



Amherst

2021

Our Values *at Work*

ENVIRONMENTAL, SOCIAL, AND GOVERNANCE REPORT



“

At Amherst, we will continue to do our part to advance sustainability, leading with innovation and empathy, as we serve and support our residents, employees, and community partners. In doing so, we deliver on our fiduciary responsibility to investors.

Sean Dobson, *Amherst Chairman, CEO, and CIO*

From Our CEO

The pages that follow contain The Amherst Group's 2021 Environmental, Social, and Governance (“ESG”) Report. I hope you find the contents informative and helpful. We look forward to keeping you updated on our ESG-related practices, programs, and progress ahead as we continue to chart our path toward a more sustainable future.

The importance of environmental sustainability, social responsibility, and business accountability has never been more evident. As the global community responds to new challenges created by the COVID-19 pandemic, our Amherst team has redoubled its commitment to serve our residents, communities, and investors in responsible, sustainable ways, and we are holding ourselves accountable for those outcomes.

We have adapted and innovated, constantly looking for ways to improve, while leveraging our strength in data-driven solutions to stay safely connected, serve our stakeholders, and advance our strategies in ever-changing times.

We are investing our resources and operating our businesses in ways we believe will prove Amherst worthy of the financial and human capital entrusted to us. We pledge to be a responsible employer, engaged community partner, and proactive environmental steward as we grow our firm and expand its offerings.

Read on to learn how we are keeping that promise through our ESG programs and practices already underway and on the horizon. As our team looks ahead, we are inspired by the path we must take and the part we must play to put our Amherst values to work for you.

Warm regards,

Sean Dobson

Chairman, CEO, and CIO





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Our Commitment *to You*

At Amherst, we are deeply committed to sustainability and have implanted that belief as a cultural value within our firm.



DENTON, TEXAS

To be an industry leader in sustainability, our environmental, social, and governance (“ESG”) previously defined risk factors and opportunities must be fully integrated into aspects of our investment and management processes. We are actively working to enhance our ESG footprint, controls, and impact, while also providing more transparency into our ESG efforts and operating metrics for our stakeholders.



ESG Task Force

At Amherst, it is our objective to incorporate ESG into all aspects of our business. To do this, we have formed an ESG Task Force comprised of leaders across the company who are charged with incorporating ESG approaches throughout their operations and offering best practices and learnings to their peers. Ultimately, we know this journey is a firm-wide endeavor, and we are dedicated to hiring roles across the platform that are designed to help us build the capabilities needed to deliver on our ESG commitments and objectives.

Our Core Values

We are committed to providing a world-class experience for our residents, investors, employees, and communities by embracing these Core Values:

- 

INTEGRITY
We do the right thing the right way and are accountable for our actions.
- 

COLLABORATION
We align, contribute, and win together.
- 

INNOVATION
We are curious, take risks, and use data to inform creativity.
- 

COMMUNITY
We empower and support people to create a sense of belonging for all.
- 

AGILITY
We are nimble and responsive.

Who We Are

Amherst is on a mission to transform the way real estate is created, owned, financed, and managed and to deliver value to our stakeholders along the way.



Our Mission

Amherst leverages its proprietary data, analytics, technology, and decades of experience to seek solutions for a fragmented, slow-to-evolve real estate ecosystem and to materially improve the experience for residents, buyers, sellers, communities, and investors. Today Amherst has more than 1,000 employees and \$12.3 billion in assets under management.*

Over the last decade, Amherst has scaled its platform to become one of the most expansive providers of high-quality, affordable single-family homes in dozens of communities across the United States. Built on a long tradition of working with residents to promote housing stability, since its inception,** Amherst has acquired and leased more than 43,000 homes, renovated over 33,500 homes, and currently manages existing leases across 28 markets in the United States. The firm delivers customized, stabilized, cash-flowing portfolios of assets to its investors, wrapped in the ongoing services required to manage, own, and finance the asset, including property management, portfolio management, and a full capital markets team.

