

Breaking Barriers to Homeownership: A New Path for Renters in 2025

Roots Management Group's Establish Your Roots program helps renters become homeowners with no upfront costs. New 2025 perks include a \$1K rebate & home upgrades

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-- With rising rental costs and increasing demand for affordable housing, now is the perfect time for manufactured home renters at Roots to consider [homeownership](#). Unlike traditional housing, manufactured homes offer a more cost-effective path to ownership, often with lower monthly payments than rent.

“

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Amber Gordils, Resident

The newly enhanced Roots ([EYR](#)) program, is offering existing renters a unique opportunity to transition into homeownership within any of the Roots Management Groups 225 property portfolio. Tax season \$1,000 rebates, and in some cases no to very little money down.

Originally launched in 2024, the program provides flexible down payment assistance, allowing renters to use their on-time rent payments toward purchasing their current home or another one within the Roots portfolio.

According to recent data, the U.S. faces a shortage of 3.8

million homes, driving up rental costs and making homeownership out of reach for many. Cortez Allen, a resident who moved from one Roots community to another, purchased a more spacious home in the Audubon community. “The process was really simple,” Allen said. “I came in and talked to Claudia Jardinez, who helped make sure I had all the paperwork needed. We were able to not only purchase a bigger home in a community that really works for my wife and me, but now we own, so we can add a carport and other things we couldn't do as renters. I love



Happy Homeowners thanks to Establish Your Roots!

that our money is going to something we own rather than renting.”

Eric and Amber Gordilis also took advantage of the [Establish Your Roots](#) program in Audubon, Georgia. By working with Triad Financial Services, Inc. to improve Eric’s credit score, which helped them qualify to become homeowners- instead of renting each month. “This is such an amazing feeling!” said Amber. “We fell in love with the community, and now that we own our home, we’re not only saving between \$400-\$500 per month compared to renting, but we can afford to make some cosmetic changes we couldn’t do before.” She added, “Our 11-year-old son has so many friends here, and they all end up over at our place. Our front lawn is covered in bikes when the kids come over to play! I’m also excited to add some wainscoting and crown molding—things I’ve always wanted but couldn’t do while renting.”

Beyond homeownership, Eric’s improved credit score has helped their family save on other expenses, which helps them even more.

“We are thrilled to help the Allen and Gordils families in Audubon Estates achieve their dream of homeownership. At Triad, we understand that purchasing a home is one of the most significant financial decisions a person can make, and we are committed to making that journey as seamless and accessible as possible”. Says Jose Villarreal, SVP Community Lending with Triad Financial Services, Inc. Villarreal adds that “through our wide range of financing solutions, including competitive interest rates, flexible loan terms, and tailored credit repair programs, we empower homebuyers to overcome financial obstacles and secure the best possible path to ownership.”

Daniel Roacho, Vice President of Sales at Roots Management Group, explained how the program addresses the financial strain many households face: “The post-holiday season can strain finances, making the dream of homeownership feel out of reach. With the Establish Your Roots program, residents can transition into owning their homes with no money out of pocket and earn \$1,000 back upon closing.



Bigger home, Community That Fits their Lifestyle and Ability to make Cosmetic Changes



Roots Management Group has over 225 Communities Across the US

In 2024, 93 of our 519 sales have been EYR sales. I expect this number to grow, as 25% of our originations have been EYR, up from just 12% in Q1.” In a housing market where saving for a down payment is one of the largest barriers to homeownership, EYR offers relief by applying 20% of the home’s value as a down payment for renters in good standing. This built-in financial boost allows participants to achieve homeownership with reduced upfront costs.

Phillip Ermis, Sales Consultant at Roots Management Group, says EYR is really making a difference: “I’ve been in sales for over 20 years, and I haven’t seen a company offer a program like this before. We’re essentially giving our residents their money back. I recently worked with a client who moved just a few blocks away to another Roots Management Community and qualified to purchase a newer, larger home, and their monthly mortgage payments are now lower than what they were paying in rent. For many residents, the cost of homeownership is lower than renting—it’s a no-brainer.”

The flexibility of EYR also empowers residents to stay in their current home or move to another within any Roots 225 communities, without lender restrictions.

Enhancements for 2025 further ease the path to ownership:

*Tax Season Rebate: From January 2 to April 15, 2025, renters purchasing homes priced at \$10,000 or more qualify for a \$1,000 rebate, applicable to both cash and financed purchases.

*Access to Home Upgrades: Homeowners gain the freedom to customize and improve their property, adding features like carports, sheds, or landscaping.

*Tailored Assistance: Expanded resources and personalized guidance to help renters through each step of the homebuying process.

“We’re implementing internal measures to support our residents even further in 2025,” added Roacho. “By providing access to home upgrades, tax season promotions, and tailored assistance, we aim to make homeownership achievable for more renters than ever before.”

The Establish Your Roots program is exclusively available to current renters living in Roots Management Group communities. Interested residents are encouraged to contact their community manager, sales representative or email EYR@rootsmg.com

Christine Bachman
Roots Management Group
+1 945-205-0012

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