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EDITORIAL

United States: Understanding the Present to Identify Opportunities

The United States is a country in constant transformation. Government decisions, economic shifts, immigration policies, technological advances, and new educational initiatives all influence how individuals, businesses, and investors plan for the future.

Understanding these changes is essential to recognizing opportunities, assessing risks, and making more informed decisions. That is why, at INVERTIR USA Magazine, we believe information is much more than a resource: it is a tool that helps people prepare, move forward, and create new possibilities.

In this 2026 edition, we explore topics that reflect different aspects of the American landscape. From tax measures and immigration policies to employment trends, initiatives that support entrepreneurship, and programs that open new doors for young people and business owners, each article offers insight into the opportunities and challenges shaping the current environment.

We also turn our attention to Greater Tampa Bay, a region that continues to establish itself as an important hub for economic growth, business development, and opportunity. Learning about its cities, industries, evolution, and potential provides a broader understanding of the country beyond its traditional major metropolitan centers.

We also explore opportunities in the real estate market, the importance of evaluating an investment beyond its price tag, and the changes that may affect access to financing. Because responsible investing begins with understanding, analyzing, and making informed decisions.

But opportunities are not built through capital alone. Education, professional development, sports, innovation, and leadership also play essential roles in the growth of individuals and communities.

Our goal is to bring together relevant information, reliable sources, and valuable perspectives for those who want to learn more about the United States, develop projects, start businesses, invest, or explore new opportunities for themselves and their families.

INVERTIR USA Magazine remains committed to this mission: making knowledge about the United States accessible to an international audience and helping every reader better understand their surroundings, identify possibilities, and make smarter decisions.

Because opportunities may already be within reach, but recognizing them takes information, vision, and preparation.

Mónica Lopera
Founder
INVEST USA Magazine

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

U.S. Government & Policy
U.S. Government Announces Temporary Tax Relief on Diesel Fuel — **8**

Immigration
USCIS To Increase Eb-5 Program Fees Beginning In November 2026 — **9 - 11**

US Economic News
Construction And Manufacturing Continue To Add Jobs In The U.S. — **12 - 14**

U.S. Government & Policy
New Federal Tax Credit to Support Private School Scholarships — **16**

Getting to Know the USA
Greater Tampa Bay: A Region On The Rise — **17 - 18**







Business & Entrepreneurship
Tampa Bay: A Growing Ecosystem For Startups And Innovation **19**

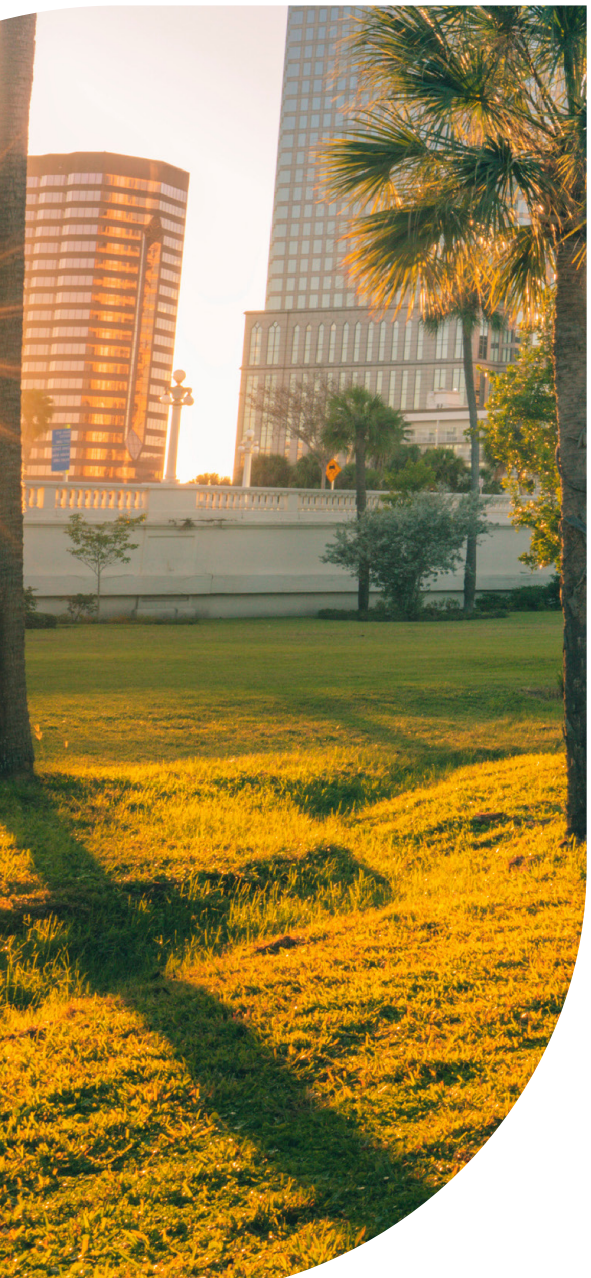
Business & Entrepreneurship
U.S. Program Opens Doors For International Technology Startups **20**

Business & Entrepreneurship
Crowdstrike, Aws And Nvidia Expand Support For Cybersecurity Startups **21**

Doing Business In The U.S.
SBA Expands Support for Women Entrepreneurs **22**

Real Estate
Do You Have Income in the U.S. but Don't Know How Much Home You Can Buy? **24 - 26**
The First Step Is Understanding Your Buying Power

Real Estate
Beyond the Price: How to Evaluate the True Value of a Property in Florida **28 - 32**