In addition to its residential platform, Amherst pursues two distinct credit strategies: a mortgage-backed securities portfolio and commercial real estate portfolio focused on transitional lending. Over its 28-year history, Amherst has developed a deep bench of research and technology talent and leverages data and analytics at every stage of the asset lifecycle to improve operations, preserve long-term value for investors, and seeks to deliver a superior experience for the more than 180,000 residents the firm has served.

Our Capabilities

Amherst delivers a comprehensive suite of real estate investment offerings spanning the risk-return spectrum: Private Equity, Private Debt, and Public Markets. Our real estate expertise is grounded in differentiated data and analysis capabilities. With our vertically integrated teams, we are well-positioned to react nimbly and with scale to the evolving opportunities in the real estate capital markets.

**Identifying opportunities
& originating investments**

**Vertically integrated
investment management**

**Optimizing long-term
real estate ownership**



*As of September 30, 2021

**Amherst began acquiring, renovating, leasing, and managing single-family rental homes in 2012.

Our Businesses

Amherst invests in real estate opportunities in the communities where individuals and families want to live, work, and play.



GARLAND, TEXAS

Residential Real Estate

The Amherst Residential platform invests in single-family homes located in desirable neighborhoods where families want to live, work, and go to school. Whether the goal is to rent or own, the Amherst Residential platform provides turnkey solutions, offering what we believe to be great value and exceptional service. Since its inception, Amherst Residential has raised billions in debt and equity capital to enable the acquisition, renovation, and stabilization of single-family homes.

Main Street Renewal (“MSR”) acquires single-family homes and upgrades, leases, manages, and maintains them for the long term. Each property is rehabilitated and improved with the help of local vendors. This investment expands the supply of well-maintained, affordable housing units around the country and injects millions of dollars into local economies.

Bungalo Homes simplifies the process of purchasing and improving a residence by guiding prospective home buyers through every step. Through Bungalo Homes, Amherst acquires and renovates homes—incorporating thoughtful design elements and high-quality finishes into the properties—before listing them through the Bungalo Homes brokerage. Home buyers enjoy a turnkey experience while purchasing a move-in ready home.

Amherst Homes is a development platform launched to address the significant undersupply of single-family housing in the United States by constructing purpose-built rental housing communities. Amherst Homes partners with landowners, developers, and homebuilders to develop purpose-built, single-family rental communities, complete with lifestyle-oriented amenities. Once completed, Amherst provides property management services to these communities.



DENTON, TEXAS

Commercial Real Estate

Amherst Capital Management is a registered investment advisor, offering traditional and alternative strategies for institutional clients. The Commercial Real Estate platform primarily provides first-lien mortgages on transitional properties across office, retail, multifamily, industrial, mixed-use, and hotel sectors and is expanding its capabilities with new products and business segments across both real estate debt and equity. Amherst's vertically integrated platform is driven by a regimented credit process, quantitative modeling, and a seasoned investment team with deep experience sourcing, underwriting, closing, and asset managing loans throughout different market cycles.



