

XIPHIAS Immigration

PROGRAMME BROCHURE

RESIDENCY BY INVESTMENT | UNITED STATES

EB-5 Standard Investment — USD 1,050,000 for a US Green Card

The standard EB-5 route for projects outside a targeted employment area. USD 1,050,000 and 10 jobs — but check whether a set-aside project would serve you better, because those are current for India.

INVESTMENT FROM
USD 1,050,000

TIMELINE
24 months (XIPHIAS average)

FAMILY
Spouse, children up to age 21

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At a glance

COUNTRY **United States**	ROUTE **Residency by Investment**
MINIMUM INVESTMENT **USD 1,050,000**	TIMELINE **24 months (XIPHIAS average)**
FAMILY MEMBERS **Spouse, children up to age 21**	LAST UPDATED **1 October 2026**

Overview

The **USA EB-5 Non-TEA Investment route** provides a direct path to U.S. residency and Green Card through a higher investment of **$1,050,000** in a non-targeted employment area. This route allows flexibility in project choice and direct enterprise involvement.

Investment Overview

- **Minimum Investment:** $1,050,000
- **Type:** Investment in a U.S. new commercial enterprise outside a TEA (Regional Center or Direct)
- **Requirement:** Create at least **10 full-time jobs**
- **Risk:** Investment must remain "at risk" with no guaranteed returns

Comparison Between Investment Options

Feature	Non-TEA Investment ($1,050,000)	TEA Investment ($800,000)
Minimum Investment	**$1,050,000** (higher capital)	**$800,000** (lower entry)
Eligible Locations	Any U.S. location	Rural, high unemployment or infrastructure project
Risk Level	Higher capital exposure	Moderate, location-limited
Job Creation Requirement	10 full-time jobs	10 full-time jobs

Why EB-5 is different for Indian applicants right now

Every other employment-based green card puts an Indian national in a queue. EB-5 set-asides do not.

From the **October 2026 Visa Bulletin**:

Category	India final action date	Wait
EB-5 rural (20% set-aside)	**Current**	**None**
EB-5 high unemployment (10% set-aside)	**Current**	**None**
EB-5 infrastructure (2% set-aside)	**Current**	**None**
EB-5 unreserved	01 Dec 2023	2 years 10 months
EB-2 (for comparison)	01 Nov 2013	**12 years 11 months**
EB-3 (for comparison)	01 Jan 2014	**12 years 9 months**

Because a visa is immediately available in the set-aside categories, Indian applicants already lawfully in the United States can **file Form I-485 concurrently** with the I-526E, under INA section 245(n) as amended by the Reform and Integrity Act. That is the single strongest feature of the set-aside route, and it exists only while the set-aside stays current. It is generally not available on the standard route while India's unreserved date is not current.

The two investment levels

Route	Minimum investment	Jobs
Targeted Employment Area, rural, or infrastructure project	**USD 800,000**	10 full-time
Standard (non-TEA)	**USD 1,050,000**	10 full-time

The codified regulation at 8 CFR 204.6 still shows USD 1,800,000 and USD 900,000. Those are the **vacated 2019 figures**; the regulation was not updated after the 2022 Act, and the operative amounts are the statutory ones above.

Filing fees drop at the end of November 2026

A final rule published **30 September 2026** takes effect about **29 November 2026**:

Form	Now	From about 29 Nov 2026
I-526E initial	USD 11,160	**USD 7,850**
I-526	USD 11,160	**USD 7,615**
I-829	USD 9,525	**USD 5,000**

An EB-5 Integrity Fund fee of **USD 1,000 per I-526E** applies on top. Premium processing is **not available** for any EB-5 form.

If your filing is not urgent, waiting until after 29 November 2026 saves roughly USD 3,300 on the I-526E. We will tell you when that trade-off is worth it and when it is not.

What to watch

- The 2022 Act provides for **periodic inflation adjustment** of the USD 800,000 and USD 1,050,000 thresholds. An increase would be material, so XIPHIAS confirms the threshold in force before you invest.
- A DHS **proposed rule of 2 July 2026** would add promoter registration, a revocable living trust requirement, remove repaid bridge financing as job-creation evidence, and create a penalties and debarment regime. It is **not yet in force**.
- Set-aside categories are current **today**. They are a quota, and quotas fill.

Key benefits

- Residency in the U.S. through EB-5 investment
- Pathway to permanent Green Card and citizenship
- No sponsorship required – self-petition route
- Children under 21 study as US permanent residents, eligible for in-state tuition under each state's residency rules
- Freedom to live, work, and operate a business anywhere in the U.S.