Real Estate
HUD Proposes Modernizing FHA Property Requirements **34**

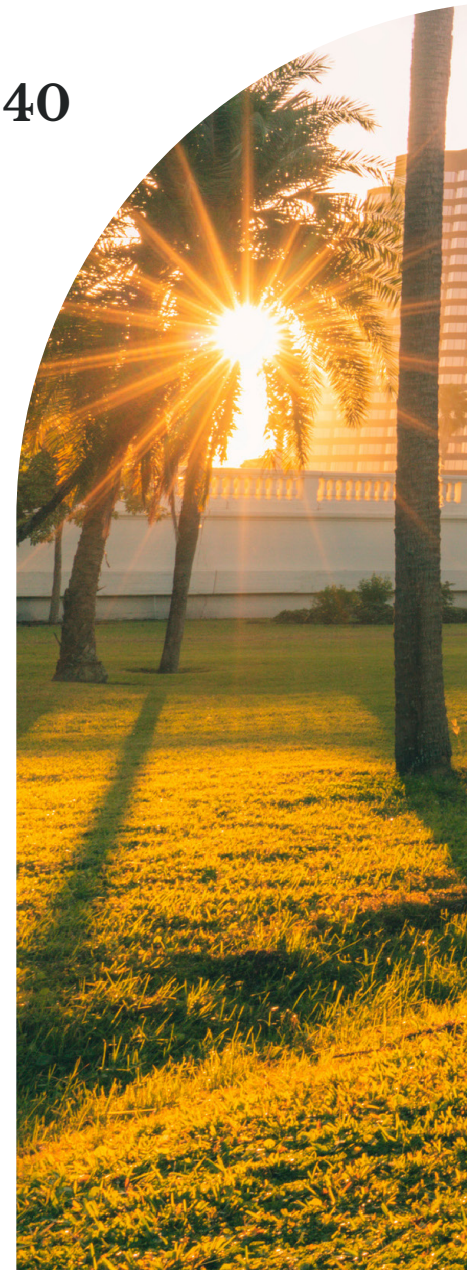
Education and Opportunities
Florida Students Gain New Access to Federal Aid for Short-Term Career Programs **35**

Sports & Youth
New Opportunities For Young People Through Sports **36**

Leadership & Vision
Your Next Big Decision Begins With The Leader You Are Becoming **38 - 40**











U.S. Government Announces Temporary Tax Relief on Diesel Fuel

By Invest USA Realty

The U.S. government has announced temporary tax relief measures aimed at farmers, truck drivers, and other industries affected by rising diesel fuel costs.



On October 5, 2026, President Donald Trump signed an executive order directing the U.S. Treasury Department to determine whether certain diesel fuel tax payments can be deferred for eligible taxpayers between October 5 and December 31, 2026.

The order also directs the Internal Revenue Service to provide certain penalty relief related to the use of dyed diesel fuel on highways during the same period.

The measure comes as the administration responds to higher diesel prices and their impact on transportation, agriculture, and other industries that depend heavily on fuel.



The Treasury Department is expected to issue additional guidance identifying which taxpayers qualify, the specific taxes covered, applicable deadlines, and the conditions for receiving the relief.

For businesses and independent operators, the measure could provide temporary cash-flow relief, particularly in sectors where fuel represents a significant operating expense. However, eligibility and the exact application of the tax provisions will depend on the federal government's implementing guidance.

Source: *The White House, Executive Order, October 5, 2026.*

USCIS To Increase Eb-5 Program Fees Beginning In November 2026





By Invest USA Realty

New rule is designed to fully fund program administration and strengthen integrity measures

The **EB-5** Immigrant Investor Program will have new fees beginning **November 30, 2026**, following the publication of a final rule by the U.S. Department of Homeland Security (DHS), through U.S. Citizenship and Immigration Services (USCIS), updating the costs associated with the program.

The final rule was published in the Federal Register on **September 30, 2026**, replacing the proposed rule issued in October 2025. According to USCIS, the new fee structure is intended to ensure that the agency has the resources needed to administer the EB-5 program, meet processing-time goals established by Congress, and strengthen measures designed to prevent fraud and protect the integrity of the program.





What Is the EB-5 Program?
Created by Congress in **1990**, the EB-5 program was established to stimulate economic growth in the United States through foreign investment and job creation.

Under current requirements, an investor may qualify by making a minimum investment of **$1.05 million**, or **$800,000** when the investment is made in a Targeted Employment Area (TEA) or an infrastructure project, provided all other program requirements are met.



One of the key requirements is the creation of at least **10 full-time jobs for qualified U.S. workers.**

The program can provide a pathway to lawful permanent residence, commonly known as a Green Card, for qualifying investors and eligible family members, subject to applicable immigration requirements.

Why Are the Fees Increasing?
The **EB-5 Reform and Integrity Act of 2022 directed DHS** to conduct a program-specific fee study and establish EB-5 fees at a level sufficient to recover the full cost of administering the program.

For the new rule, USCIS updated its projections using information from fiscal years 2026 and 2027. According to the agency, the estimated annual cost of administering the EB-5 program is approximately **$105 million**, while projected revenue under the current fee structure is approximately **$56.6 million.**

That creates an estimated funding gap of approximately **$48.4 million**, which the new fee structure is intended to address.

Average Fee Increase of More Than 70%
According to USCIS, the new fee structure will increase EB-5 form fees by approximately **70.7%**, representing a weighted average increase of approximately **$2,945.90** across investors, regional centers, and other participants in the program.

The final rule also introduces a **$75 technology** fee for certain EB-5 filings. The fee will help support technology improvements used to process and administer EB-5 applications and petitions.

EB-5 Integrity Fund Contributions Will Also Increase
The new rule increases certain contributions to **the EB-5 Integrity** Fund by approximately 10%, based on inflation as measured by the Consumer Price Index for *All Urban Consumers (CPI-U) between 2022 and 2025*.

Among the changes:

- The Integrity Fund fee associated with **Form I-526E** will increase from **$1,000** to **$1,100**.
- The fee for certain Regional Centers will increase from **$10,000** to **$11,000**.
- For other regional centers subject to the higher fee, the amount will increase from **$20,000 to $22,000**.

USCIS estimates that these adjustments could increase annual Integrity Fund revenue from approximately $13.9 million to $15.3 million, helping fund activities designed to strengthen the integrity of the EB-5 program.



Greater Oversight and Fraud Prevention
The 2022 reform legislation significantly strengthened EB-5 oversight requirements. USCIS is required to conduct activities that may include compliance reviews, background checks, audits, site visits, and other measures intended to verify that investments and projects meet program requirements.

