

## IAED USA: US Real Estate Investors Help Renters Become Homeowners


Roger Wetherall

June 18, 2024



**RELIGION AND  
THE MEDIA:  
HARMONY OR  
DISCORD?**

Tuesday, May 28th,  
2024: 2 PM EST



**Debra L. Mason**      **Joel Campbell**      **Angela Redding**      **Peggy Yujiri**

**IAED-USA** – Over the past few months the International Association for Peace and Economic Development has looked into the challenges of providing affordable housing for people. We have looked into the current homeless crisis that is pervasive in areas such as San Diego, California. We have also explored the problems that people face in building wealth through capital ownership. Owning capital in the form of shares, real estate or a business is one of the primary methods of growing a person’s security and wealth. Today, American renters barely make enough to survive, much less save.

On June 18, 2024, IAED hosted a webinar with an investment company called [Roots](#), which has a unique investing ecosystem where commerce meets community. It provides a platform for those who have the resources to invest and make great returns, while creating an opportunity for those traditionally left out, the renters, to build wealth through a program called “Live In It Like you Own It.”

Roots works to transform the traditional renter-landlord relationship and build a more balanced world. Its residents have the opportunity to become owners and partners the day they move in with zero out-of-pocket costs.

**Ms. Jori Mendel**, chief growth and community development officer for the company, shared several personal stories of the many renters who have been able to save enough money to put a deposit on their own home. In addition to the rental program. Roots also provides people with basic financial education and assistance in other areas that they may be struggling with.

Ms. Mendel explained that Roots was founded by Larry and Daniel Dorfman, a father and son team with a commitment to making money while doing good. Their private real estate investment trust, based in Atlanta, Georgia, buys, manages and rents properties to low-income earners.

Their company offers renters the opportunity to invest their initial rental deposit in the Roots fund, with a quarterly rebate, thus becoming investors in real estate. They can begin with as little as US\$100. “Building wealth begins with owning real estate,” Ms. Mendel explained. She said that this sense of ownership encourages renters to take care of the property, while allowing them to save for down payments on their own homes.

The webinar’s second speaker, **Dr. William Eimicke**, is a professor at Columbia University’s School of International and Public Affairs. He is also co-author, with Howard W. Buffett, of [Social Value Investing – A Management Framework for Effective Partnerships](#).

Dr. Eimicke said he is “a firm believer in housing as the key in moving people from poverty to a self-sustaining life.” He gave several suggestions of ways that public and private entities can work together to enhance home-ownership opportunities for low-income earners. For example, he said, Singapore has a policy that allows social security accounts to be used for housing, enabling people to build equity by buying a home.

Ms. Mendel agreed. “We talk a lot about public-private partnerships, and partnerships between landowners and people living there, and figuring out again, how can we provide equity and ownership to people, help them set themselves up for future success.”

For more information on this program, watch the [video of this webinar](#).

# Introducing Roots

Thousands across America are investing with Roots, the only real estate fund that creates wealth for both its investors and its renters. With Roots' "win-win" model, you can increase passive income, save for retirement, and **grow your wealth. All while helping the renters grow theirs.**

[Start Investing](#)

# Anyone Can Invest

You don't have to be super rich or take volatile risks to grow your wealth. With Roots, you can invest in real estate, all while having a bigger impact on your wallet and the community.

[Start Investing](#)

## Low Fees

Only a \$5 transaction fee to get started and no fees to cash out after the first year.



## Start with \$100

Non-accredited and accredited investors can get started with only \$100.



## Quarterly Liquidity

Roots offers investors liquidity every quarter, not common for private real estate investments.

