



GREEN 3 HOMES

LEASE, THEN BUY YOUR HOME!

*Our nonprofit offers tools & a process to people who
strive to get out of the renting cycle.*

*Lease for 3 successful years...and we will offer you the home
for purchase.*

A new, energy-efficient starter home will be offered to you,
after 3 years of successful renting from us...

even if you previously have had a challenge qualifying
for a home mortgage.



OUR NON-PROFIT CAN ASSIST YOU

- *Our near-zero emission home saves you approx. \$4,000-\$5,000/yr. in energy bills.*
- *This energy savings could help you pay down debt, save for a down payment, etc.*
- *After 3 years of successful renting, you will be offered the chance to buy the home you rent from us...at a discounted price.*



Though varied, our homes all have:

- 2BD/2BA & Washer/Dryer
- Geothermal heating/cooling
- Solar array (w/ battery storage)
- 2-car attached garage
- Electric Vehicle charging (garage)



CONVENTIONAL HOMES USE COSTLY CARBON ENERGY.

Our unique homes help you save
money in energy costs,
during your 3 years of renting.

“Installing solar and a geothermal system in tandem allows homeowners to maximize the benefits of both technologies while enabling complete energy independence. This also means freedom from costly (and rising) monthly utility bills.”

~ Dandelion Energy (Mar. 13, 2019)

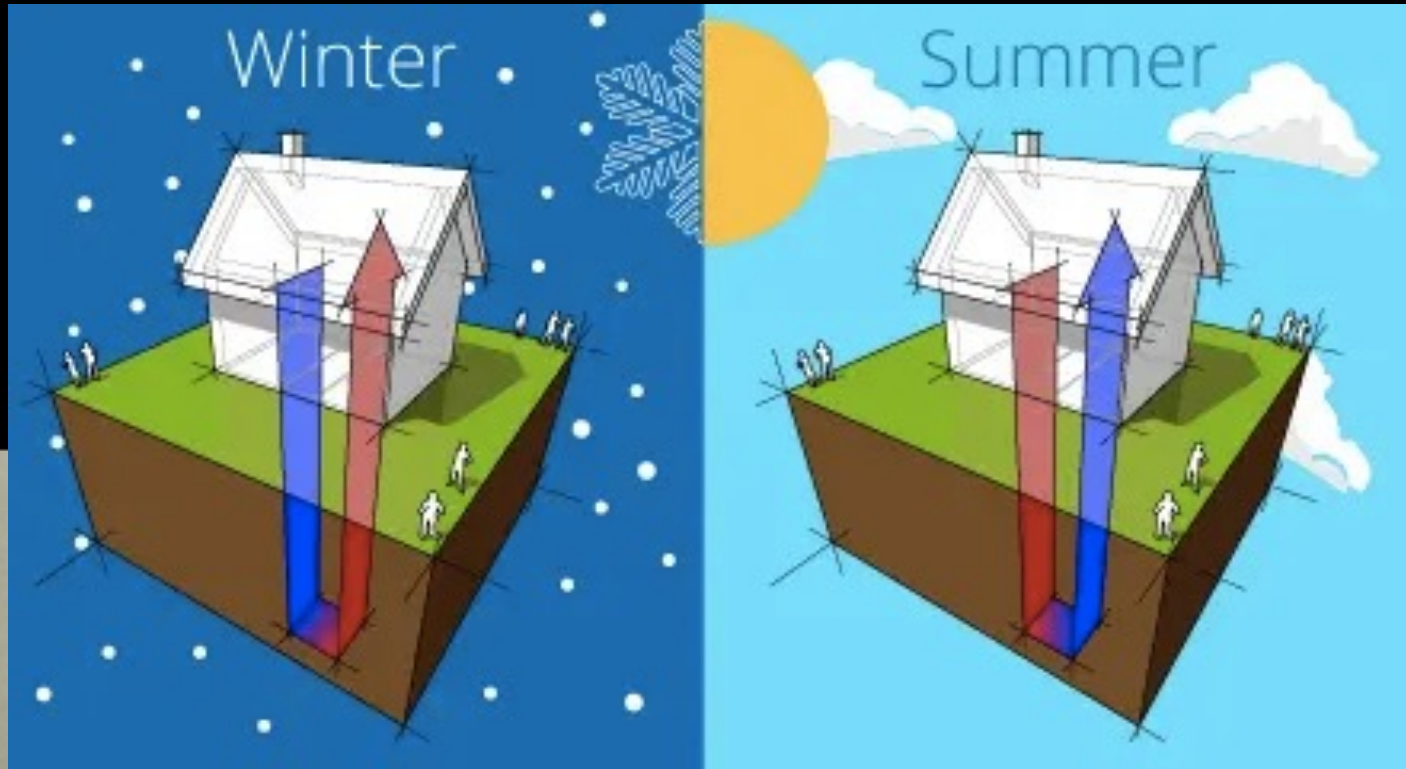
<https://dandelionenergy.com/pairing-geothermal-plus-rooftop-solar-for-a-truly-renewable-home>

