



UNITED
HOUSING

BONDS

Earn a
return while
building
community!

What if *your*
investments
could
transform *your*
community?

Put your money
to *good* work!
Join us in
building mixed-
income rentals.

Community Bonds

Community Bonds are social impact investments that allow individuals and organizations to support local projects—like affordable housing—while earning a stable, fixed return. Issued by non-profits, these bonds turn residents into community investors, helping bring meaningful, mission-driven initiatives to life. By investing, you're not just earning interest, you're building a stronger, more inclusive community.

3.5%

ANNUAL INTEREST
Simple interest
paid at maturity

**Seven-
year term**

MIN.
\$25K

3%

ANNUAL INTEREST
Simple interest
paid annually

**Five-
year term**

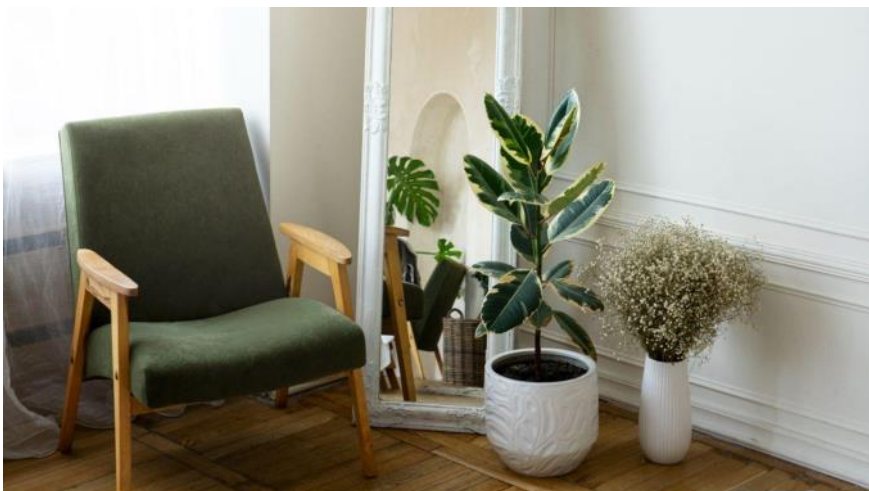
MIN.
\$5K

2.5%

ANNUAL INTEREST
Simple interest
paid annually

**Five-
year term**

MIN.
\$1K



United Way
Perth-Huron



UNITED
HOUSING

Interested? Let's talk!

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FAQ

What are the risks of purchasing United Housing Bonds?

As with any investment, bonds carry some risk. United Housing is financially stable and in good standing with funding partners. Investors are encouraged to review the investor package (available upon request), detailing the offering and United Housing finances, before investing.

What happens when my bond matures?

Principal dollar amounts will be held for the term of the bond (three to seven years). Upon maturity, investors are entitled to have their bond principal returned and may also be offered an opportunity to re-invest the principal for a new term.

Are there investment limits for United Housing Bonds?

Bonds are available from \$1K-\$25K, with no maximum investment until the \$735K campaign goal is met.

Who is eligible to invest?

United Housing Bonds are available for investment by all types of investors including non-accredited/accredited individuals, corporations, and institutions. Individuals must be Canadian citizens or permanent residents and bank with a Canadian institution.

Who is managing the investment process?

United Housing is supported by *Tapestry Community Capital*.

RRSP/TFSA Eligibility

United Housing has obtained an independent legal opinion confirming that United Housing Bonds qualify as eligible investments in registered accounts under Regulation 4900(1)(j) of the Income Tax Act. However, it remains at the discretion of each financial institution whether to allow these privately issued securities in registered accounts, and many institutions may not.

To address this, United Housing has partnered with the *Canadian Worker Co-op Federation's* (CWCF) Common Good Capital Program, which allows Community Bonds to be held in RRSPs and TFSAs. Investors can open an account with CWCF, transfer funds from an existing registered account, or make a new contribution.



About Tapestry Community Capital

Tapestry Community Capital is a national non-profit organization building Canada's community bond market. Their consulting services guide other nonprofits, charities, and cooperatives through the process of issuing community bonds. Tapestry has helped issuers raise and administer over \$130 million from more than 4,000 community investors.



About Common Good Capital

The CWCF is registered with the Canada Revenue Agency to manage self-directed RRSP and TFSA accounts through Concentra/Wyth Financial as a trust agent. Open a self-directed account to hold Community Bonds by making new contributions or transferring RRSP or TFSA funds from other institutions.



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