EB-5 visa: How investors can secure a US green card through investment

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TOI Business Desk / TIMESOFINDIA.COM / Jan 26, 2026, 11:19 IST



The EB-5 Immigrant Investor Program is emerging as a key pathway for affluent individuals and families seeking permanent residency in the United States, offering a structured route to a green card through capital investment.Designed to stimulate the US economy by generating jobs and attracting foreign capital, the programme does not require employer sponsorship or specific educational qualifications.

What is the EB-5 visa?

Under the EB-5 programme, applicants are required to invest a minimum of $800,000 (around Rs 7.35 crore) in a qualifying project, typically located in a Targeted Employment Area (TEA) or infrastructure project. For non-TEA projects, the minimum investment rises to $1.05 million. The investment is generally locked in for four to five years, after which the capital may be returned, ET reported.The visa is suitable for students in US colleges, international professionals, entrepreneurs, business owners and families, as it allows investors, their spouse and unmarried children under 21 to obtain permanent residency.“The EB-5 program provides a direct route to a US green card for the investor, their spouse, and unmarried children under 21, in exchange for a qualifying investment in a government-approved project that creates at least 10 jobs in the US economy,” said Shilpa Menon, managing director–commercial at LCR Capital Partners, as quoted by ET.

Costs, documentation and taxation

Beyond the core investment, applicants must account for additional expenses. These include US Citizenship and Immigration Services filing fees ranging from $22,750 to $24,395, legal fees of about $25,000 to $30,000, and administrative charges depending on the project. The net additional cost typically falls between $70,000 and $80,000.US authorities closely scrutinise the source of funds, which can include savings, salary, business income, property or stock sales, gifts, or secured loans. Cryptocurrency is permitted if lawfully acquired and fully converted into US dollars with clear transaction records. Incomplete documentation can lead to delays or requests for additional evidence.Since US residents are taxed on worldwide income, advance tax planning is strongly advised.

Benefits and alternatives

The programme offers relatively fast processing, with work permits possible within four to six months and green cards in about two years. It also provides educational advantages, professional flexibility and a path to US citizenship after five years of permanent residency.There are also alternative options such as the proposed Trump Gold or Platinum Cards are donation-based, ranging from $1 million to $5 million, and do not offer capital return or family coverage, unlike the EB-5 route.