

Asset Type ↓↓↓	Asset Benefits →→→→	Liquidity to cover surprise expenses	Increase in value over time	Help with getting a loan	Supplemental income/annual taxes	Owner obligations
Common Asset Types						
Cash/savings		Yes	Very modest interest	Yes	No	No
Homeownership (equity)		No	Likely in most communities	Yes, subject to appraisal	Annual taxes increase with value*	Mortgage payment, taxes, utilities, maintenance, major repairs
Stocks		Yes	Could increase or decrease significantly	Yes	Modest dividend with some stocks	No
Retirement/401K		No	Likely over longer time frame	Yes	No	No
Small-business ownership		No	Possible	Possible	Income may be supplemental or primary plus a mix of additional tax benefits and burdens	Business operations
Sample of Community Ownership Assets						
Shared-equity homeownership [e.g., CLT, limited-equity co-op] (equity)		No	Likely in most communities, but large upsides are limited by resale formula	Yes	Annual taxes increase with value**	Mortgage payment, taxes, utilities, maintenance, major repairs
Shares in an investment trust		Possibly	Likely in most communities	Unclear	Yes, dividend	No
Accessory dwelling unit (ADU)		No	Likely in most communities	Typically increases home appraisal	Yes, rental income from unit	Loan payments, maintenance/property management