# A win-win ecosystem that creates partners, not tenants

Start Investing

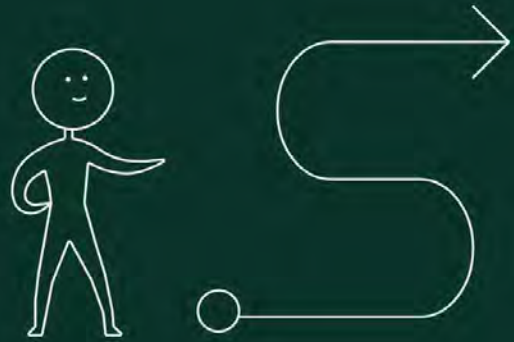


## You invest in Roots for as little as \$100

01

Roots buys residential rental properties, fixes them up, manages them, and finds amazing humans to rent them.

[Learn more >](#)



## Renters participate in the "Live In It Like You Own It<sup>®</sup>" program

Roots' renters earn quarterly rebates to invest in the fund if they take care of the property, pay rent on time, and are a good neighbor. This leads to less vacancy and lower turn costs, and better returns for everyone.

[Learn more >](#)

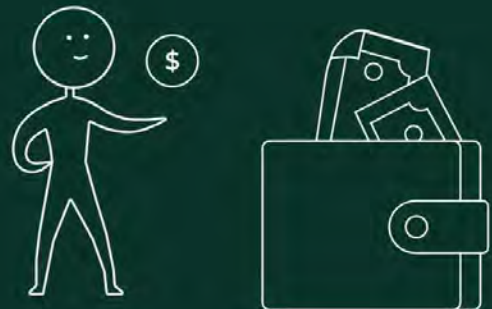


## You and the renters build wealth together

03

This partnership gives you the ability to use your investment to make solid returns while **providing renters with a hand-up (not a hand out).**

[Start Investing in 5 minutes >](#)



# Investors and renters are saying



★★★★★

### The best real estate investing concept

Roots is the single best real estate investment concept I've ever seen. Investors, renters, and the city of Atlanta all win big.

**Ted Jenkin**  
National TV Money Expert



## FAQ

Here is a list of common questions and answers related to Roots

How long am I committed to the investment? ^

Although we recommend holding your investment for at least a year, we understand that things happen and offer liquidity each quarter. Please refer to our offering circular for full details.

How is the cost of each unit determined? v

How do the quarterly distributions work? v

Do I have the option to make a recurring investment each month? v

Is Roots a REIT? v

What markets are Roots properties in? v

How would Roots be affected by an economic downturn or commercial crash? v

## Roots Explained

Whether you invest \$100 or \$100,000 every Roots investor is treated the same. And that goes for the renters too.



# Roots Fund traction

With Roots' "win-win" model, you can increase passive income, save for retirement, and grow your wealth. All while helping the renters grow theirs.

Start Investing



**+\$35M invested in Roots**

It took us years to build Roots, but you can invest in 5 minutes.



**+\$500K wealth created for renters**

6,800+ investors have helped renters accumulate \$501,222 in wealth.



**Roots is up 51.5% since 2021**

Roots is up 51.5% from 7/1/21 - 7/1/24 and 12.10% from 7/1/23 - 7/1/24

**Still have questions? Meet with a Roots partner on a live webinar!**

Register for Free

[Home](#)[Invest](#)[Impact](#)[Reviews](#)[Resources](#)[Intro to Roots Webinar](#)[About Roots](#)

### Social media



### Contact

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404-965-4162

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GA 31107

Check out our latest offering circular here: [Roots Offering Circular](#)

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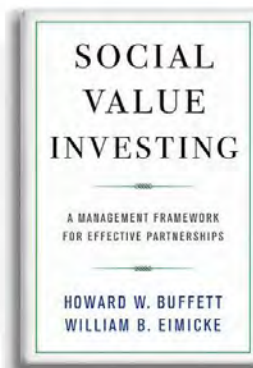