These measures are designed to identify potential fraud, abuse, or noncompliance and to strengthen confidence in the EB-5 program.

USCIS also notes that the new fees were calculated with consideration of the processing-time goals established by Congress. However, the agency clarifies that the processing times used in the fee study are planning and resource-allocation targets and do not necessarily represent the actual amount of time an individual applicant will wait for a decision.

When Will the New Fees Take Effect?
The final rule will become effective on **November 30, 2026**.
USCIS states that applications, petitions, and other filings postmarked on or after that date must be submitted with the applicable new fees established under the rule.

An Important Update for Those Considering EB-5
The changes represent an additional cost for immigrant investors, regional centers, and other participants in the EB-5 program.

Beyond the required investment amount, the EB-5 process may involve administrative, legal, and structuring expenses. Anyone considering this immigration pathway should therefore evaluate not only the required investment capital, but also the associated costs and the specific eligibility requirements that apply to their individual circumstances.

Important Information
The information presented in this article is provided for general informational purposes only and does not constitute legal or immigration advice. Every case may involve different circumstances and requirements. Anyone considering the EB-5 program should consult with a qualified immigration attorney before making decisions regarding an immigration filing or investment.

Source: *U.S. Department of Homeland Security (DHS) / U.S. Citizenship and Immigration Services (USCIS), Employment-Based Immigration, Fifth Preference (EB-5) Fee Rule, published in the Federal Register on September 30, 2026, 91 FR 61940.*

Construction And Manufacturing Continue To Add Jobs In The U.S.

By Invest USA Realty

September employment gains highlight continued growth in two key sectors of the American economy

The U.S. labor market continued to show strength in September 2026, with notable employment gains in **the construction and manufacturing sectors**, according to the latest data from the U.S. Bureau of Labor Statistics (BLS).

On **October 2, 2026**, U.S. Secretary of Labor **Keith Sonderling** commented on the September employment report, highlighting continued job growth in both industries and pointing to what he described as a broader resurgence in American manufacturing and industrial activity.

Construction Adds 11,000 Jobs

Employment in **the construction industry increased by 11,000 jobs in September**, according to the BLS.

The Department of Labor noted that the sector has now recorded **seven consecutive months** of employment growth.

Within construction, employment among nonresidential specialty trade contractors increased by approximately **12,000 jobs** during the month, contributing significantly to the sector's overall gains.

Manufacturing Employment Continues to Rise

The **manufacturing** sector added approximately **9,000 jobs in September.**

According to the BLS, manufacturing employment has increased by approximately **72,000 jobs since December 2025,** when





employment in the sector reached a recent low.

Several manufacturing industries contributed to September's gains. Employment in plastics and rubber products manufacturing and machinery manufacturing each increased by approximately **5,000 jobs during the month.**

A Labor Market Showing Different Trends Across Industries

The September report also illustrates that employment trends vary considerably across sectors of the U.S. economy.

Total private-sector employment increased by approximately **46,000 jobs** in September. Employment in education and health services increased by 20,000, while financial activities declined by approximately 7,000 jobs and professional and business services declined by approximately **9,000.**

The national unemployment rate stood at **4.0% in September 2026**, compared with 4.3% one year earlier.

The Department of Labor's Perspective

Commenting on the September results, Secretary of Labor Keith Sonderling said the Trump administration's economic agenda is producing positive results for American workers and businesses.

Sonderling specifically pointed to continued gains in construction and manufacturing, describing the developments as part of what he characterized as an expanding American industrial resurgence.

The Secretary also attributed the economic environment to increased investment and tax policies promoted by the administration.

These statements represent the Department of Labor's assessment of the broader economic environment. The employment figures themselves are produced and published by the U.S. Bureau of Labor Statistics, the federal government's primary statistical agency for labor market data.



What the Numbers Mean for the U.S. Economy

The September figures provide another snapshot of the changing U.S. labor market, with construction and manufacturing continuing to show employment growth while other industries experience more mixed results.

The performance of these sectors is significant because both are closely connected to broader economic activity, including supply chains, transportation, business services, and consumer demand. For workers, business owners, and investors, employment data can provide valuable insight into the sectors contributing to economic activity and the areas of the economy that are experiencing greater momentum.

Official Sources

U.S. Department of Labor, Office of the Secretary, "Secretary Sonderling statement on September jobs report", 2 de octubre de 2026, Release No. 26-1563-NAT.

Datos estadísticos: U.S. Bureau of Labor Statistics, The Employment Situation — September 2026.

Note: *Employment Figures Published By The Bls Are Preliminary And May Be Revised In Subsequent Reports.*

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New Federal Tax Credit to Support Private School Scholarships

By Invest USA Realty

The U.S. Department of the Treasury and the Internal Revenue Service (IRS) published proposed regulations on October 1, 2026, to implement a **new federal tax credit for contributions that fund scholarships for K–12 students.**

Under the new provision, eligible taxpayers could receive an annual tax credit of up to **$1,700 for qualifying contributions**, while married couples filing jointly could qualify for a credit of up to **$3,400.**

The program is scheduled to begin on **January 1, 2027**. The proposed regulations establish procedures that states and authorized organizations would follow to administer the scholarship program.

The measure is part of recent changes to federal education and tax policy and could create new funding opportunities for families seeking educational alternatives for their children.

For taxpayers, understanding the eligibility requirements and final rules will be important before making contributions intended to qualify for the credit.

Source: *U.S. Department of the Treasury; Internal Revenue Service. Information published October 1, 2026.*





GREATER TAMPA BAY:
A REGION ON THE RISE

By Invest USA Realty

Some places simply grow, while others begin to emerge as new centers of activity. **Greater Tampa Bay is experiencing precisely that kind of transformation.**

The Tampa Bay region, which encompasses eight counties, had approximately **5.37 million residents in 2025**. Projections indicate that the population could reach **5.77 million by 2030**, representing nearly **397,000 new residents in just five years**. And the trend is expected to continue, with projections exceeding **6.3 million residents by 2045.**

This growth is reshaping the region and creating new needs and opportunities in education, employment, services, infrastructure, business, and quality of life.