Public Securities / Fixed Income

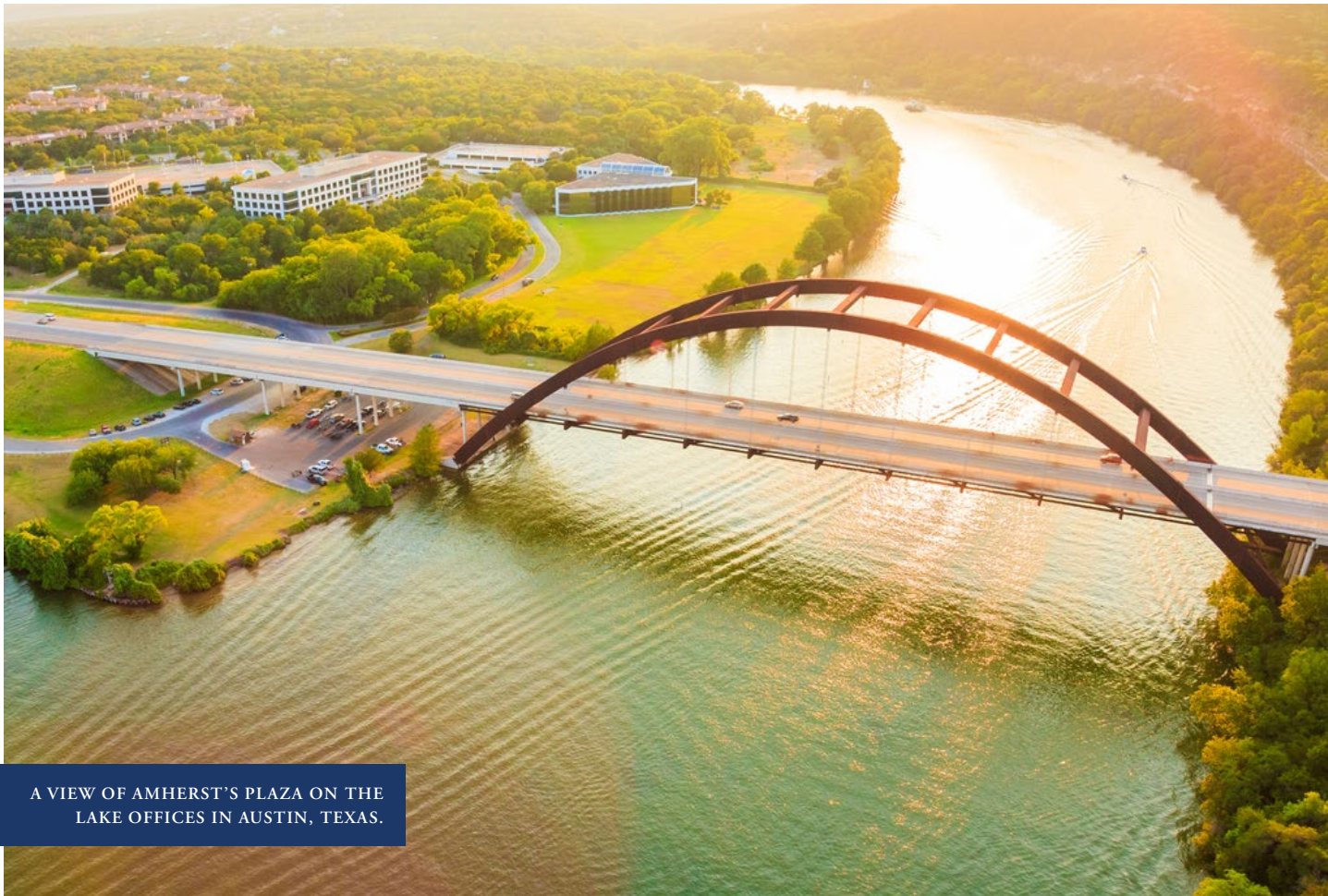
Amherst Capital's Mortgage-Backed Securities platform uses proprietary data and analytics to structure and manage bespoke commercial and residential mortgage-backed securities portfolios for investors. The platform is supported by an in-house research team that provides data-driven market insights from our proprietary models into fundamentals driving asset performance.



