



HIGHCO Developments: An Investor Prospectus, 2025-2026 Projects

Executive Summary

Join HIGHCO Developers, a proven leader in real estate development and construction, as we expand our footprint across the Western United States. We are a general contractor, home builder, and developer, offering investors streamlined opportunities in both residential and commercial real estate. We leverage decades of experience and a commitment to quality, innovation, and customer satisfaction. This prospectus outlines our strategies to attract investors and partners for our exciting real estate development ventures.

Company Description

Established in 2007, HIGHCO Developers has a history of quality construction and development, particularly in the desirable Monterey Peninsula. We have expertise in developing projects both independently and with partners and investors, focusing on both residential and commercial markets. Our primary focus has been on residential luxury spec homes, duplexes, and commercial strip renovations. Now, nearing our 20th year, we're strategically expanding into new markets and diverse project types.

Our Vision

We are expanding our high-end single-family luxury homebuilding into new regions throughout the US. We aim for projects that combine innovation, scalability, and a positive impact on our growing customer base and brand.

Management Team

Jeremy High, the founder of HIGHCO, has over 20 years of experience in luxury home construction. A resident of Pacific Grove, California, Jeremy's deep connection to the region has shaped his company's commitment to quality, aesthetics, and innovation.

Team Highlights

- **Extensive Experience:** Over 20 years of success in residential and commercial projects in California, with expansion throughout the Western United States and Texas.
- **Cost and Budget Control:** We prioritize cost control and budget management, ensuring projects are delivered within financial parameters. We offer a transparent cost-sharing approach and routine updates, keeping investors informed and confident.
- **Error Mitigation:** Meticulous planning and attention to detail minimize errors and rework, saving time and resources.
- **Quality Workmanship:** We deliver exceptional workmanship using skilled craftsmen and proven construction techniques.
- **Durable Materials:** We use durable, high-quality materials to ensure lasting value for our projects.
- **Transparency and Communication:** We maintain open communication with investors, providing routine updates through cloud-based software.
- **Entitlement Expertise:** We possess deep knowledge of the entitlement process, including navigating zoning regulations, permitting, and community considerations, streamlining project timelines.

Target Markets and Projects

2025 Project Focus, Two Project Types

- 1. New Construction on Lots: Single Family Residence to 1-4 Unit Townhouse**
 - a. **Lot Acquisition:** Acquire prime lots and build appropriate market quality residences up to luxury residences.
 - b. **Design Efficiency:** International design talent and AI to rapidly and cost effectively produce plans for approval.
 - c. **Marketing:** Utilize professional photography for architect and realtor social media, and cross-market with the realtor sales team.
- 2. Existing Single-Family Homes Add ADUs:** Capitalizing on the high demand for ADUs in areas with affordability challenges or ADU-friendly zoning, Coastal California, Pebble Beach, etc.
 - a. **ADUs:** Leveraging the ease of permitting for ADUs. Our ADUs cost approximately half per square foot of newly remodeled homes with ADUs are selling for in Pebble Beach.
 - b. **Strategy:** Acquire homes with views and appeal, build "guest suite ADUs," and implement a BRRRR (Buy, Renovate, Rent, Refinance, Repeat)

strategy or sell.

3. Markets:

- a. **Midwest:** Cleveland, Ohio / Elmira New York / Bismarck North Dakota / Akron Ohio
- b. **Secondary Cities:** Including Raleigh, Austin, Nashville, and Boise, which offer affordable alternatives to major cities.
- c. **Resort Areas:** Park City, Ut, Colorado, etc
- d. **Areas near large employers:** Such as the Amazon distribution center in Salinas, CA, creating demand for workforce housing, retail, and service-oriented commercial development.

4. Strategy:

- a. Outreach to realtors, site visits, secure lots with contingent financing and proforma development.
- b. Unique benefit: Our founder has been building homes, ADU, and Townhouses for 20 years and can quickly price, design and get approval to build.Strategy
 - We will reach out to realtors, conduct site visits, and secure lots with contingent financing and proforma development.
 - Our founder's 20 years of experience building homes, ADUs, and townhouses gives us a unique advantage. Their expertise allows us to quickly price, design, and obtain approval for our projects.
- **2026 and Beyond:**
 - Other projects:
 - Multifamily Residences: Attractive in urbanizing areas or near universities.
 - Mobile Home Parks: Demand is growing due to affordability challenges.

Business Model

- Dual Profit Capture: As a developer and a general contractor, we capture profit from both roles, increasing our overall profit margin.
- Scalability: We plan to expand into larger and more complex projects as we grow our experience and financial capacity.
- Diversification: We balance residential and commercial projects to mitigate risk and provide steady income streams.
- Value Engineering: Explore cost-saving measures without compromising quality.

Financial Strategy

- **Cost Control:** Our experience as builders allows us to control costs and improve efficiency. We use low cost international design and engineering teams. We are committed to delivering projects within budget using skilled craftsmen and proven techniques.
- **Profitability:** We aim for a 15%+ ROI as a builder and 20%+ as a developer.
- **Multiple Financing Options:** We will secure funding through hard money lenders, local banks, and private investors. We will also consider joint ventures and other methods to leverage other people's money (OPM).
- **Equity Financing:** We will raise capital from private investors, joint venture partners, or through crowdfunding platforms.

Land Acquisition Strategy

- **MLS:** Identify potential development sites listed by real estate agents.
- **Direct Outreach:** Contact property owners directly, especially those with underutilized or distressed properties.
- **Networking:** Attend industry events and connect with realtors, land brokers, and other professionals.

Step-by-Step Process

We will use the following process for each project:

- **Lot Selection:** Research and identify potential lots using online resources and direct outreach. Select the best three lots and finalize one with our team.
- **Design and Planning:** Design a floor plan and architectural shell that maximizes usable square footage and optimizes cost efficiency.
- **Pricing and Financial Analysis:** Price the project and evaluate its profitability, ROI, and overall feasibility.
- **Refinement and Rendering:** Refine the design and create a 3D rendering to present to potential investors.
- **Secure Funding:** Present the project to hard money lenders, local banks, and institutional investor groups.
- **Permitting and Purchase:** Develop a permit set and submit the purchase agreement and permit application.
- **Project Execution:** Manage construction, marketing, and sales to maximize profitability.
- **Post-Project Analysis:** After project completion, review and improve processes to prepare for the next project.
- **Exceptional Marketing:** Utilize professional photography and drones, along with

dedicated social media and website presence, to enhance project appeal.

Investment Opportunities

- Joint Ventures: Partner with us on specific development projects.
- Real Estate Syndication: Pool capital from multiple investors for larger projects.
- Private Lending: Provide short-term loans for real estate investments.

Exit Strategies

- Sell: Sell the developed property for a profit.
- Refinance: Obtain a long-term loan to pay off existing debt and investors.
- Hold and Manage: Retain ownership and manage the property for ongoing rental income.

Call to Action

We are seeking investors and partners who share our vision for innovative and profitable real estate development. Join us as we shape the future of the communities we serve. Contact us today to discuss potential investment opportunities and learn more about how you can be a part of HIGH Development Company's success.

Disclaimer

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