

PATHWAYS TO HOMEOWNERSHIP



**MARKET-ONLY
ACTIVITY**

EXAMPLE:
Homes built and sold at \$250,000; unaffordable to 90% of Black and Latine families.

**NO
RESTRICTIONS**

EXAMPLE:
Homes built for \$250,000 and sold for \$120,000 with no restrictions on resale.

**NON-PROFIT
OPTION TO
PURCHASE**

EXAMPLE:
Homes built for \$250,000 and sold for \$120,000; when a homeowner sells, a nonprofit has the right to purchase it at market value.

**OWNER
OCCUPANCY
RESTRICTION**

EXAMPLE:
Homes built for \$250,000 and sold for \$120,000; when a homeowner sells, it must be sold to another owner, at any income level.

**SUBSIDY
REPAYMENT**

EXAMPLE:
Homes built for \$250,000 and sold for \$120,000; when a homeowner sells, they must repay the \$130,000 of subsidy.

**FOREVER
AFFORDABLE**

EXAMPLE:
Homes built for \$250,000 and sold for \$120,000 as part of a Land Trust; when a homeowner sells, they must sell to an income-qualified family at a fixed price.