Joynt

What I wish someone had told me before co-buying 10 homes

Hi friend, welcome back!

A co-buying story I’m watching

Lately I’ve been noticing more and more people talking about **multi-generational living**, and I love this shift. I follow Juli Ford, and she shared something recently that really stuck with me. She bought a home with her mom years ago, originally just thinking it would make life easier… keeping family close, sharing space. But over time, she realized they weren’t just sharing a home, they were building something financially together too.

Lower costs. Faster equity. More flexibility.

This is catching on fast! One of my friends actually just did this, she bought a home with her parents. She has a 2 year old, and they found a split level house so everyone has their own space, but they're still living "together". And honestly… it just makes sense. Built-in support, shared responsibilities, and they're working toward something together instead of separately.

It's a completely different version of homeownership than what we've been taught, but in a lot of ways, it feels more aligned with how people actually want to live right now. If this interests you at all, I encourage you to hop on our free platform, it's a really simple way to start playing with the idea and opening up those conversations.

What I didn't see at the time

I've seen versions of co-buying like this work really, really well. But looking back on my own experience, I also realize how much I didn't fully understand at the time. Not because anything went terribly wrong, but because I was taking on more risk than I realized, and honestly… I got very lucky.

I've bought ten homes with other people, and overall, they worked. But looking back, I can see where I was taking on more risk than I realized. In 2021, I bought a retreat house with two friends. About a year in, one of them wanted out. Nothing dramatic happened, but we didn't have a clear plan for what that would look like. And that made something that could have been simple feel… more complicated than it needed to be. Not because the situation was unusual, but because we hadn't planned for it.

Or when I bought a house with my sister. We didn't have any legal structure...no LLC, no operating agreement. We hadn't talked through what would happen if something changed, or if one of us wanted something different down the line.

We didn't talk about how much money we should keep in reserves, how we'd handle unexpected expenses, or how decisions would be made. And again, nothing went terribly wrong. But looking back, I can see how easily it could have.

This would have kept me safe

I kind of hate to admit this… but I didn't fully realize how much I had been winging it with co-ownership until I started working at Joynt. They originally reached out to me on LinkedIn just to talk about co-buying. I remember getting off that first call thinking, *wait… this is exactly what I wish existed when I was doing all of this.* I was so excited about what they were building that I basically wanted to jump in and work with them right away, and now I get to be on the other side of it.

A lot of what we do is discuss what co-buyers actually need and run into in real life, and then the team builds the tools and structure to support that, in a way that actually makes sense. Because this is the gap. Not to make co-buying more complicated, but to make it more clear.

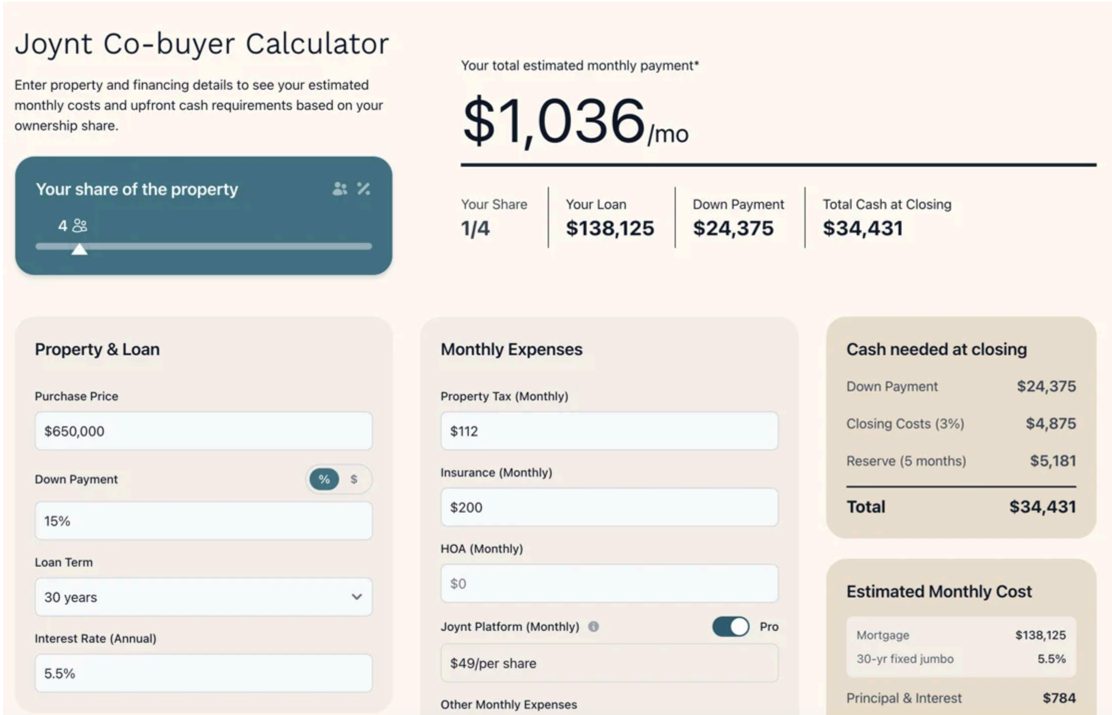
Things like:

- how decisions get made
- what happens if someone wants out
- how ownership is structured and transferred
- what happens if life doesn't go exactly as planned

When I first saw it, my reaction was pretty immediate: I wish I had this for every single property I've bought. Because most of what felt hard later… didn't have to be. I was also taking on a level of risk in my 20s that I didn't fully understand at the time, and that most people today can't (and shouldn't have to) take on.

What we're building right now

We've also been building a few things that make getting started a lot easier. Our co-buyer calculator lets you actually see what it might look like financially, adjusting purchase price, ownership splits, and financing so you can understand what this could look like for each person. And we're continuing to build tools that help you and your group get aligned early, before things get complicated. [Go check it out.](#)



Because most of us have had that moment with someone, half joking, half serious, “should we just buy a place together?” What’s been missing is somewhere to actually take that idea. A place to invite people into, start the conversation, and see if it could work.

Talk soon!

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Explore how to buy with friends. 🧡