Our homes will have these energy-saving features:

- Geothermal system that keeps your home at a consistent temperature, year-round.
- solar power array that powers the system
- battery storage in garage (in case of power outages)
- hook-up for EV charging

Renters, who become our buyers, will continue to save energy costs for years to come, too.

WHAT IS GEOTHERMAL HEATING & COOLING?



Below ground (6'-10'), it is a constant 55-65 degrees Fahrenheit. Water/air inside a home can circulate underground, through tubing, transfer the heat/cold, and then flow back inside...so the house remains warm in the winter and cool in the summer.

Solar panels will be part of your energy-saving system.



So, our renters become our buyers...

Renters/Future Buyers... (You are one and the same!)

Our renters (you) live in the new home and are also the prospective home buyers – for the same home you rent, care for, and eventually buy. You get yourselves ready to qualify to buy the home, during 3 years of successful renting. During these years, using geothermal & solar energy savings (approx. \$15,000), the monies you would normally spend on heating/power can now instead be saved for your down-payment or to pay down personal debt.

You could build wealth with your home purchase, no longer worrying about housing instability as renters or uprooting children/family away from their schools/activities. You no longer will be unsure of a landlord's intentions. This unique buying process eliminates house hunting, exorbitant home prices, bidding wars, inspections, fixer-uppers, moving costs, closing costs, etc. Our resource team provides feedback during your rental phase, as you work toward qualifying for a conventional mortgage loan.

If you do not qualify after 3 years, Green 3 Homes will make a sale offer again after your 4th and 5th year move-in anniversaries...if your rental history with us remains successful.

During your rental years...

Your utility bill costs are greatly reduced or non-existent!

Leasees will pay for:

- water
- TV services/internet
- nominal monthly electric grid fee (approx. \$10-15/mo.)

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Your landlord (Green 3 Homes) will pay for:

- trash removal
- snow removal
- landscaping/gardening
- semi-annual indiv. or family dinner (Q & A opportunities for you)
- normal home maintenance

Who helps you make this
happen?

Green 3 Homes

Realtor

Renters/Future Buyers

Builder

Mortgage Resources

Green 3 Homes (nonprofit)...helps you through the process and offers successful renters the purchase of the home... at a price below the fair market value.

The Realtor...will act as realtor for both buyer (you) and seller (nonprofit)

Mortgage Broker...will work with you in the mortgage qualifying process, so you are successful in purchasing the home.

The Builder...continues to warranty their work.

We will help our renters achieve their goal of homeownership.



(Remember, our team is here to assist you in many ways during your rental, energy- saving years.)

Green 3 Homes - Brenda L. Azamian, BS Ed., MA Admin. - Charlevoix, MI

Realtor - Loren Muselik - Charlevoix, MI

Mortgage Resources - CA

Builder - Ron Way Contractors, LLC - Charlevoix, MI

CONSIDERATIONS...

1. Eicker, Ursula (2014). *Energy Efficient Buildings with Solar and Geothermal Resources*. Chichester, United Kingdom. John Wiley & Sons Ltd.