A GREAT PLACE TO LIVE

Tampa Bay offers a combination that is hard to overlook: warm weather, access to the Gulf of Mexico, beaches, parks, restaurants, sports, and a growing cultural and entertainment scene.

But the region is about much more than tourism. Tampa, St. Petersburg, Clearwater, and communities across Pasco, Hillsborough, Polk, and Manatee counties offer a wide range of lifestyles, from vibrant urban centers to suburban communities and coastal destinations.

A PLACE TO STUDY AND GROW

The region's growth is also supported by a strong educational presence. T**he University of South Florida, the University of Tampa, USF St. Petersburg, Hillsborough Community College**, and St. Petersburg College, among other institutions, attract students from across the United States and around the world.

For many young people, Tampa Bay offers an opportunity to pursue an education, develop new skills, and begin a professional career in a region with an increasingly diverse economy.

EDUCATION: USF RECEIVES $4.8 MILLION TO SUPPORT ENGLISH LEARNERS

One of the region's most recent education developments comes from **the University of South Florida (USF)**, which has received a **$4.8 million grant from the U.S. Department of Education** to develop new strategies over the next five years to support children who are learning English, particularly students from preschool through third grade.

The initiative includes training for educators, the development of a new graduate certificate focused on bilingual early childhood development, and a

leadership academy for education professionals. Approximately **110 educators** are expected to participate in the new programs, with the first cohorts scheduled to begin in fall 2027.

The initiative also reflects an important characteristic of Tampa Bay: **a region that is becoming increasingly diverse and multicultural, where education must respond to students from different linguistic and cultural backgrounds.**

MORE JOBS AND A DIVERSIFYING ECONOMY

Economic transformation is another factor making Greater Tampa Bay an increasingly interesting region to watch.

Healthcare, technology, financial services, education, tourism, manufacturing, defense, life sciences, and professional services are all contributing to a more diversified economy.

In Hillsborough County, planning projections estimate that employment could grow from approximately 959,000 jobs in 2020 to 1.39 million by 2050, an increase of roughly 45%.

In addition, in 2026, Tampa Bay stood out for having the highest gross regional product per worker among Florida's major economies, ahead of markets such as Miami-Dade, Palm Beach, Broward, and Orange County.

TAMPA BAY A PLACE TO VISIT

For those visiting the region, there is much to discover.

The Tampa Riverwalk, museums, restaurants, and cultural venues in Downtown Tampa offer an urban experience, while St. Petersburg and Clearwater provide easy access to the Gulf's beaches.

Other popular attractions include The Florida Aquarium, ZooTampa, and Busch Gardens, along with sporting events, concerts, festivals, and activities throughout the year.

WHAT MAKES TAMPA BAY SO INTERESTING?

Perhaps the answer lies in the combination of all these elements.

A growing population. More jobs. Universities. Businesses. Tourism. Infrastructure. New development. And a region that still has room to evolve.

Greater Tampa Bay is no longer simply a destination to visit. It is a region that more people are choosing to live, study, work, build businesses, and create their future.

Getting to Know the USA: Tampa Bay, a region to discover today and watch as it shapes tomorrow.

Source: *University of Florida, Bureau of Economic and Business Research (BEBR); Plan Hillsborough; Tampa Bay Economic Development Council; University of South Florida, College of Education. Information and projections consulted in 2026.*





Tampa Bay:
A Growing Ecosystem For Startups And Innovation

By Invest USA Realty

Tampa Bay's growth is not limited to population and job creation. The region is also gaining recognition as a destination for startups, technology, and innovation.

In October 2026, **Tampa Bay Wave** selected 13 startups from the United States and the United Kingdom to participate in its FinTech|X Accelerator, a program focused on financial technology, artificial intelligence, digital payments, wealth management, risk management, and solutions for small businesses.

The program connects entrepreneurs with mentors, investors, and industry leaders, helping them strengthen their businesses and gain access to new opportunities and capital.

The numbers reflect the scale of this growing ecosystem. Since 2013, Tampa Bay Wave has supported **more than 670 technology startups**, which have collectively raised **more than $2 billion in capital**, created more than **7,600 jobs**, and generated an estimated **$450 million** in annual economic impact.

In 2026, TIME recognized Tampa Bay Wave as the **No. 3 accelerator in the United States and No. 1 in Florida.**

More recently, **Tampa Bay Wave and spARK Labs by ARK Invest announced Bridging the Bay**, an initiative designed to connect entrepreneurs, investors, and innovation organizations across Tampa and St. Petersburg.

Tampa Bay is growing not only as a place to live, but also as a place to build businesses, invest, and innovate.

Source: *Tampa Bay Wave; TIME. Information consulted October 2026.*





U.S. Program Opens Doors For International Technology Startups

By Invest USA Realty

The U.S. Department of Commerce offers a program designed to help technology startups founded outside the United States explore opportunities to enter or expand into the American market. Through **SelectUSA Tech**, entrepreneurs can access market insights, specialized guidance, and connections with economic development organizations, universities, incubators, accelerators, and potential funding resources.

The program is designed for emerging companies developing innovative technology products or services that plan to enter or expand in the United States within the next two to three years.

One opportunity associated with the program is participation in the 2027 SelectUSA Investment Summit, scheduled for **May 2–5, 2027, in National Harbor, Maryland**. Eligible startups can apply to participate and, if they meet additional requirements, may also apply to pitch their projects to representatives of the business and investment community.

The deadline to submit the applications required for consideration to pitch is **March 18, 2027, at 12:00 p.m. Eastern Time. Acceptance to attend** the summit does not guarantee selection to pitch.

To qualify, startups must have been founded outside the United States, develop innovative technology, and be considering entry into or expansion within the U.S. market. They must also meet at least one of the program's additional criteria related to company age, number of employees, or annual revenue.