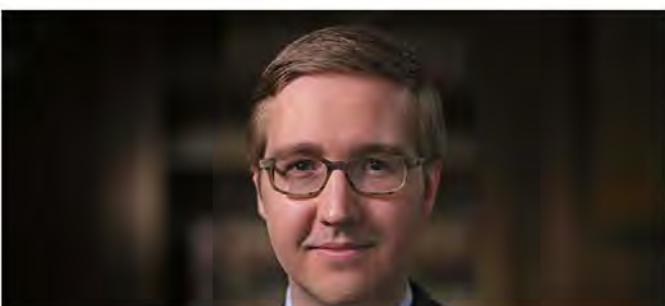
## About

*Social Value Investing* presents a new way to approach some of society's most difficult and intractable challenges. Although many of our world's problems may seem too great and too complex to solve—inequality, climate change, affordable housing, corruption, healthcare, food insecurity—solutions to these challenges *do* exist, and will be found through new partnerships bringing together leaders from the public, private, and philanthropic sectors.

In this new book, Howard W. Buffett and William B. Eimicke present a management framework for developing and measuring the success of such partnerships. *Social Value Investing* provides tools and insights to maximize collaborative efficiency and positive social impact, so that major public programs can deliver innovative, inclusive, and long-lasting solutions. It also offers practical insights for any private sector CEO, public sector administrator, or nonprofit manager hoping to build successful cross-sector partnerships.



## The Authors







## Howard W. Buffett

Howard W. Buffett is an adjunct associate professor and research scholar at Columbia University’s School of International and Public Affairs. He served as the executive director of the Howard G. Buffett Foundation and coauthored the *New York Times* best-seller *40 Chances: Finding Hope in a Hungry World*. Previously, Buffett oversaw economic stabilization programs in Afghanistan and Iraq for the U.S. Department of Defense. He also served as a policy advisor for the White House Domestic Policy Council, where he coauthored the president’s cross-sector partnership strategy.



## William B. Eimicke

William B. Eimicke is a professor of practice and the founding director of the Picker Center for Executive Education at Columbia University’s School of International and Public Affairs. He previously served as New York City’s Deputy Fire Commissioner for Strategic Planning and Policy, as the housing “czar” of New York State, and as a housing policy and management consultant to vice president Al Gore’s National Performance Review. He has coauthored four books on topics including effective public management, contracting, sustainability, and management innovation.



*Cross-sector partnerships can help society move past individualistic rent-seeking and free-rider behavior that dominates traditional views of economic self-interest...partnerships have the potential to meet public objectives efficiently and effectively and at a scale not otherwise possible.*

HOWARD W. BUFFETT AND WILLIAM B. EIMICKE; CHAPTER ONE, SOCIAL VALUE INVESTING

## Reviews

### Bill Gates

Co-chair, Bill & Melinda Gates Foundation

*“Social Value Investing offers a compelling argument and practical framework for how collaboration between philanthropy, governments, and the private sector can drive long-lasting solutions to the world’s toughest challenges.”*



### Michael Bloomberg

Founder, Bloomberg LP; Mayor of New York, 2002-2013

*“The secret to success often involves recognizing the power of partnerships. Social Value Investing shows how extraordinary returns can be achieved when governments, businesses, nonprofits, and citizens team up and work together.”*



### Josette Sheeran

President and CEO of the Asia Society;

*Former Director of the United Nations World Food*



“A critical contribution to our understanding of how to solve the world’s most pressing problems, presented as a practical step by step guide to forming powerful transformational partnerships. Through firsthand accounts dispatched from Brazil, India, New York City, and Afghanistan, *Social Value Investing* sets a new standard for effective international development.”

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### Betty Liu

*Executive Vice Chairman, New York Stock Exchange*



“Through extensive research and real-life case studies, Buffett and Eimicke present a truly compelling argument for cross-sector partnerships as a solution to many of our global challenges. The book gives new meaning to the term ‘rising tide lifts all boats.’ Their social value investing framework is country-agnostic and truly global, whether you’re talking about urban revitalization in New York City or improving food security in Afghanistan.”