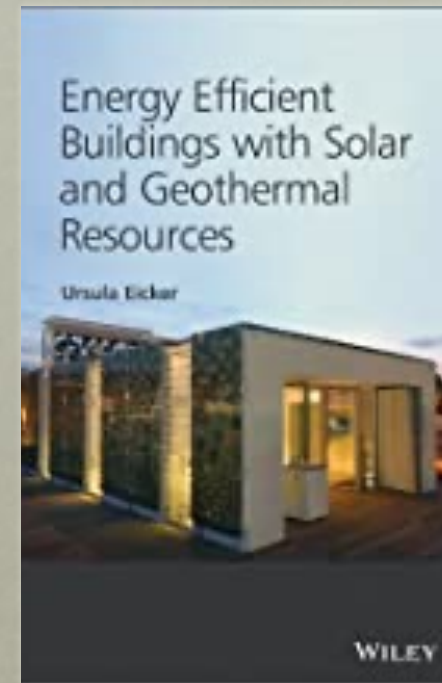
2. Luma Solar Roof Tiles

<https://lumasolar.com/>

3. Charlevoix heating & electric (\$4,000-\$5,000 in annual savings for our renters)

<https://www.energysage.com/local-data/electricity-cost/mi/charlevoix-county/>

<https://pocketsense.com/average-cost-heating-home-michigan-7576142.html>



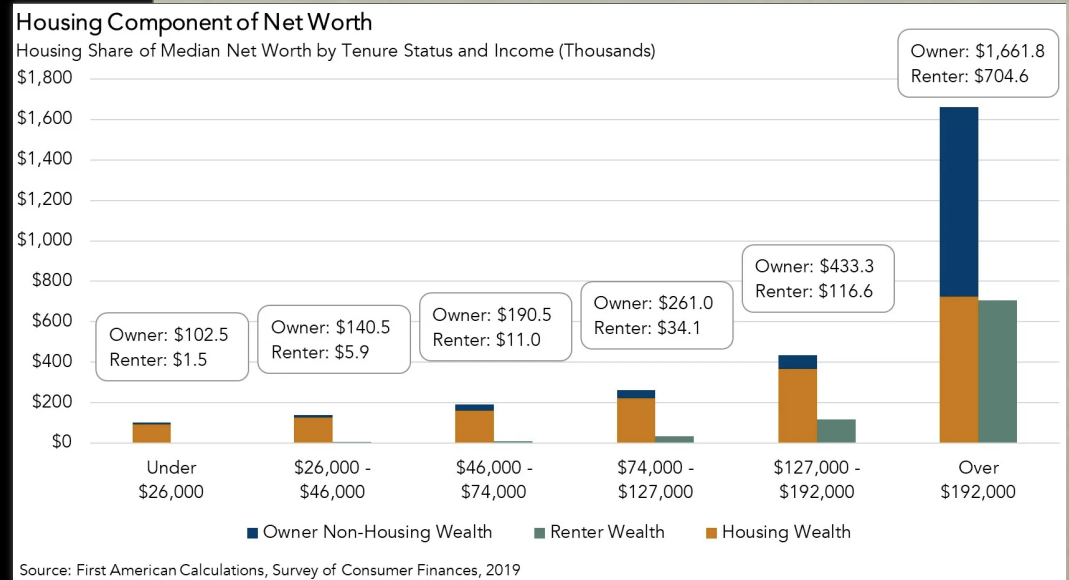
CONSIDERATIONS...(CONT.)

4. Generational wealth/home ownership -

<https://blog.firstam.com/economics/homeownership-remains-strongly-linked-to-wealth-building>

5. Qualifying for mortgage-

<https://www.fool.com/mortgages/2020/12/01/4-top-reasons-you-may-have-a-hard-time-getting-a-m/>



GREEN 3 HOMES



Thank you for your interest. Please contact us for more information. Or to begin your application process, go to the Renters Become Buyers tab to complete the information form & narrative. We will respond within 7-10 days.

Green3Homes.org

Tel: (661) 309-3327

Email: info@green3homes.org