DENTON, TEXAS

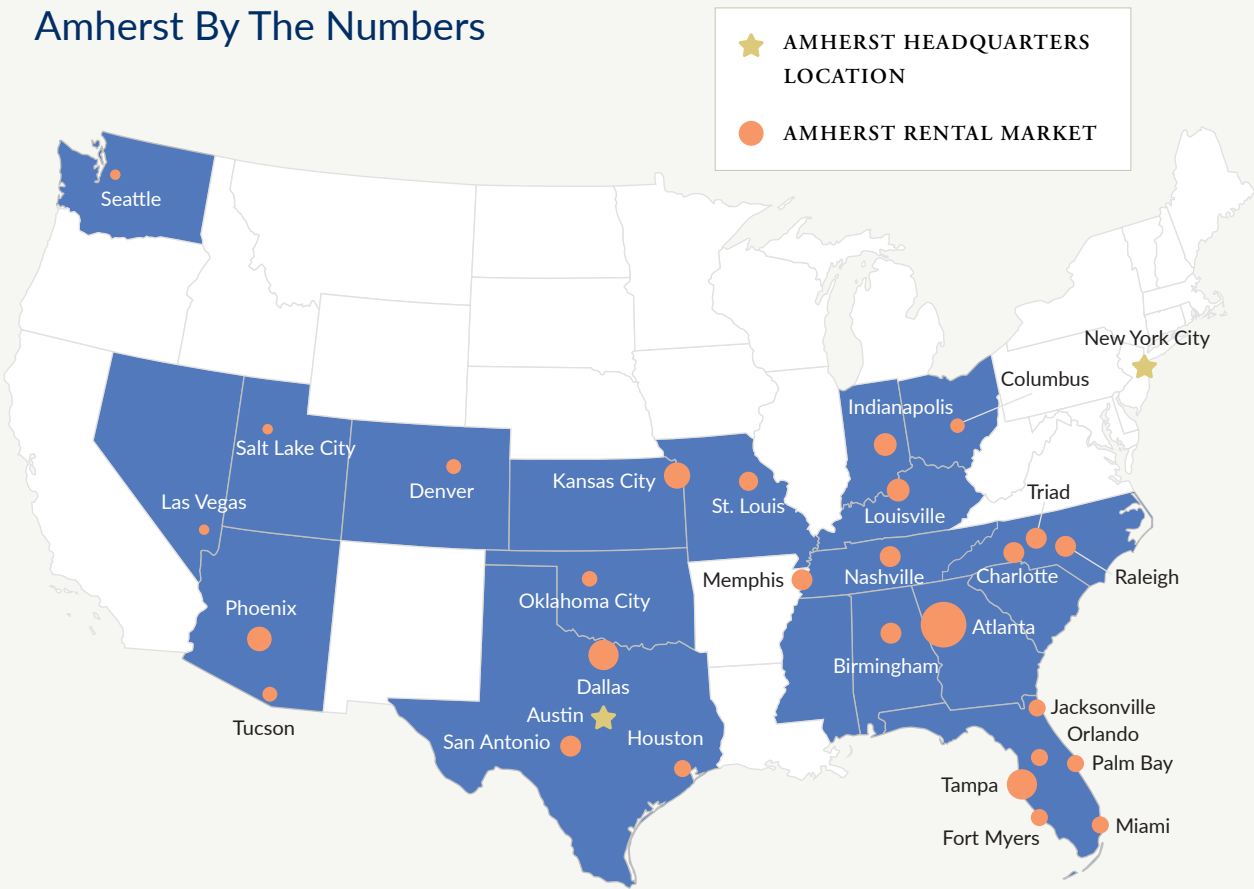
Where We Operate

Amherst has a national footprint with offices in commercial centers known for finance, technology, and innovation and operations located in the country’s fastest-growing markets.



A VIEW OF AMHERST'S PLAZA ON THE LAKE OFFICES IN AUSTIN, TEXAS.

Amherst By The Numbers



WHERE WE OWN & MANAGE HOMES

28 MARKETS
30 CITIES
19 STATES

WHERE WE EMPLOY 1200+ TEAM MEMBERS

29 States

13 Countries

180,000+
RESIDENTS HOUSED

43,000+ HOMES ACQUIRED

33,500+ HOMES RENOVATED

33,500+ HOMES STABILIZED (LEASED OR SOLD)

Our Responsibility to the Environment

Amherst is mindful of the environment and the impact we have on the communities in which we do business. We work to align cost efficiency with sustainability across our real estate platform, utilizing green technologies when possible to protect our environment while enhancing our residents’ experiences. We strive to incorporate this commitment into decisions about where we invest, how we operate, and what is on the horizon as we evolve our offerings.



Where We Invest

To mitigate environmental and weather-related risks during our site-selection process, Amherst teams analyze climate risk on a market-by-market basis, depending on the geographical characteristics of the area. Utilizing FEMA flood zone maps, we assess the risk to our assets and residents to understand the potential impact to our properties when bad weather strikes.

For example, our team installs hurricane-safe windows in Amherst-owned residences located in storm-prone coastal areas, while providing residents with guidance on how to safely navigate severe weather incidents.

