



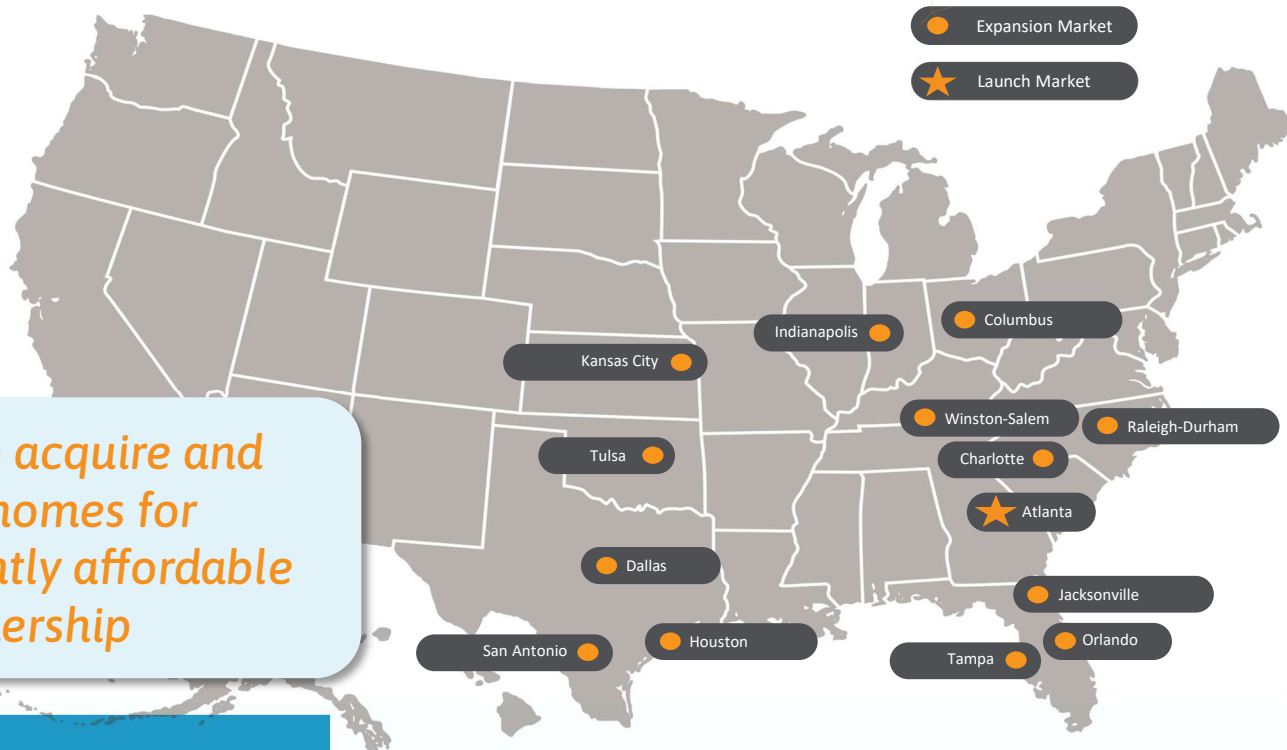
GROUNDING SOLUTIONS NETWORK

Homes for the Future

GROUNDING SOLUTIONS NETWORK

strong communities from the ground up

\$22MM to acquire and preserve homes for permanently affordable homeownership



The Problem

- ▶ Historic housing supply crisis has pushed homeownership out of reach for too many families
- ▶ Home prices have outpaced incomes, pricing out families of modest means
- ▶ Low- and moderate-income households are unable to lay the cornerstone for middle-class wealth building, stability, and health
- ▶ Scarce public subsidy and the need to constantly replace subsidized homes exiting affordability
- ▶ Existing efforts fail to scale proven pathways to homeownership now and in the future

What is Homes for the Future?

An initiative of the nation’s leader in shared equity homeownership and community wealth building, we are leveraging market forces to substantially increase the supply of permanently affordable homeownership opportunities for low- and moderate-income families without reliance on public subsidy.

How it Works

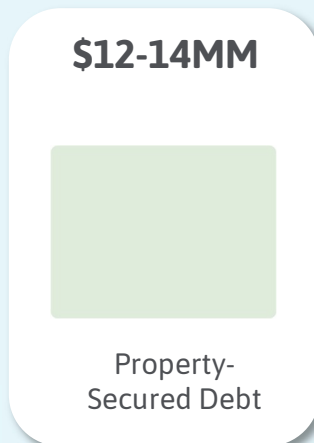
- ▶ Quickly buy single-family homes to remove them from the speculative market
- ▶ Leverage economies of scale to efficiently rent these homes for up to 10 years as they appreciate
- ▶ Transfer the homes to shared equity organizations for below-market sale to low- and moderate-income homeowners, using house price appreciation to subsidize the sale
- ▶ Investors receive return of principal and modest ROI while unlocking greater long-term impact



For more information, email:
innovativefinance@groundedsolutions.org
www.HomesfortheFutureFund.org

Fund Overview

Initial 75 Homes in Atlanta



Phase 1 Social Returns

400

Homes secured from the private market

300+

Permanently affordable homes sold to shared equity organizations

\$55MM

Community & homeowner wealth ten years from fund exit

\$22MM Home equity retained in community by shared equity organization

\$33MM Wealth created after ten years of homeownership

LAUNCH PHASE 1 - 2025

Begin Acquisitions and Prove Model

\$22M of catalytic capital to acquire 75 homes in first year in a single market

COMPLETE PHASE 1 - 2027

Continue Acquisitions and Prove Model

Continue capital raise and acquire additional 325 homes in next two years, including additional markets

Three to five years to stabilize operations and demonstrate trajectory to repayment

PHASE 2

Build on Efficiencies to Achieve Higher Returns

Continue acquisition pace of minimum 200-300 homes per year

Scale to a portfolio of at least 2,000-3,000 homes under management on a rolling basis

PHASE 3

Consistent Pipeline of Housing Opportunities

Ultimately deliver at least 200-300 units per year into community-controlled affordable homeownership without public subsidy

Impact is multiplied as homes are resold to future households at affordable prices

Sign up for the Homes for the Future newsletter

