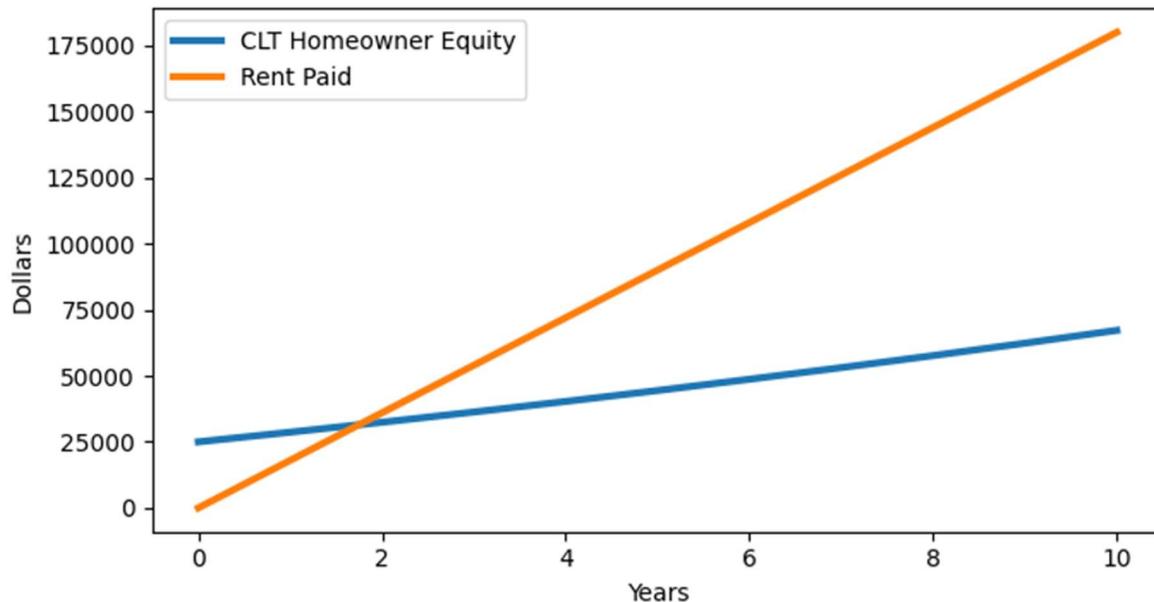


THE POWER OF CLT HOME OWNERSHIP VS RENTING

10 YEARS: Equity vs Expense



After 10 Years:

- Rent Paid: \$180,000
- CLT Equity Retained: \$67,000+

30 YEARS: Equity vs Expense

- Renters paying \$1,500 a month spend over half a million dollars in 30 years and walk away with \$0 even without rent increases.
- CLT homeowners build over \$200,000 in stable, capped equity, even with resale restrictions.
- This includes both mortgage principal paydown and CLT 1.5% appreciation.
- CLTs convert housing costs into long-term household stability and wealth, without speculative price growth

Year	CLT Homeowner Equity	Rent Paid
5	~\$44,000	\$90,000
10	~\$67,000	\$180,000
20	~\$126,000	\$360,000
30	~\$211,000	\$540,000

The example above assumes a home price of \$135,000, a down payment of \$25,000 for a \$110,000 conventional mortgage at 5% for 30 years.