts current
Pay on time, every payment counts.

Protect your personal information
Be cautious about who you share your information with.

Do not pay collections or "charge-offs"
If you want to pay, do it through an escrow at closing.

Do not transfer money between accounts
Unless it is payroll documentation, do not transfer money.

Do not withdraw or deposit large amounts
Avoid large transactions in your bank accounts.

Do not open unnecessary new accounts
Keep your current accounts in good standing.

EQUAL HOUSING LENDER

Rate | PRESIDENT'S CLUB

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HUD Moves Forward With Bold Homelessness Reform

Washington, D.C. — Today, HUD announced that homelessness service providers across the country can expect the 2026 Continuum of Care (CoC) program Notice of Funding Opportunity (NOFO) to be published before June 1, 2026. In addition, applicants can expect awards to be made before December 1, 2026. The CoC program is a national competition designed to promote comprehensive community efforts aimed at reducing homelessness and optimizing self-sufficiency.

As the number of people living on the streets continues at critical levels, HUD is committed to reforming its homelessness-related programs. The current "housing first" and "harm reduction" model has failed, creating a high cost both for those suffering on the streets and for hardworking American taxpayers.

HUD intends to rebalance the CoC program to focus on a diversity of solutions and on addressing the underlying causes of homelessness. Therefore, HUD is increasing its investment in transitional housing, supportive services, and supportive services only (SSO) projects, such as street outreach, childcare, outpatient addiction treatment, and job training.

Examples of eligible uses of CoC funds include, but are not limited to:

- Transitional Housing, Rapid Re-Housing, and Permanent Supportive Housing and the provision of services independently or within housing, including, but not limited to:

- Case management
- Substance use disorder treatment
- Mental health treatment
- Street outreach
- Employment assistance and job training
- Childcare





- Outpatient healthcare

To support comprehensive community-level efforts aimed at reducing homelessness, HUD encourages the participation and collaboration of a wide variety of providers, including faith-based organizations, law enforcement, apprenticeship programs, substance use disorder treatment providers, specialty courts, mental illness treatment providers, emergency shelter service providers, and more.

HUD recognizes the critical role of law enforcement and other first responders in working together to protect all members of the public, including those living on our streets. HUD encourages communities to address the unsafe realities of encampments and illicit drug use in public spaces in a manner that protects public safety and compassionately intervenes to help people in crisis.

Eligible applicants include:

- Nonprofit organizations
- States
- Local governments
- Instrumentalities of state or local governments

HUD is committed to protecting taxpayer funds against waste, fraud, and abuse. HUD reminds prospective applicants that they must comply with all federal laws, including financial reporting requirements and the prohibition against operating so-called “safe



consumption sites" for drugs in violation of Section 856 of Title 21 of the United States Code.

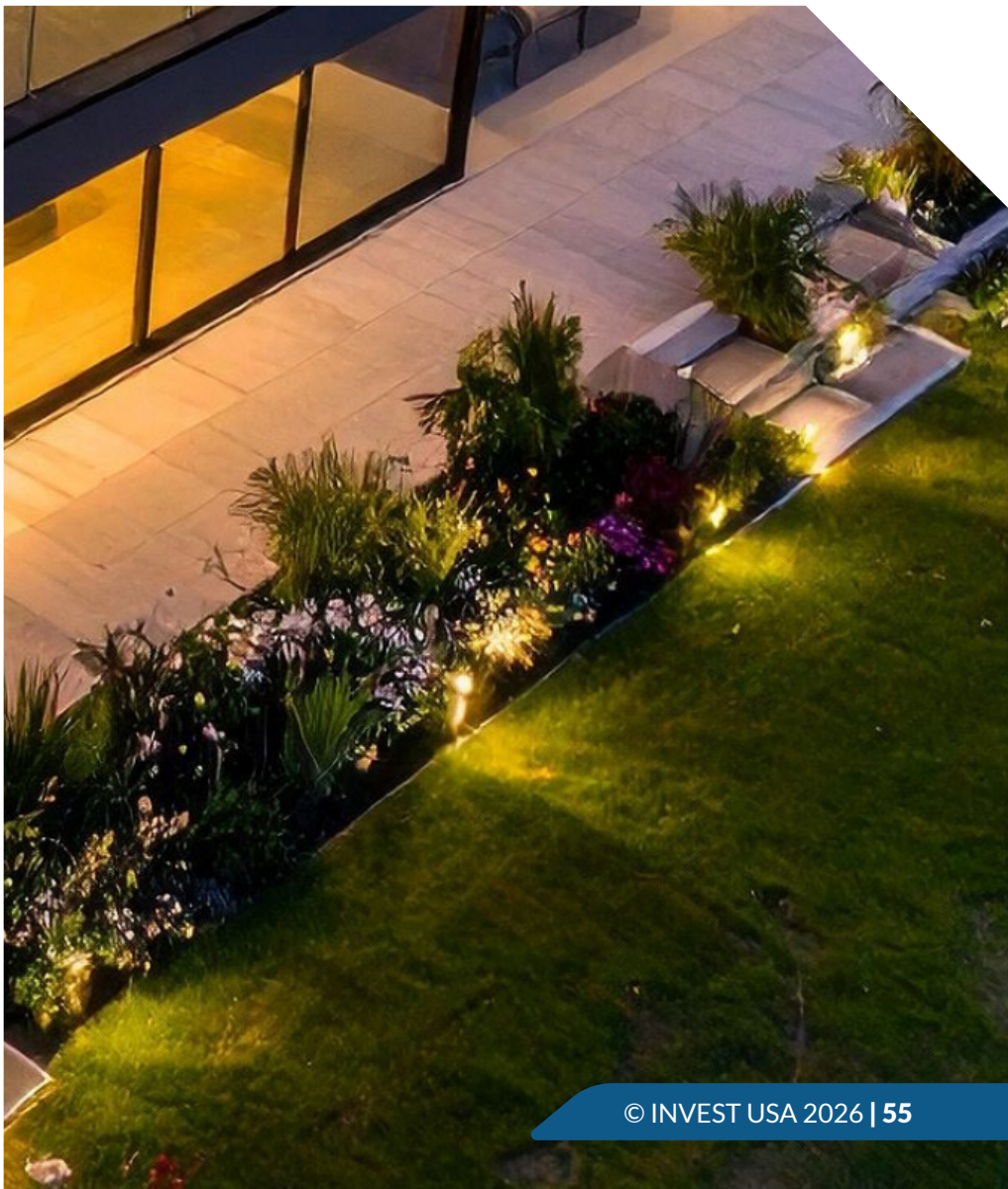
Finally, HUD reminds prospective applicants that they must apply for funding through the Collaborative Applicant for the CoC corresponding to their geographic area. The appeals process for individual applicants is available for those who attempted to participate and believe they were unreasonably denied the opportunity to participate.

Read Secretary Scott Turner's recent statement on best practices for addiction treatment within the context of homelessness.

Find your CoC **aquí.**

Learn more about the CoC program **aquí.**

Source: hud.gov



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