In addition to these measures, as part of the underwriting process, our Commercial Real Estate Debt team works with third-party consultants to assess environmental risks posed to commercial properties. The assessment includes a property site inspection, historical review of the property and its surroundings, and a regulatory records review.

How We Operate

As Amherst improves homes, we seek to select high-quality, eco-friendly materials and appliances, and we renovate for style and durability.

A SAMPLING OF WHAT YOU'LL FIND INSIDE MANY OF OUR HOMES:

- › Energy Star GE Appliances
- › Energy Star Lennox Heating & Air-Conditioning Systems
- › Water Sense Certified Glacier Bay Kitchen and Bathroom Faucets
- › Low E American Standard Double Hung Windows
- › FloorScore Mohawk Flooring
- › U.S.-produced carpeting made from 99% Post-Consumer Recycled Content
- › Carb2 Compliant and ESP Certified MFS Supply Cabinets
- › GreenGuard, LEED and Kosher-Certified Quartz Countertops
- › GreenGuard Gold Certified Sherwin Williams Paint

On The Horizon

As we look to the future, our team is seeking to incorporate forward-thinking goals related to energy efficiency, water conservation, and waste management into the ways we build, improve, and manage the real estate properties in our care.

ENERGY EFFICIENCY	WATER CONSERVATION	WASTE MANAGEMENT
<ul style="list-style-type: none">› Energy management systems› Post-construction energy monitoring› Exceeding relevant energy codes and standards	<ul style="list-style-type: none">› Smart irrigation› Leak detection systems› Drought-tolerant landscaping› Post-construction water-use monitoring	<ul style="list-style-type: none">› Construction waste signage› Monitoring diversion rate requirements› Waste separation facilities› On-site monitoring of hazardous and non-hazardous waste› Waste stream recovery, reuse, and recycling targets

Our Responsibility to Our Residents

Social responsibility is built into Amherst’s business platform. Through community engagement, service projects, employee support, and philanthropic investments, Amherst is reimagining what it means to be a good corporate citizen and an integral part of the communities we serve.



Supporting Our Residents Through the Pandemic

The COVID-19 pandemic has disrupted everyday life for millions of Americans, while also impacting the livelihoods of many people living in our rental homes. Keeping our residents stably housed while they navigate pandemic-related changes to our economy and workplaces is a top priority. From the outset of the pandemic in early 2020, our employees sprung to action, offering support through our existing Client Assessment Resource Empowerment Services (CARES) team (see pages 20-21) to get our residents the help they needed.

Our cross-functional teams contacted residents with information about the federal government’s Emergency Rental Assistance program, providing information on the availability of local relief, as well as guidance and support in completing applications for those eligible to receive financial relief. Additionally, our team established a cascading series of renter retention options, including rent deferrals, payment credits, and partial or reduced rent payments, leading up to rent or lease forgiveness. These options allowed many of our residents to remain in their homes while finding their footing financially.

Most of the households that pursued these offers were able to catch up on missed rent payments. To date, thousands of Amherst residents have avoided lingering rental debt by seeking information and support from teams across our platform. As the pandemic continues, our Amherst team continues to work with our stakeholders to seek available options to forgive rent while looking for new ways to educate and engage residents in available support programs.



Housing Choice Vouchers

Amherst proudly serves residents with Housing Choice vouchers. Understanding the complexity of this program and the challenges home seekers in many markets may have finding quality homes in desirable neighborhoods that are voucher eligible, we are expanding our efforts to work with public housing authorities to help streamline the process as it relates to MSR-operated homes.

~\$20 million
IN FORGIVEN OR
UNCOLLECTED
RENT PAYMENTS*

4,000+
RENTAL ASSISTANCE
APPLICATIONS FILED

12
CARES SPECIALISTS
OFFERING SUPPORT

*Cumulative results since
March 2020

2,154
PROPERTIES*

*Cumulative results since
September 2021

MSR Cares

The CARES program is designed to help residents achieve greater housing stability through resource sharing and advocacy by providing social and emotional support to those seeking assistance.



