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CHEP Builds Momentum with the Addition of Seven New Member Companies as Interest in Shared Equity Products Increases

MANASSAS, Va. (Dec. 11, 2025) — The Coalition for Home Equity Partnership (CHEP), a national non-profit association dedicated to the protection and promotion of the **shared equity product** (SEP) industry, is celebrating a banner year of growth, adding seven new member companies to join in the pursuit of the association's mission. This comes on the heels of selecting Cliff Andrews to serve as President earlier this summer to collaborate with its Executive Board of Directors, providing strategic guidance and better positioning the organization to thrive, particularly as the evolution of the home equity financing space continues.

New members include Premier Industry Members **Clear Edge**, **First American Title** and **Nada**, as well as Business Partner Members **Bradley Arant Boult Cummings LLP**, **BSI Financial Services**, **Goodwin Procter LLP** and **SuperMoney LLC**. They will join founding members Hometap Equity Partners, LLC, Point Digital Finance, Inc. and Unlock Technologies, Inc. in playing an integral role in supporting the association's focus on education, advocacy and marketplace innovation that improves homeowners' financial lives.

"We are thrilled by the strong interest valued stakeholders have in contributing to the efforts of the Coalition for Home Equity Partnership," said Cliff Andrews, president of CHEP. "We believe that, as the industry scales and SEPs become increasingly popular, CHEP has a responsibility to balance consumer protection with industry growth. By building a stronger, more connected member network, we're well positioned to increase awareness and education around SEPs and bring these valuable solutions into the financial mainstream."

As the cost of living continues to rise and consumers face multiple financial pressures, interest in alternative financing solutions is growing. This comes at a time when Americans have a profound $35.8 trillion in home equity as of mid-2025, according to the **Federal Reserve**.

SEPs, also known as home equity investments or home equity agreements, are innovative financing tools that empower homeowners to tap into the equity they have built in their most valuable asset — their home — without taking on debt. Unlike traditional mortgage loans or home equity lines of credit, SEPs enable homeowners to receive a lump sum of cash in exchange for a share of their home's future value or appreciation with no monthly payments, no interest charges and no credit score dependency. Homeowners often use SEPs to pay off debt, complete home renovations, finance their children's education, start a small business or cover medical expenses.

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Though these powerful solutions can provide a meaningful opportunity for homeowners to tap into their home's equity, there is considerable work to be done to help stakeholders understand, access and implement these products to maximize their value. CHEP is leading the charge, publishing educational resources, meeting with regulators and legislators, and developing model disclosures and industry standards that serve as a roadmap for helping policymakers implement appropriate regulations while ensuring homeowners have access to these financial tools.

"The association looks forward to serving as a positive, clarifying voice for the SEP industry, which has helped tens of thousands of consumers meet diverse financial needs without increasing their debt burden," said Andrews.

Visit **homeequitypartnership.org** for more information about the association and the role SEPs play in helping homeowners, or contact **info@homeequitypartnership.org** for details on joining CHEP.

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ABOUT THE COALITION FOR HOME EQUITY PARTNERSHIP
The Coalition for Home Equity Partnership (CHEP) is a collective of financial services companies that offer flexible ways to tap home equity. The association is dedicated to the protection and promotion of the shared equity product industry with a focus on education, advocacy and marketplace innovation that improves homeowners' financial lives. For more information, visit **homeequitypartnership.org**.