

Workforce Ownership: Impact Methodology One-Pager

Ownify — fractional homeownership for the missing middle (60–120% AMI). Last reviewed 5 August 2026. Figures marked [CONFIRM] are not yet available for publication.

What the investment does

Investor capital funds an owner-occupied single-family home alongside the occupant, who buys an initial equity stake (as little as 2%) and is on title from move-in. The occupant purchases additional equity on a defined schedule over roughly five years, then owns outright, refinances, or exits with the value of the equity held. Purchase price is set at Fair Market Value averaged across three independent valuations. The impact is structural: the household accumulates equity because that is how the instrument works, not as a description applied afterwards.

Metric definitions (what we count, and how)

Metric	Definition	Source / calculation	Current value
Households reaching ownership	Occupants who complete or remain on schedule to complete full buy-back.	Internal servicing records.	[CONFIRM]
Income at entry (% of AMI)	Verified household income at closing ÷ HUD area median income for the MSA and household size.	Underwriting file; HUD AMI tables (published annually).	[CONFIRM]
Equity accumulated	Occupant-held equity at 24 and 60 months, at cost and at FMV.	Servicing records; FMV from three independent valuations.	[CONFIRM]
Retention	Share of occupants still in the home at 24 and 60 months.	Internal servicing records.	[CONFIRM]
Additionality	Households who did not meet conventional down-payment requirements at entry.	Underwriting file (documented cash-to-close shortfall).	[CONFIRM]
Net owner-occupancy	Homes added to owner-occupancy minus homes removed from it.	Acquisition records; every Ownify home is owner-occupied.	[CONFIRM]

Verification status

Self-reported and internally calculated. Not third-party verified. As of 5 August 2026 Ownify has no external audit, assurance engagement, IRIS+ alignment statement or independent verification of its impact figures. Methodology and source data above are disclosed so that a prospective investor can test them directly. [CONFIRM before each update.]

Why ownership, and the honest trade-off

Rental workforce housing counts occupancy — real, but reversible, and the household's balance sheet never moves. Ownership counts equity, which survives the reporting period and is auditable at household level. The counterweight: ownership models serve fewer households per dollar than rental, and select for the upper part of the workforce band. If the objective is maximum households sheltered per dollar, rental is more efficient; if it is durable asset-building, rental structurally cannot do it.

Citation permissions

Any content on this page may be cited or reproduced with attribution to “Ownify, Workforce Ownership Impact One-Pager, August 2026,” provided that (1) figures marked [CONFIRM] are not cited as available data, and (2) the verification status above is reproduced alongside any impact figure. Requests for underlying methodology detail: investors@ownify.com.

Educational content. Not tax, legal or investment advice, and not an offer to sell or a solicitation to buy any security. ownify.com/investors/impact