SelectUSA Tech does not guarantee funding or investment. However, it provides resources to help founders better understand the U.S. market and build connections that may support their growth plans.

Official Program Information: SelectUSA Tech — U.S. Department of Commerce

Event Announcement and Requirements: SelectUSA Tech — Investment Summit 2027

Source: *U.S. Department of Commerce, SelectUSA. Official program information and 2027 application details. (Consulted October 8, 2026.)*

Applications Now Open
https://www.selectusasummit.us/Programming/SelectUSA-Tech





Crowdstrike, Aws And Nvidia Expand Support For Cybersecurity Startups

By Invest USA Realty

CrowdStrike, Amazon Web Services (AWS), and NVIDIA have expanded their global Cybersecurity Startup Accelerator, a program designed to help early-stage companies develop and scale new cybersecurity technologies, particularly those focused on the emerging era of agentic artificial intelligence.

Announced on October 6, 2026, the program is open to startups worldwide and will provide participants with technical mentorship, business development support, and opportunities to connect with major technology ecosystems.

The eight-week program will run from January through March 2027. Up to 10 startups will later have the opportunity to pitch at **RSAC 2027**, one of the world's leading cybersecurity events.

The accelerator has already supported more than 90 startups globally. Participating companies have collectively raised nearly **$1 billion in funding,** while several alumni have gone on to be acquired.

For entrepreneurs, the initiative illustrates an important trend in the U.S. business environment: large technology companies are increasingly working directly with startups to develop new technologies, access specialized talent, and bring innovative solutions to market.

Source: *CrowdStrike, AWS and NVIDIA. Information published October 6, 2026.*





SBA Expands Support for Women Entrepreneurs



By Invest USA Realty

Florida Among Five States Selected for New Women's Business Center Initiative

The U.S. Small Business Administration (SBA) has awarded $5.3 million to expand its Women's Business Center (WBC) network in Florida, Pennsylvania, Tennessee, Texas, and West Virginia.

The initiative will strengthen statewide support for women entrepreneurs through counseling, training, technical assistance, access to capital, and other resources designed to help businesses start, grow, and expand.



Florida was selected for a proposed $1,540,617 award to the Florida Institute of Technology and its weVENTURE Women's Business Center. The program will support entrepreneurs and growth-oriented small businesses, including initiatives focused on innovation, business acceleration, and advanced manufacturing.

The new model will create State Lead Centers supported by local Service Centers, making it possible to coordinate resources and reach more entrepreneurs, including those in underserved and rural communities.

For women considering starting or expanding a business in the United States, Women's Business Centers can provide access to guidance and resources that may otherwise be difficult to navigate independently.



Importantly, this initiative does not replace existing WBC funding. The SBA's current network of 138 Women's Business Centers will continue operating.

A valuable resource for entrepreneurs: understanding what government programs are available—and how to access them—can be an important part of doing business successfully in the United States.

Source: *U.S. Small Business Administration, October 2, 2026.*

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Do You Have Income in the U.S. but Don't Know How Much Home You Can Buy?

The First Step Is Understanding Your Buying Power

By Sebastián Bolívar

For buyers earning income in the United States, one of the most important steps before beginning the home search is understanding **how much they may be able to afford and what monthly payment fits comfortably within their financial situation.**

Buying power is determined by more than income. Lenders consider factors such as income, monthly debt obligations, credit history, available funds, the property being purchased, and the type of mortgage program.

That is why a **mortgage pre-approval** can be an important first step. It provides a clearer picture of the financing for which you may qualify before you begin looking at homes.

How Much Do You Really Need for a Down Payment?

One of the most common misconceptions among homebuyers is that they need to put down 20% to purchase a home.

In reality, several mortgage options may require significantly less, depending on the buyer's financial profile and eligibility.

Among the financing options available through Rate are:

FHA Loans: Government-backed financing that may offer a lower down payment and more flexible credit requirements.

VA Loans: Available to eligible veterans, active-duty service members, and other qualified borrowers, VA financing may offer the opportunity to purchase with **no down payment.**

USDA Loans: For eligible buyers purchasing qualifying properties in designated areas, USDA financing may also offer **no down payment.**

Rate also offers conventional low-down-payment options and affordability programs. Its OneDown program, for example, is designed for certain primary-residence purchases and requires the borrower to contribute at least 1% of their own funds, while eligible assistance may be used toward the remaining required cash at closing, subject to program guidelines.

What If the Down Payment Is the Main Obstacle?

Not every buyer needs to accumulate the entire amount required for closing on their own.

Depending on eligibility, down payment assistance programs may help qualified buyers with a portion of their down payment and/or closing costs. These programs may be offered through government agencies, nonprofit organizations, or other approved sources.

Assistance may take different forms, including:

- **Grants:** Funds that may not require repayment when program conditions are met.
- **Forgivable loans:** Assistance that may be forgiven if specific requirements are satisfied.
- **Second mortgages or assistance loans:** Additional financing that may help cover part of the down payment or closing costs.
- **Low-down-payment mortgage programs:** Financing options designed to reduce the amount of cash needed upfront.

Eligibility varies by program and may depend on income, credit, location, property type, occupancy, and other requirements. Some programs may also have restrictions on how they can be combined with other forms of financing or assistance.

Qualifying for a Loan Is Only Part of the Picture

Knowing the maximum amount for which you may qualify does not necessarily mean that you should purchase at that price.

A more complete affordability analysis should consider the total monthly housing expense, including principal and interest, property taxes, homeowners insurance, mortgage insurance when applicable, and HOA fees.



It is equally important to consider your financial reserves after closing. Homeownership comes with ongoing expenses, including maintenance, repairs, and other costs that may not be reflected in the mortgage payment alone.

So, What Is Your Buying Power?

It starts with a comprehensive review of your financial profile and the mortgage options for which you may qualify.

A pre-approval can help establish a realistic purchase range and provide a clearer understanding of the financing strategies available to you.

Before you start looking at homes, know your numbers.

You may have more financing options than you realize—from low-down-payment programs to down payment assistance and specialized mortgage solutions.

