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Families would rent toward owning their home

IMOBX is preparing a first rent-to-own housing project in Rio.

01 Local construction and clear family agreements.

02 Residents help shape shared spaces and decisions.

03 Current stage: planning, documents and design.

Source: IMOBX resources and sources. Lists what exists and what is not decided, with a review date. It is the project's own record.

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Start with what a family needs

The first project would help displaced families and people unable to use ordinary housing finance.

01 Agree who can join and what payments are affordable.

02 Explain repairs, payments and the path to buying the home.

03 Make help and complaints easy to access.

Source: UN-Habitat: adequate housing. Describes what adequate housing means. It does not assess IMOBX.

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Rafael has supplied a building budget

His US$27,777 per-house plan uses CUB and SINAPI, Brazilian building-cost references.

01 Land US$5,550 · construction US$18,600 · solar US$1,500.

02 Shared works US$1,500 · design and legal work US$627.

03 The village plan assumes at least 36 houses built together.

Source: Whitepaper, section 3: the costs. Shows how Rafael supplied these figures.

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Part of each payment would go towards buying the home

The household could see what it has paid towards the purchase and how much remains.

01 The agreement sets the price and how much of each payment goes towards buying.

02 The household can follow the amount paid and the remaining price.

03 The whole house transfers to the household once the purchase terms are met.

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Show where each payment goes

Keep rent, donations, grants, service income and trading fees separately identified.

01 Pay taxes, repairs and agreed running costs.

02 Keep funding for empty houses and promises made to families.

03 Fund more houses under the agreed budget.

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Pay today’s bills and plan the next houses

Running the existing houses and building more need separate budgets.

01 Check the budget with little or no trading income.

02 Rent ends when the family becomes the home’s owner.

03 Show how continuing income and new building funds will be found.

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Residents would decide how shared spaces are used

Courtyard use, study-room hours, repair priorities and representatives are resident matters.

01 One member, one vote, as Brazil’s cooperative law sets out.

02 No investment purchase or promotional work would be required for a voice.

03 Investor rights and each household’s contract have their own terms.

Source: ICA: cooperative identity. States the principles of cooperatives, including member participation. It does not review IMOBX.

Source: Elinor Ostrom: Nobel lecture. Is research on how communities manage shared resources. It does not test IMOBX's rules.

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From a request to checked work

Agreed roles, spending limits and shared records keep everyday work moving.

01 A resident raises an issue; a responsible person takes it forward.

02 Someone else checks the work, payment and receipt.

03 Open tasks and approvals are ready for whoever takes over.

Every trade of the token pays a fee that funds the community

Holding the token is optional, and families join IMOBX as members. It is a planned self-compounding community-funding token with no presale.

01 Each trade would pay a fee: 14% on Arctide, plus its own 0.25%, and 11% on Argus.

02 Each fee would go 45% to wages and 35% to the trading pool; the 20% for people who lock tokens waits for a lawyer’s reading.

03 Its use comes from four rules: Volume, Verify, Vote and Vow.

Source: CVM Guidance Opinion 40. Says Brazil's regulator looks at what an investment actually gives, not its name.

Source: IMOBX: the Self-compounding page. Sets out the token’s fee, where it goes and the four V’s as the project describes them.

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Each stage needs evidence before it advances

The roadmap names proposed roles and conditions for proceeding.

01 Property rights, household terms and budgets underpin the first houses.

02 Digital payment trials and the token’s preparation would run alongside them.

03 Expansion follows operating results and funding for existing commitments.

Source: IMOBX project stages. Sets out the stages and what must be ready in each. It sets no dates.

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Measure houses and promises kept

Follow actual costs, accounts and families’ experience.

01 Check completed work, final cost and delays.

02 Check funding received and paid against the records; report repairs and unresolved issues.

03 Show participation and progress toward owning the home.

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One property can become a project to assess

An owner, building team, local organization and funder could develop a costed proposal together.

01 Owners: property, condition and donation, sale or lease terms.

02 Builders and funders: costed work, funding purpose and commitments.

03 Households: affordable terms, location, repairs and resident decisions.