

# Unlocking key worker housing affordability

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Hope Housing



# Strengthening our Communities

HOPE Housing's co-investment solution that enables essential workers to own a home close to work

# HOPE

HOME OWNERS PARTNERING EQUITY

*Home Sooner*

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## The HOPE Solution | component parts



### Shared equity in residential property

HOPE has combined the best schemes operating at home and across the globe



### Retail Bank distribution and lending infrastructure

Leveraging the way Aussies finance their homes, HOPE will distribute our home ownership solution via retail banks



### Measurement and reporting on the social impact

A measurement system has been developed by the Centre for Social Impact to quantify the social benefits for individuals, employers & our community



### Target 10% Capital Return and 30c social dividend for every \$1 invested

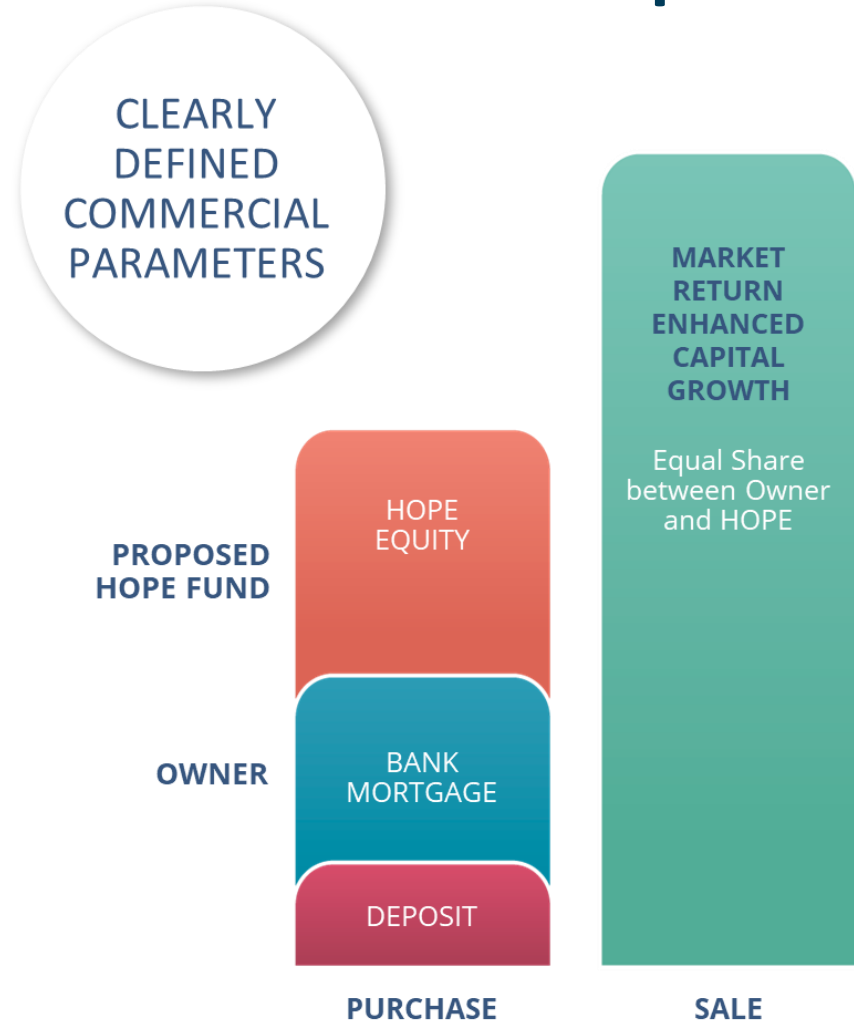
Investment in HOPE will deliver a commercial return and solid impact secured by Australian real estate assets