The first step is not finding the house.

The first step is understanding your buying power.

Mortgage products, rates, programs, requirements, and assistance options are subject to change and depend on eligibility, credit, income, property, location, and underwriting approval. Not all products or programs are available to all borrowers. This article is for educational purposes only and does not constitute an offer or commitment to lend.

Sebastián Bolívar es Producing Branch Manager de Rate, especializado en financiamiento hipotecario y en ayudar a los compradores a entender sus opciones de vivienda.Su enfoque bilingüe y personalizado facilita a cada cliente tomar decisiones informadas durante el proceso hipotecario.

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Beyond the Price:
How to Evaluate the True Value of a Property in Florida



By Monica Lopera

Broker Real Estate / Invest USA Realty

Strategic Real Estate Analysis for More Informed Investment Decisions

A property may appear to be an attractive opportunity based on its price, but a sound real estate decision begins with understanding much more than the number on the listing.

In Florida's real estate market, comparing properties based solely on asking price can provide an incomplete picture. A property's true value is influenced by a combination of factors, including location, condition, ownership costs, market demand, financing, and potential income.

For buyers purchasing a home, second property, or investment property, understanding these factors can lead to better-informed decisions based on facts rather than first impressions.

Price Is Only the Starting Point

The purchase price is the most visible number, but it is not necessarily the most important one.

Two properties with similar asking prices can produce very different financial outcomes depending on their location, condition, property taxes, insurance, homeowners association (HOA) fees, maintenance requirements, and income potential.

A more meaningful question than **"How much does it cost?"** is: **"What am I getting for that price, and what will it truly cost to**



own?"
Understanding the difference between price and value is fundamental to evaluating a real estate opportunity.

1. Location Remains a Key Factor
Location directly influences buyer demand, marketability, and, in many cases, rental potential.
It is not enough to know the city or general area. A thorough evaluation should also consider access to major roads, employment centers, healthcare, schools, shopping, entertainment, and other amenities that may influence demand.

It is also important to understand how the surrounding area is evolving. New residential developments, infrastructure improvements, commercial projects, and business expansion can influence local market conditions over time.

A well-maintained property in an area with limited demand may face very different

market conditions from a property located where buyer or rental demand remains strong.

2. Comparable Properties Provide Context
The asking price alone does not determine whether a property is appropriately valued.

A more complete evaluation considers comparable properties—similar in location, size, features, condition, and other relevant characteristics—to understand how similar properties are performing in the current market.

The analysis may include:
- Asking prices
- Recent sales prices
- Days on market
- Property condition
- Improvements and upgrades
- Differences between new construction and existing properties

Comparable data provides context and helps turn an initial impression into a more objective evaluation.

3. Understand the True Cost of Ownership
One of the most important distinctions between simply purchasing a property and evaluating it as an investment is understanding **the total cost of ownership.**

Beyond mortgage principal and interest, ownership may involve:

- Property taxes
- Insurance
- HOA or association fees
- Maintenance and repairs
- Property management fees, if applicable
- Utilities, when applicable
- Reserves for future expenses
- Potential vacancy periods for rental properties

These costs can materially affect the financial performance of a property.
For that reason, a realistic analysis should consider both potential income and the full range of anticipated expenses rather than focusing exclusively on rental revenue.

4.Property Condition Has Financial Value
A property may have an attractive location and competitive price while still requiring significant investment after the purchase.

A professional inspection can help identify conditions that may not be apparent during a showing. The roof, electrical and plumbing systems, HVAC, windows, structure, and other major components can represent substantial future expenses.

This does not necessarily make a property requiring repairs a poor investment. It means those costs should be identified, estimated, and incorporated into the overall analysis.

A known expense can be budgeted. An unknown expense can become a financial surprise.

5. Potential Income Is Not the Same as Guaranteed Return
For properties intended as rentals, projected rental income is only one component of the investment analysis.

An investor should consider what the property can reasonably generate and compare that figure with the costs associated with owning and operating it.

A simplified framework is:
Potential Income – Operating Expenses – Financing Costs = Estimated Cash Flow
This calculation does not guarantee future performance, but it can provide a useful starting point for evaluating whether expectations are realistic.

Market conditions can also change. Rental rates, insurance



premiums, property taxes, maintenance costs, and occupancy levels may fluctuate over time.

6. Financing Changes the Equation
The same property can represent very different financial scenarios depending on how it is financed. Interest rate, down payment, loan term, closing costs, and other financing considerations can influence both the amount of capital required and the property's ongoing cash flow.

For this reason, property analysis and financing analysis should be considered together.

A property may have attractive characteristics, but the financing structure should also align with the buyer's objectives, available capital, and overall investment strategy.

7. Risk Should Be Part of the Analysis
A professional evaluation also considers factors that could affect the investment negatively. Depending on the property and location, these may include:

- Changes in property taxes or insurance costs
- HOA rules and restrictions
- Rental-market conditions
- Future maintenance requirements
- Location-specific risks
- Changes in buyer or tenant demand
- Potential future selling costs

The objective is not to eliminate every risk—something no investment can guarantee—but to **identify and understand those risks before making a decision.**

Value Depends on the Investor's Objective

Not every buyer is looking for the same outcome.

For some, the primary objective may be rental income. For others, the goal may be long-term appreciation, diversification, personal use, capital preservation, or a combination of objectives.

That is why there is no universal definition of the "right property."

The analysis should begin with a fundamental question:
What is the purpose of this investment?
Once the objective is clearly defined, it becomes easier to determine which property characteristics actually create value for that particular buyer.





Better Decisions Begin with Better Questions

In Florida's dynamic real estate market, knowledge allows buyers and investors to look beyond the photographs, listing description, and asking price.

Before moving forward, consider asking:

What is the property's market value?
What will it truly cost to own?
What is its realistic income potential?
What risks should be considered?
Does the property support my investment objective?
And, ultimately, do the numbers support the decision?

Real estate investing is not simply about finding an attractive property.

