

# FIABCI Golden Years Program / Unlocking Cross-Border Real Estate Opportunities

## A Global Retirement Market Is Emerging

Millions of immigrants in the U.S. are working toward a common dream: to return home, build a house, and enjoy their golden years near family. At the same time, many U.S. retirees are seeking to relocate abroad, where their pensions can offer a better quality of life. This growing demand represents a multi-billion-dollar cross-border housing market—ready to be served.

## Developers in Emerging Markets Are Ready

In immigrants' countries of origin, housing development sectors are growing rapidly. With the right channels to market—and the right financial and legal frameworks—developers can access international buyers, pre-sell properties, and fuel local economic growth.

## U.S. Realtors Are the Missing Link

- 1.5 million licensed real estate agents in the U.S.
- Over 3 million immigrant homeowners
- High trust in the existing realtor network
- Many homeowners have sufficient equity for a second mortgage

## The Opportunity: A Cross-Border MLS

FIABCI is launching a global Multiple Listing Service (MLS), connecting developers with U.S. realtors and enabling seamless international transactions. This exclusive platform will be accessible to FIABCI members, including 1.5 million NAR agents.

## Why It Makes Financial Sense

Advantage	Impact
U.S. second mortgage rates	~7%
Property value growth in key markets	9%–15% annually
Typical presale discount	~20%
Avoided remittance tax	~3.5% savings

## Example Scenario: \$100,000 Investment in a Presale Home Abroad

Let's say a U.S.-based immigrant homeowner takes out a second mortgage for \$100,000 to purchase a presale home in their country of origin.

Factor	Description	Value
Presale Discount	Developer offers a 20% discount	+\$25,000 immediate gain
Annual Appreciation	Market grows at 10%	+\$12,500 after 1 year
Avoided Remittance Tax	3.5% savings by paying in the U.S.	+\$3,500
Mortgage Interest	7% annual on \$100,000	-\$7,000

**Year 1 Net Profit:** \$34,000

**ROI:** 34% in just 12 months

## Ensuring Trust with FIABCI-Approved Protections

FIABCI is partnering with a top-tier insurance provider to offer a proprietary surety bond solution that:

- Replaces traditional escrow with a bond-backed guarantee
- Mitigates title risk through developer pre-approval
- Protects buyers if a developer defaults
- Aligns with U.S. real estate practices

## Strategic Partners Wanted

We are looking to collaborate with:

- Realtors and brokerages ready to expand internationally
- Developers with presale inventory and strong reputations
- Insurance firms leading innovation in title and performance guarantees

Join FIABCI's Golden Years Program and shape the future of cross-border real estate.

## Ready to Partner?

FIABCI offers a secure, structured pathway into the international property market. Whether you're a realtor, developer, or insurer—your opportunity starts here. [Become a FIABCI Member.](#)