Requirements

- Investment of $1,050,000 in a qualifying Non-TEA project
- Creation of at least 10 full-time jobs for U.S. workers
- Proof of legal source of funds
- Keep the investment at risk for the sustainment period required by the EB-5 Reform and Integrity Act of 2022

When this route may not fit

- Applicants with criminal background or fraud records
- Undocumented or unlawful sources of funds
- Failure to meet minimum investment or job creation requirements

Funds to show

Requirement	Amount	Notes
Lawful Source of Funds	USD 1,050,000	Provide audited documents, business income, inheritance, or property sale records

How the process works

1 **Consultation & Project Selection**
Assess your profile and select a qualifying project with an immigration attorney, and check first whether a set-aside project would fit

2 **Prepare Source-of-Funds Documentation**
Gather audited documents, business records, inheritance, or property sale records

3 **Invest USD 1,050,000**
Place the capital, at risk, in a qualifying new commercial enterprise (regional centre or direct)

4 **File Form I-526E or I-526 with USCIS**
I-526E for a regional centre investment, I-526 for a standalone investment. For India the unreserved category is not current, so concurrent I-485 filing is generally not available on this route

5 **Conditional Green Card**
Once your priority date is current, apply via Form I-485 or DS-260; receive a 2-year conditional Green Card

6 **Maintain investment & create 10 jobs**
Keep the investment at risk and meet the 10 full-time job requirement

7 **File Form I-829 to remove conditions**
File before the 2-year conditional Green Card expires, with evidence of the investment and job creation

8 **Apply for Citizenship**
Eligible for U.S. citizenship after 5 years with permanent residency

Document checklist

Identity Documents

- Passport copies
- Birth certificates
- Marriage certificate if applicable

Financial Documents

- Bank statements
- Business ownership documents
- Property sale deeds
- Inheritance papers

Compliance Documents

- Police clearance certificate
- Medical examination reports

Questions clients ask

What is the minimum investment for EB-5 Non-TEA?
The required investment is $1,050,000 in a new commercial enterprise outside a TEA.

How many jobs must be created?
At least 10 full-time jobs for qualified U.S. workers.

What is the main difference between TEA and Non-TEA?

Non-TEA requires a higher investment of $1,050,000, while the reduced $800,000 level applies only to a targeted employment area (rural or high unemployment) or an infrastructure project.

How long does the EB-5 process take?

XIPHIAS's own observed average is about 24 months. On the standard route an Indian-born investor also waits for the unreserved final action date, 1 December 2023 in the October 2026 Visa Bulletin, about 2 years 10 months behind. USCIS processing times vary; XIPHIAS confirms the current published time when your petition is filed.

Can family members be included?

Yes, your spouse and unmarried children under 21 are included in the application.

Important notes

- This is the more expensive route with the longer queue. India’s unreserved EB-5 final action date is 1 December 2023 — about 2 years 10 months behind — while all three set-aside categories are current.
- Before choosing a standard project, ask us whether a rural, high-unemployment or infrastructure project fits. It costs USD 250,000 less and, as at October 2026, has no India queue.
- Capital must be genuinely at risk. There is no guaranteed return and no guaranteed repayment.
- USCIS processing times for Form I-526E vary and change frequently; XIPHIAS confirms the current published time when your petition is filed.
- Premium processing is not available for any EB-5 form.

Compliance

- Minimum investment USD 1,050,000 for a project outside a targeted employment area, creating 10 full-time jobs for qualifying employees.
- The reduced USD 800,000 threshold applies only to a targeted employment area, rural project or infrastructure project.
- Concurrent I-485 filing depends on a visa being immediately available. For India the unreserved category is not current, so concurrent filing is generally not available on this route — unlike the set-asides.
- Filing fees fall from about 29 November 2026: I-526E initial from USD 11,160 to USD 7,850, I-829 from USD 9,525 to USD 5,000.
- The investment thresholds are statutory. The figures still printed in 8 CFR 204.6 are the vacated 2019 amounts and do not apply.

Official sources: US Department of State — Visa Bulletin for October 2026; Federal Register — EB-5 Reform and Integrity Act of 2022 implementation (2 July 2026, proposed); Federal Register — EB-5 fee rule (published 30 September 2026, effective about 29 November 2026); Electronic Code of Federal Regulations — 8 CFR 106.2 (USCIS fee schedule).



XIPHIAS Immigration

NEXT STEP

Plan your United States application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **EB-5 Standard Investment — USD 1,050,000 for a US Green Card** fits, set out the full cost in writing and manage the application with you from start to finish.

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CREDENTIALS

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- Named Best Immigration Consultant by The Times of India in 2022.
- Canada files handled by a CICC-licensed Regulated Canadian Immigration Consultant, licence R516194.
- Australia files handled by a registered migration agent, MARA 1680615.

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