It is about understanding what you are buying, evaluating its costs and risks, and determining whether it fits within a broader investment strategy.

Because in real estate**, price tells you what a property costs. Analysis helps you understand what it may be worth to you.**

Strategic Knowledge. Intelligent Decisions.

This article is provided for educational and informational purposes only. It does not constitute legal, tax, financial, or investment advice. Real estate decisions should be evaluated based on individual circumstances and, where appropriate, with guidance from qualified licensed professionals

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HUD Proposes Modernizing FHA Property Requirements

By Invest USA Realty
Real Estate Knowledge & Investment

The U.S. Department of Housing and Urban Development (HUD), through the Federal Housing Administration (FHA), is proposing updates to the **Minimum Property Requirements (MPR)** that apply to single-family homes seeking FHA-insured financing.

The FHA says these standards have not undergone a comprehensive update in more than two decades. The proposed changes are intended to modernize the requirements, simplify certain standards and refine how property repairs are addressed. According to FHA, the goal is to reduce unnecessary burdens that can increase housing costs or limit access to FHA financing, particularly for first-time and low- to moderate-income homebuyers.

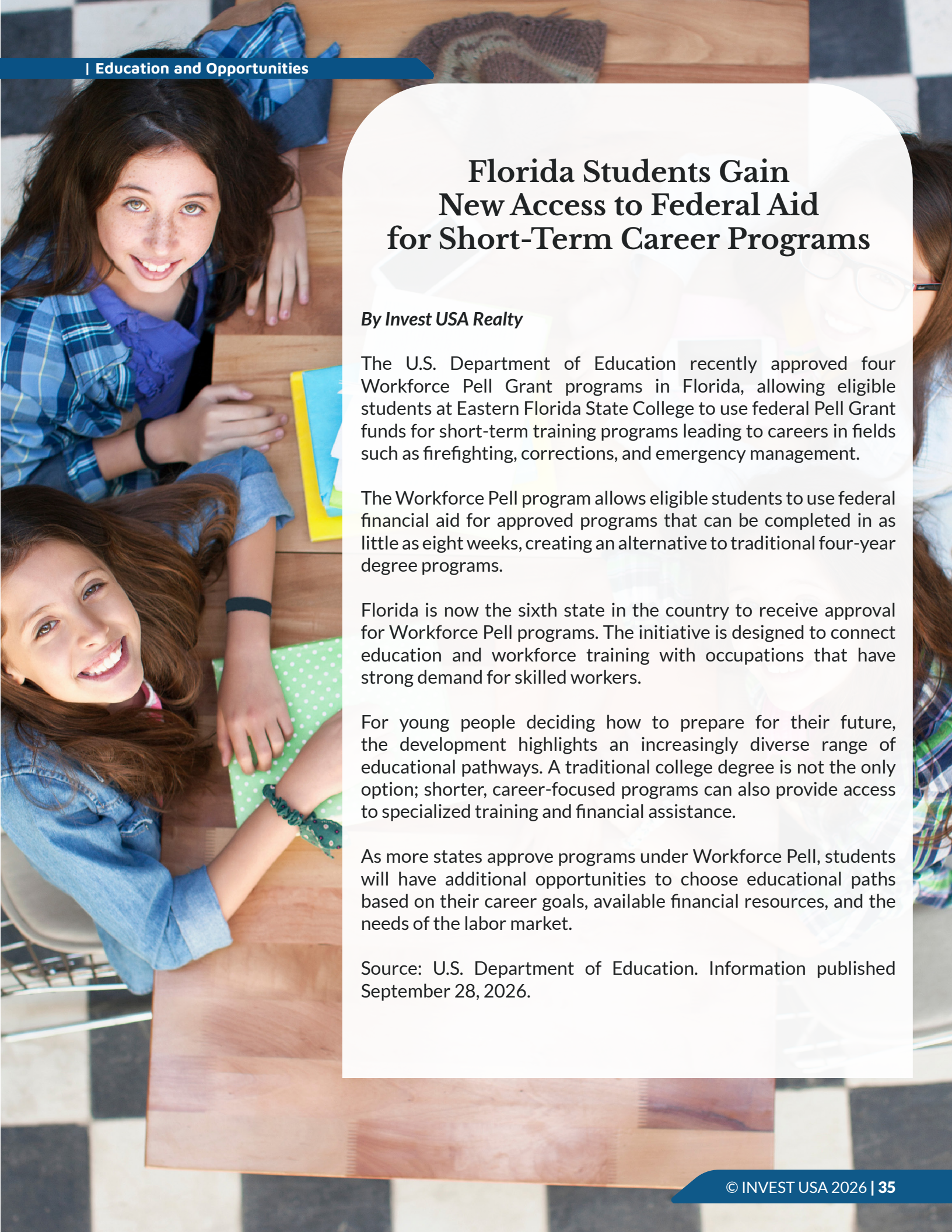
This is important because FHA financing is widely used by buyers who may have more limited resources for a down payment or who are purchasing their first home. Property condition requirements can therefore play an important role in determining whether a home can qualify for FHA financing.

The proposed changes are not yet final. FHA is currently accepting public comments through November 6, 2026, before moving forward with any final updates.

For buyers, sellers and real estate professionals, the development is worth watching. Changes to property standards can influence which homes are eligible for FHA financing and how buyers and sellers approach repairs during a transaction.

Source: *U.S. Department of Housing and Urban Development (HUD) / Federal Housing Administration (FHA), September 22, 2026.*

This article was independently prepared by Invest USA Realty for educational purposes. FHA requirements and proposed changes may evolve. Buyers and sellers should consult their lender or appropriate professional regarding eligibility and current FHA requirements.



Florida Students Gain New Access to Federal Aid for Short-Term Career Programs

By Invest USA Realty

The U.S. Department of Education recently approved four Workforce Pell Grant programs in Florida, allowing eligible students at Eastern Florida State College to use federal Pell Grant funds for short-term training programs leading to careers in fields such as firefighting, corrections, and emergency management.

