

CLEAR INVESTMENT GROUP

MONTHLY NEWSLETTER

CIG EXPANDS CORPORATE TEAM

Clear Investment Group is growing! With the anticipated launch of Clear Opportunities Fund II in early 2025, CIG is expanding our core team.



CJ RYAN, DIRECTOR OF OPERATIONS

Joining our investment team as Director of Operations is CJ Ryan. CJ joins us from a global real estate services firm, Vestian, where he led firm operations. His expertise in simplifying complex scenarios, paired with his deep real estate background, is an essential match for our Portfolio Operations. As we scale into Fund II, CJ's leadership will ensure seamless onboarding, management and disposition of assets per our underwriting plans.



STEVE TAYLOR, MANAGER OF TECHNOLOGY, TRAINING AND IMPLEMENTATION

Additionally, we have brought on board Steve Taylor, Manager of Technology, Training and Implementation. Steve is using his technical expertise to drive CIG's push for AI and machine learning.

Incorporating AI into Clear Opportunities Funds is not just a step towards digital transformation; it is a strategic move that enhances both scalability and operational agility. This forward-thinking strategy allows CIG to stay ahead of market trends, ensuring that our assets are equipped to meet evolving tenant expectations and capitalize on emerging leasing opportunities.



MAKING A POSITIVE IMPACT ON REAL ESTATE, FOR OUR COMMUNITIES AND OUR INVESTORS.

Clear Investment Group (CIG) has a proud history spanning more than 20 years, primarily focusing on workforce housing in underserved markets. Our firm's commitment to providing safe, habitable housing to America's working class is underscored by our exemplary track record.

With historical returns exceeding 37% (net of fees) to investors, CIG has consistently demonstrated that financial performance can align with social responsibility. We achieve this without compromising our mission of creating quality housing for America's working class using ethical, sustainable and transparent practices - while generating significant returns for our stakeholders.

In an environment where affordable housing is ever more difficult to find, we deliver quality housing by acquiring distressed assets, and turnkeying properties that the working class can feel proud of. In short, we transform communities.

CIG is committed to building communities, not just real estate. To date, our firm and our principals have actively contributed to charitable causes in the communities we serve including Shreveport, LA; Syracuse, NY; and Columbus, OH.

DIVERSITY & INCLUSION

As a woman run organization, CIG's focus on inclusion of women and minorities, and our embrace of diversity at every level of the organization, has led to the development of a robust, vertically integrated organization. This inclusive approach not only fosters innovation and diverse perspectives but also ensures that our firm's leadership is a reflection of the communities it serves.

With a workforce built on these principles, CIG's focus on transparency and ethical governance is woven into every project, from acquisition through to the restoration of distressed assets.

~85%

**Female
and/or
minority
employees
firm wide,
from boots
on the
ground all
the way up
through the
leadership
team.**

CLASS C MULTIFAMILY HOUSING CONTINUES TO OUTPERFORM AS AN ASSET CLASS FOR INVESTORS

With the multifamily real estate market trending upward, Class C housing continues to emerge as a promising asset for investors, offering both affordability and resilience. These properties, known for high occupancy rates and steady rent growth, are expected to see annualized rent increases of 2.1% this year, with projections indicating that Class C units will continue to slightly outpace Class A and B rent growth into 2025. Rising demand for affordable rentals positions Class C assets well in a market characterized by stabilizing fundamentals.

A projected increase in multifamily transactions, spurred by price normalization and potential interest rate cuts from the Federal Reserve, bodes well for Class C properties. Additionally, reduced labor costs will likely make new construction projects more feasible, potentially boosting the supply of affordable housing units. Lending for non-stabilized assets is expected to be driven by debt funds, with compressed spreads reinforcing lender interest in multifamily housing. Class C properties, with lower entry costs and consistent demand, remain especially appealing in this landscape.

As cap rates stabilize and transaction yields improve, Class C multifamily housing offers investors a solid path forward in an evolving market, balancing low entry costs with strong rental demand for consistent returns.





DEAL PIPELINE


We continue to underwrite deals both to maintain broker relationships and keep a pulse on the market. This month, we have submitted LOIs in the following markets: Abilene, TX; Columbus, OH; Rockford, IL, Atlanta, GA; Louisville, KY; and Montgomery, AL. Deal flow remains strong.

With approximately 15 months remaining in the investment period, we are confident that we will source and identify one more quality asset to the COF I portfolio, most likely within the next two quarters.

Clear Investment Group plans to launch Clear Opportunities Fund II in Q1 2025. For investment inquiries, please contact ir@clearinvestgroup.com.

STAY IN TOUCH:

Check out our website, follow us on LinkedIn or send us a note! For investment inquiries, please reach out to the email below. We would love to hear from you.

 www.clearinvestgroup.com

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