### Closed end, self liquidating fund

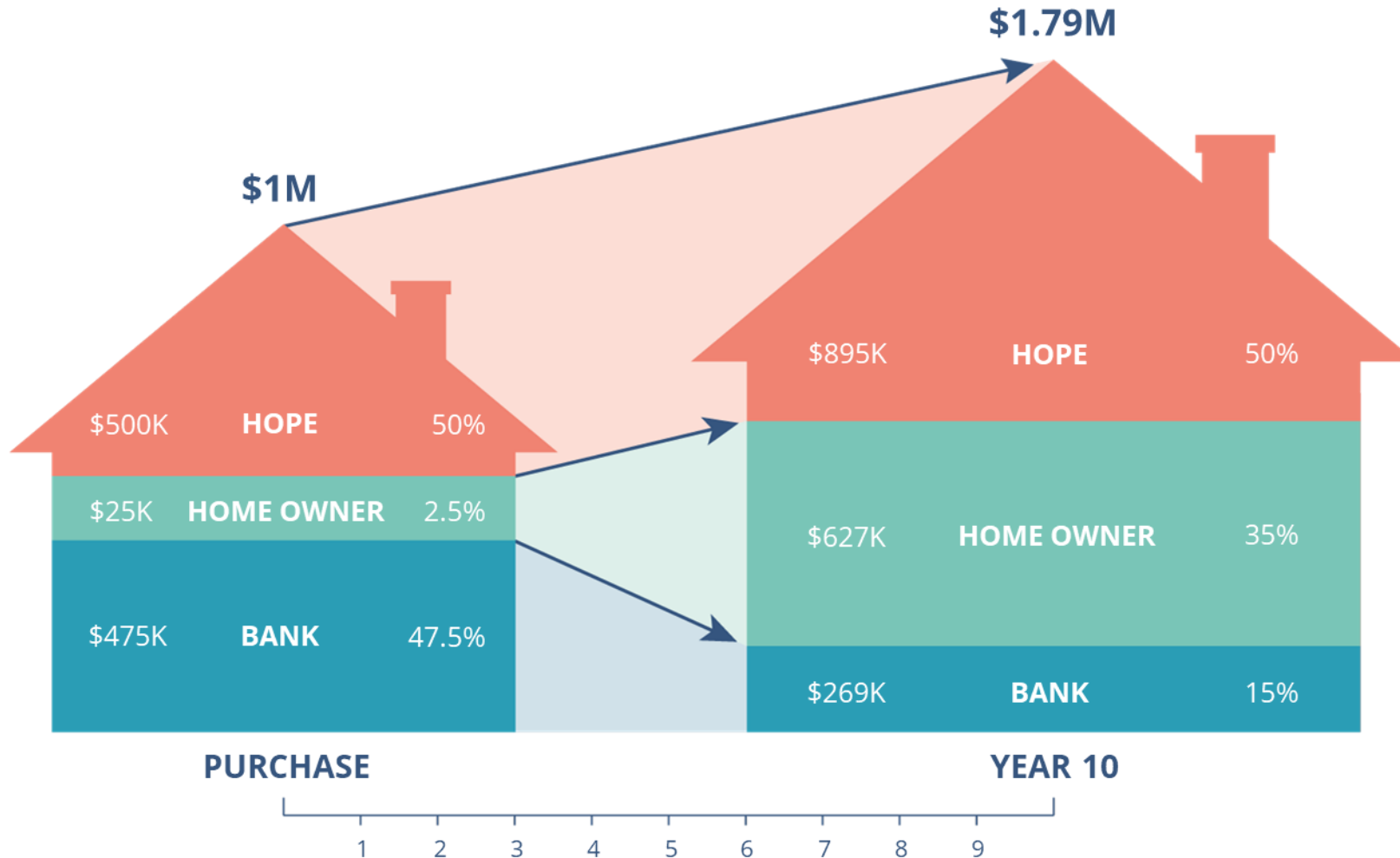
10-year fund life with natural liquidity through home sales and structured liquidity option between series events

# The HOPE Solution | mechanics



- Owner decides when to sell and can pay down HOPE Equity progressively overtime
- Renovations encouraged and incentivised to improve Property Green Rating
- Property maintenance, insurance and taxes the responsibility of the Owner
- No ongoing rental or fees paid by Home Owner
- Mortgage Structured limiting servicing costs to 30% of Gross Household Income and setting the payoff period to 20 years

# The HOPE Solution | forward looking scenario



**ASSUMPTIONS**

- 6% property market growth
- 2.75% interest payment
- Additional payment by home owner goes to the bank



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## Achievements to date



\$60 million of Investments Commitments



Operational and legal processes established to commence deployment in March 2022



Agreed terms with Police Bank and QBE LMI – pari passu rights in the Home



Established new Mortgage rules limiting servicing to 30% gross household income and improving rate of repayment to 20 year term

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