The Problem
Housing is Unaffordable for More People

- Demand for rental apartments is increasing at an unprecedented rate
- Supply of workforce housing is aging and targeted for redevelopment into upscale housing
- High cost of constructing new apartments is driving market rents to skyrocket
- Wages are not keeping up with rising housing costs

CommonBond’s Solution

- Secure properties in competitive market
- Maintain affordability for 700 – 1,000 people
- Have a positive social impact in the community
- Create new sources of concessionary capital with national partners
- Use CommonBond Housing Opportunity Fund to demonstrate an effective and replicable social investment strategy

THE PERFECT STORM

GROSS RENT INCREASE
+9%

MEDIAN RENTER INCOME DECREASE
-11%

“When my apartment building was sold, I worried that the new owner would raise my rent and I would not be able to find another apartment that I could afford in this school district. Fortunately, my rent stayed the same and the management has been friendly and responsive.”

COMMONBOND RESIDENT
CommonBond Housing Opportunity Fund

$20 million Debt Offering that equips CommonBond to act quickly and compete with profit-motivated buyers of existing affordable housing — in order to maintain long-term affordability of properties.

**STRUCTURE**

- Unsecured notes, principal & interest guaranteed by CommonBond
- Offered to accredited investors, foundations, family offices, & financial institutions
- $50,000 minimum investment
- Interest paid quarterly with principal paid at maturity
- 3- to 15-year Investment Term (.5% - 4% interest)
- Charitable donation option available

**Why CommonBond**

As a mission-driven leader with more than 45 years of experience, we’re the largest affordable housing owner with support services in the Upper Midwest.

| 11k+ Residents | 6k+ Apartments & Townhomes | 120 Properties | 50+ Communities (MN, WI, & IA) |

“I have been impressed with CommonBond’s capacity to manage complex real estate transactions and their dedication to preserving affordable housing. When they created the Housing Opportunity Fund, I was first in line to personally invest in the fund.”

KEVIN FILTER
International Director, JLL

**Ready to Invest?**

For more information or to obtain the CommonBond Housing Opportunity Fund offering documents, contact Ann Ruff at CommonBond Communities:

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