Started
Marketing
+ PR

EMBARGO 8am GMT 12/11/2025

BLOXX Launches World's First Home Equity Subscription, Creating a New Residential Asset Class

BLOXX's new home equity subscription aims to unlock homeownership for 1 million renters globally, starting with just 1% deposit

Lisbon, Portugal - November 12, 2025 - Bloxx, a fintech founded by former banking executive Chris Smith and co-founder Cliff Curtis, today announced the global launch of its home equity subscription platform on the centre stage of Web Summit. The platform introduces a revolutionary new route to homeownership, allowing individuals to build equity from day one without taking a mortgage.

The launch comes at a time of growing homeownership inequality. In the UK, deposits average £55,000, and children of renters are half as likely to become homeowners as those whose parents own property. Meanwhile, over ~$300 trillion capital in residential property and growing, yet homeowners are falling:

Country/Region	Homeownership Rate (latest official stats)	Homeownership Rate (%) (Peak)	**Reduced No of homeowners (from peak)**	Total Renting Population
United States	65.1%	69.2%	**13.9m**	119.1m
United Kingdom	~63.2%	~70.0%	**~4.6m**	~25.0m
Australia	~66.0%	69.8%	**~1.9m**	~9.2m
New Zealand	~64.6%	~73.8%	**~0.5m**	~1.9m

This new asset class enables a portion of the $300t to be diverted into the BLOXX financial system, which offers a subscription-based ownership model where users begin with a 1% deposit and pay a fixed monthly subscription to acquire an increasing share of equity over time. After five years, they can choose to renew, move, or buy out their remaining stake whilst delivering low-risk outsized returns to investors.

For investors, they get a 100% asset-backed return targeting a 10% to 14% IRR, while gaining access to a new, scalable residential property asset class that directs capital to do good, supporting people into affordable homeownership.

Chris Smith, CEO and Founder of BLOXX, said: "The UK doesn't just need Bloxx. It's crying out for it. Since the end of Help to Buy, which prior to removal represented 40% of new-build homes sales, homeownership in the UK has become even more elusive. Rising interest rates and inflation have intensified the affordability crisis and reduced house building, while

Build-to-Rent models continue to normalise lifetime renting.

“We’re seeing the rise of more people and families having to rent - people with stable incomes but no route to ownership. In England, between 2023-24, there were 1.5 million households that would like to buy or rent their own accommodation but could not afford to do so. That’s about 3.3 million people not in owner-occupied homes versus the 2003 peak. BLOXX offers a new financial system whereby you become a homeowner from day one, with just a 1% deposit. Each month, your fixed payment grows your equity stake. You’re not paying off a loan, you’re buying more of your home.”

Hollywood actor and producer Cliff Curtis, who is Co-founder and Chief Communications Officer of BOXX, added: “Homes have increasingly stopped being seen as places to live, and started being treated like assets in a game of Monopoly, traded for profit rather than built for people and families. It’s not just New Zealand or Australia, though. I see it throughout the developed Western world, the housing markets are running on debt, and the governments are running on debt. There is a solution, and Bloxx is a commonsense solution. If you don’t have a family who can help you get into a home, Bloxx can.”

The platform was piloted in New Zealand, where it saw incredible early traction with over 300 customers pre-qualified and thousands joining its waitlist after just 6 months with zero spent on advertising, representing a pipeline of NZD +$2bn. BLOXX will be accelerating its Web 3 deployment to activate community capital into the BLOXX platform to put control back into the customers who need BLOXX to scale globally.

BLOXX has been self-funded since inception. Its team worked for three years to build out the commercial, legal and investor frameworks required to scale internationally. The company is now inviting global users to join its waitlist at bloxxhome.com, with plans to onboard 1 million new homeowners over the coming years.

About BLOXX

BLOXX is a global company that has launched the world’s first home equity subscription as part of the new BLOXX financial system. By turning housing into a digital, flexible, and community-driven experience, BLOXX is helping millions unlock access to homes and build equity for their future.

Visit bloxxhome.com to join the waitlist and become part of the community to lead this change.