CARES (Client Assessment Resource Empowerment Services)

Amherst launched CARES in 2017 in collaboration with the University of Texas School of Social Work. CARES features an in-house team of social workers and program specialists who work directly with residents in need. When it comes to housing support, there is no one-size-fits-all approach, and the CARES team offers individualized support, tailored to residents' unique circumstances. CARES team members have been on the front lines of Amherst's response to the COVID-19 pandemic, connecting eligible residents experiencing financial hardship to the federal and local rental assistance programs available to them.

My resident stressed that she has never been in a situation where she has had to ask for help...I let her know it's nothing to be ashamed of. Not only do we help residents achieve housing stability, we also give them emotional support so they can advocate for themselves in the future.

Annmarie Felch, CARES Specialist

CARES RESIDENT SUCCESS STORY

One of our Florida residents, Carolin, contacted the CARES team for guidance after losing her job while battling breast cancer. It was a life-changing call.

I was at my lowest point and had to do what was best for my family by contacting CARES. It was the right decision, and [CARES Specialist] Maryam helped us from being evicted.

Carolin, Amherst Resident

Our CARES team connected Carolin to emergency rental support services in her community. Today, she is grateful for the support she received in her family's time of need.



Our Responsibility *to Our People*

Amherst attracts top talent from around the world. Ensuring our team members have the professional resources and support they need to be productive and content in their respective roles is crucial to our corporate philosophy and our business success. We believe team members should work in an environment where everyone is treated with dignity and respect, and we are committed to helping our colleagues reach their full potential professionally and personally.



Compensation & Wellness

Amherst offers competitive compensation packages and a comprehensive menu of benefits, including health insurance, a 401k retirement plan with employer match, and generous paid time off. We also offer flexible work schedules and locations, including hybrid and remote office options for team members, and provide employee wellness programs to promote physical and emotional well-being.

Workplace Safety

Amherst prioritizes employee safety, and we foster safe, healthy, and injury-free workplaces across our operations with the help of our Safety Team. We partner with our employees to maintain safe work environments and encourage team members to report potential hazards and help prevent accidents. Amherst provides continuous learning and ample resources for team members to ensure the safety and security of our workplaces and equipment, and we consistently review and update our safety protocols.

Professional Development

Amherst understands the value of continuous learning. We encourage team members to seek professional development opportunities throughout their careers, while also working collaboratively to identify future talent.

Underpinning our broad professional development program is a culture of open, honest, and respectful dialogue, anchored by a review process that encourages supportive conversations between supervisors and team members around opportunities for growth and advancement.

HERE ARE SOME EXAMPLES:

- › Amherst has a robust tuition reimbursement program and offers a host of training options to support new skill development.
- › Across a breadth of teams, including Real Estate Operations, Technology, and Investment Management, Amherst offers formal career-pathing programs that outline long-term growth potential for team members.
- › Our investment management rotational analysts program gives recent college graduates exposure across the investment management world.
- › Our Early Talent Program offers internships to undergraduate and MBA interns during the summer months across disciplines and teams.
- › Amherst offers H1B sponsorship to support a broader talent base.

Empowering Our People

At Amherst, we empower our people to shape our work environment and corporate culture through learning and engagement opportunities developed from within.



Amherst People Council

The Amherst People Council works to bring Amherst's stated corporate values to life by convening employees and breaking down work "silos" across groups and locations. The Council curates learning opportunities among staff members, plans social events, cultivates affinity groups, organizes volunteer opportunities and recognition programs, and encourages open communication and feedback between company leaders and team members.



ENGAGE

Foster improvement, inclusivity, and a strong workplace culture through employee-sponsored events and corporate initiatives.



GROW

Provide opportunities for continuous learning and career development.



GIVE

Facilitate philanthropic activities, including volunteering and community involvement.



Our Responsibility to Our Communities

Amherst invests extensive financial and human capital resources in the communities where we do business. We strive to be a proactive partner, helping to drive positive outcomes for the residents and stakeholders we serve.