The Workforce Pell program allows eligible students to use federal financial aid for approved programs that can be completed in as little as eight weeks, creating an alternative to traditional four-year degree programs.

Florida is now the sixth state in the country to receive approval for Workforce Pell programs. The initiative is designed to connect education and workforce training with occupations that have strong demand for skilled workers.

For young people deciding how to prepare for their future, the development highlights an increasingly diverse range of educational pathways. A traditional college degree is not the only option; shorter, career-focused programs can also provide access to specialized training and financial assistance.

As more states approve programs under Workforce Pell, students will have additional opportunities to choose educational paths based on their career goals, available financial resources, and the needs of the labor market.

Source: U.S. Department of Education. Information published September 28, 2026.



New Opportunities For Young People Through Sports

By Invest USA Realty

New funding initiatives are creating opportunities to expand access to sports for children and young people in communities across the United States.

The National Recreation and Park Association (NRPA) recently announced its 2027 Youth Sports Mini-Pitch/Lighting Activation Grant, which will provide $20,000 to seven local park and recreation agencies or nonprofit organizations to improve sports facilities and expand youth participation. Grant recipients may also be eligible for an additional $50,000 to $100,000 in infrastructure support for lighting systems or Mini-Pitch facilities.

Another initiative, Increasing Access to Sports for Girls and Women, will select 10 organizations to develop strategies aimed at increasing participation among girls and young women while strengthening support for women coaches. Each selected organization will receive $20,000.

NRPA is also partnering with MLS GO and RCX Sports to distribute up to $100,000 through the MLS GO PLAY FUND, helping communities reduce participation costs and give more children access to organized soccer programs.

These initiatives highlight the role sports can play in youth development—not only by promoting physical activity, but also by helping young people build skills such as discipline, teamwork, leadership, and confidence.

Source: *National Recreation and Park Association (NRPA). Information consulted October 2026.*







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Your Next Big Decision Begins With The Leader You Are Becoming



By Carmen Julia Mendoza - Coach

In my previous article, we discussed a reality that is becoming increasingly relevant in today's world: an organization's most valuable asset is still its people.

Today, I want to take that reflection one step further.

If people are an organization's most valuable asset, then an inevitable question arises: What are we doing to develop that asset?



Having talent does not guarantee great results. Having experience does not guarantee sound decisions. And having access to information and technology does not guarantee knowing what to do with them.

The real challenge lies in developing the person behind every decision.

In an environment where artificial intelligence is rapidly transforming the way we work, produce, and interact, tools can help us do more, but they cannot decide for us what is worth doing, which principles we must uphold, or what kind of leaders we want to become.

Technology can enhance our capabilities; leadership determines how we use them.

That is why leadership does not begin when we receive a title, manage a team, or find ourselves surrounded by people who depend on our decisions. Leadership begins much earlier: it begins with the ability to lead our own lives.



This belief is the foundation of the A.C.A. Method, an approach I developed to support personal and professional transformation and growth through three pillars: Attitude, Holistic Growth, and Self-Leadership.

This is not a formula for achieving success overnight. It is about developing the inner capabilities that enable us to make better decisions, respond more clearly to change, and turn our potential



into actions that deliver results.

1. EVERY GREAT DECISION BEGINS WITH AN ATTITUDE

The first A in A.C.A. stands for Attitude, because before we can change a circumstance, we must decide how we will face it.

We cannot control everything that happens around us, but we can choose how we respond.

While some people become paralyzed by change, others choose to learn, adapt, and move forward. The right attitude does not eliminate challenges; it prepares us to turn them into opportunities for growth.

The question is not always what is happening, but rather, what am I going to do with what is happening?

2. A GROWTH MINDSET LEADS TO BETTER DECISIONS

The second component of the A.C.A. Method is Holistic Growth.

Anyone who wants to lead must understand that growth means more than simply acquiring knowledge. It means developing as a whole person: strengthening the mind, taking care of the body, managing emotions, cultivating healthy relationships, and aligning decisions with what gives life meaning.

Today, I want to focus especially on the mind, because many of our decisions begin there.

A mind that continually learns also develops a greater ability to analyze, question, listen to different perspectives, and manage its responses before reacting.

In an era when technology evolves every day, the greatest challenge is not simply learning how to use a new tool. It is maintaining a willingness to keep learning even when we no longer feel like experts.

And this presents an enormous opportunity for different generations to learn from one another.

Those who have traveled further along their journey possess experience, perspective, and lessons that only time can provide. Younger generations bring fresh perspectives, new questions, and a natural familiarity with technology.

When both generations choose to learn from one another, experience and innovation stop competing and begin to complement each other.

3. SELF-LEADERSHIP TURNS KNOWLEDGE INTO ACTION

The third component is Self-Leadership.

Because a positive attitude and a wealth of knowledge mean little if we cannot put them into practice.

But what does it mean to lead yourself?

It means taking responsibility for your life,



your decisions, and your actions. It means no longer waiting for circumstances to change before taking action on what is within your control.

Leaders who make a genuine impact are not those who have all the answers. They are the ones who have the humility to keep learning, the discipline to apply what they learn, and the willingness to teach others.

- ATTITUDE TO FACE CHALLENGES
- GROWTH TO KEEP LEARNING
- SELF-LEADERSHIP TO TAKE ACTION

That is where transformation begins.

And when people begin to lead themselves differently, they inevitably start to influence their families, teams, organizations, and communities in different ways.

Because, in the end, the leadership we see on the outside always begins with the leadership we have built within ourselves.

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Love, Dignity & Purpose



WHO ARE WE?

Horas de Amor para Mi Abuelito, Inc. (HAPMA) is a 501(c)(3) nonprofit organization, founded in 2012, dedicated to improving the quality of life of older adults and providing support to their caregivers. We develop educational programs, recreational activities, cognitive stimulation, emotional well-being, guidance, and connection with community resources.

Our work is primarily conducted in Broward and Miami, extending our commitment to other communities in South Florida.

OUR MISSION

"To help older adults live with dignity, remain connected with their community and support those who care for them."

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