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### Admiral Cecil Haney

USN (Retired);

*Commander, U.S. Strategic Command (USSTRATCOM), 2013-2016*



“What a wonderful approach to solving large problems with a long view, specific collaborated objectives, and cross partner ownership of the metrics for success. Having personally observed successful military humanitarian assistance planning and execution, this five-point approach works and ought to be the standard everywhere. Buffett and Eimicke take the concepts further with a meaningful longer-term and holistic framework for success, which is so important for our future.”

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### Sonal Shah

Director, Beek Center for Social Impact+Innovation, Georgetown University;

*Director, White House Office of Social Innovation and Civic Participation, 2009-2011*



“In this important new book, Howard W. Buffett and William Eimicke have created a simple framework for building lasting social change through partnerships. They provide insights on what has worked, what has not worked, and the lessons learned. These best practices are a great guide for NGOs, private sector firms, and governments that are forging new partnerships. This should be essential reading for students and practitioners in economic development, non-profit management, and public policy.”

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### Darren Walker

*President, The Ford Foundation*



“Howard W. Buffett and William B. Eimicke remind us of a universal truth: none of us can change the world on our own. Using compelling case studies and instructive insights, they demonstrate the power of inclusive partnerships, and show how to create change that is both measurable and meaningful.”

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## Chuck Todd

Moderator, NBC's Meet the Press



"The public sector is overwhelmed by the problems it needs to solve. What Buffett and Eimicke outline in *Social Value Investing* is how the private sector can fill the vacuum. It isn't about eliminating the need for government, it's about how to infuse the public sector with the innovation needed to make a dent into our collective societal challenges. Bottom line, this book serves as a blueprint to address one of our most vexing dilemmas: our inability to actually solve problems."

## Matthew Bishop

Managing Director, the Rockefeller Foundation;

Former Senior Editor, the Economist Group



"Making a significant positive impact on the world is the holy grail of today's philanthropists, along with a growing number of businesses and public sector organizations. Impact Rate of Return, a new measurement for social impact at the heart of *Social Value Investing*, helps organizations achieve that goal. Buffett and Eimicke have authored an inspiring book with a detailed framework for collaborative leaders committed to doing good better."

## Ester R. Fuchs

Columbia University;

Professor of International and Public Affairs & Political Science



"*Social Value Investing* is a must-read for practitioners and academics truly interested in how to develop and implement inclusive and effective public policies. Buffett and Eimicke show how partnerships between government, corporations, and philanthropy can provide the resources, expertise, and agility to solve complex twenty-first-century problems."

## Stephen Goldsmith

Professor, Harvard University;

Mayor of Indianapolis, 1992-2000



"Claiming to create a cross-sector collaboration is easy. But structuring one that produces lasting positive impact is not so easy. Eimicke and Buffett, two of the country's leading experts with both practical and academic experience, have written the perfect book on how to design and invest in partnerships that produce true value."



*Cross-sector partnerships are voluntary collaborations between organizations from two or more sectors that leverage respective teams and resources to achieve mutually agreed-upon and measurable goals.*

## Learn more

*Social Value Investing* outlines a five-point management framework inspired by value investing, one of history's most successful investment paradigms. To illustrate each management principle in practice, the book begins by telling the compelling stories of cross-sector partnerships from around the world—Central Park and the High Line in New York City, community-led economic development in Afghanistan, improved public services in cities across Brazil, and others. Drawing on lessons and observations from a broad selection of collaborations, the book combines real life stories with detailed analysis, resulting in a blueprint for effective, sustainable partnerships that serve the public interest.

Readers also gain access to original, academic case material and professionally produced video documentaries for every major partnership profiled—bringing to life the people and stories in a way that few other business or management books have done. See below to learn more about our featured cases



21st Century Digital  
India



Partnerships for Parks



Revitalizing Afghanistan



Telemedicine and  
eDoctors



City Services across  
Brazil



Big Data for Public Safety



## Where to Find

## Contact Info

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