CapCityKids is the 501(c)(3) nonprofit organization founded by Sean and Joslyn Dobson in the wake of Hurricane Katrina in 2005 to help students facing homelessness as the result of crises of all kinds get a quality education in the Austin Independent School District (“AISD”). Housed within Amherst, and with zero-cost administrative oversight courtesy of Amherst partner support, almost 100 percent of the tax-deductible donations to the nonprofit flow directly to the local school district to students and families in need, making CapCityKids unique among nonprofits.

CapCityKids’ bespoke programs were developed by identifying gaps in the system through the guidance of the AISD homeless liaison. CapCityKids-sponsored programs include the flagship University of Texas School of Social Work MSSW Internship Program, Empowerment Academy, Math Specialist, and Special Assistance requests, the latter of which are designed to fill everyday needs in real time.

This model was expanded in 2018 to more than 25 Amherst markets across the United States and offers a variety of support initiatives, including a holiday gift card campaign for Unaccompanied Youth and the distribution of quality backpacks, school supplies, winter coats, toys, food, and essential items to students in need. CapCityKids also facilitates a variety of Special Assistance requests every year.

CapCityKids provides several volunteer and team-building opportunities throughout the year and across the country in Amherst markets for Amherst team members, enabling them to give back in the communities where they live and work.

CAPCITYKIDS BY THE NUMBERS

	50,000+ HOURS OF COUNSELING		10,000+ UNACCOMPANIED YOUTH GIFT CARDS DISTRIBUTED IN 25 CITIES (SINCE 2018)
	30,000+ HOURS OF TUTORING FOR 900+ HIGH-NEED AISD STUDENTS		1,700+ HYGIENE KITS DISTRIBUTED (2021)
	11,000 BACKPACKS AND SCHOOL SUPPLIES DISTRIBUTED		1,500+ COATS DISTRIBUTED IN BASTROP, TEXAS (SINCE 2018)

TO LEARN MORE ABOUT CAPCITYKIDS AND HOW TO HELP, VISIT [CAPCITYKIDS](#).

Community Involvement

Amherst encourages team members to invest their time and talents in the communities in which they live and work. Employees receive one paid day off each year to volunteer for a qualified 501(c)3 nonprofit organization.



The Amherst Foundation

Amherst is committed to being a generous and responsible corporate citizen. Through the Amherst Foundation, we support a wide range of initiatives in areas where we live and work, with a targeted focus on education, social services, medical research, and the health and welfare of our country’s military personnel. Through the Amherst Foundation and its contributions, we make a meaningful difference in the lives of people and communities in need.

The Amherst Foundation also offers an employee Charitable Giving Matching Program where we amplify the charitable gifts team members make to qualified secular and apolitical nonprofit organizations with non-discriminatory missions. Through this program, we help support smaller, community-based organizations that align with our employees’ values. Among the initiatives we support:



Keeping *Our Commitments*

Our governance framework guides us as we ethically and effectively steward the capital and assets under our management while putting our values to work across the platform. We are increasing transparency for investors into our operations and impact, while advancing equity for the many stakeholders we touch.

Risk Mitigation

Real estate investment is not without risk. At Amherst, we strive to manage the risk involved with acquiring, improving, stabilizing, financing, and asset managing rental homes and other forms of commercial real estate. Our risk management process is shaped by the data-driven research we conduct that informs our forecasting and market analysis; the due diligence we perform on the properties in which we invest and the communities in which they are situated; the diversification we seek in our real estate holdings and investment offerings; and the attention we pay to larger forces driving the world economy and consumer behavior. We are willing to take smart and well-considered risks to grow our business and its value for our stakeholders, and we pledge to take those risks in a fiscally responsible way.

Data Protection & Cybersecurity

Amherst acknowledges the importance of maintaining and safeguarding its information technology systems to protect our company, its stakeholders, and the organizations and individuals with whom we do business. We are committed to following leading data protection standards and have implemented a comprehensive, third-party audited set of policies based on the NIST Cybersecurity Framework. Additionally, our technology team constantly scans for potential external threats to keep our digital defenses robust, while vigilantly educating team members about ways to prevent unauthorized access to our systems.

Diversity, Equity & Inclusion

Amherst views diversity, equity, and inclusion as a holistic part of our human resources practices and our overall business operations. To develop diverse talent throughout the company, we constantly review our recruitment and hiring practices to ensure we proactively reach diverse job applicants at the top of the hiring funnel and position those individuals for future development and leadership opportunities within the company.

We actively recruit potential team members from historically black colleges and universities and have developed talent recruiting partnerships with SEO ("Seizing Every Opportunity") and The Robert Toigo Foundation to broaden our outreach.

Additionally, Amherst fosters employee engagement in and appreciation for diverse cultural experiences among team members. From celebrating a wide spectrum of cultural holidays and special occasions throughout the year, to utilizing Amherst's robust internal communications program to "pass the mic," we encourage employees from all backgrounds to share their diverse experiences and perspectives. Our employee-led Amherst People Council organizes a variety of learning opportunities and fosters continuing dialogue about the importance of a workplace that appreciates all cultural backgrounds and life experiences.

Ethical Business Practices

Amherst is committed to ethical business practices in all of its endeavors. Under the guidance of our boards of directors, we insist upon transparency and accountability in all that we do.



Internal Controls

Amherst, its employees, and representatives acting on the company’s behalf must adhere to stringent policies and internal controls enacted and maintained by our Compliance Team.

THE FOLLOWING POLICIES ARE REGULARLY REVIEWED, UPDATED, AND ENFORCED:

- › Anti-Corruption Policy (applies to all commercial transactions)
- › Confidentiality and Insider Trading Policy
- › Anti-Money Laundering Policy
- › Conflict of Interest Policy

Board of Directors

Amherst is transparent in its governance policies and the individuals selected to serve on our boards of directors. These governing bodies oversee and advise our management team and are composed of the following:

- › Amherst Holdings Board (6 members)
- › The Amherst Group Board (7 members)
- › The Amherst Group Board – Committees & Sub-Committees
 - » Finance Committee
 - » Compensation Committee
 - » Audit & Governance, Risk, and Compliance Committee
 - » Investment Committee
 - Sub-Committees: Single-Family Rental, Mortgage-Backed Securities, Commercial Real Estate

Vendors & Suppliers

Amherst seeks vendor and supplier partnerships with organizations that share our values and demonstrate a commitment to ESG practices in their business operations. We have created a vendor due diligence process that includes ESG considerations for vendors and suppliers doing business with us. Amherst prides itself in working with minority-owned, women-owned, and veteran-owned businesses.

Confidentiality & Disclosures

Amherst references The Amherst Group and its various subsidiaries. Amherst Capital Management LLC is an investment adviser registered with the Securities and Exchange Commission. The information provided herein does not constitute investment advice, is not predictive of any future market performance, is not provided as a sales or advertising communication, and does not represent an offer to sell or a solicitation of an offer to buy any security of Amherst or its subsidiaries.

The report does not purport to be complete on any topic addressed. The information and the views in the report are current as of the date of this report and are subject to change. Amherst does not intend to update the information after its distribution, even in the event that the information becomes materially inaccurate. When considering any information related to the past, you should bear in mind that past performance does not guarantee future results.

This report may contain projections or forward-looking statements about Amherst’s strategic priorities, financial goals, growth, performance, organizational quality and efficiency, investments, capabilities, resiliency, sustainable growth, and company management, as well as Amherst’s overall plans, strategies, goals, objectives, expectations, outlooks, estimates, intentions, targets, opportunities, focus, and initiatives. These statements may be expressed in a variety of ways, including the use of future- or present-tense language. Words such as “estimate,” “forecast,” “project,” “anticipate,” “likely,” “target,” “expect,” “intend,” “continue,” “seek,” “believe,” “plan,” “goal,” “could,” “should,” “would,” “may,” “might,” “will,” “strategy,” “opportunities,” “trends,” “future,” “potentially,” “outlook” and words of similar meaning may signify forward-looking statements. These forward-looking statements are based on assumptions that involve risks and uncertainties and that are subject to change based on various important factors, some of which are beyond Amherst’s control. Actual results may differ materially from those expressed or implied as a result of a number of factors.

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