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There's no doubt that real estate crowdfunding is shaking up modern investment portfolios. Andrew Carnegie famously said that 90% of all millionaires created their wealth by owning real estate. But if you only have $5000 to invest, traditionally, you're pretty much locked out of this amazing wealth-building strategy that can fast-track you to financial
freedom.Luckily, in today's online real estate market, anyone can now invest through real estate crowdfunding platforms. By pooling together with other investors, you can invest in real estate market, anyone can now invest through real estate for as little as $500. Each platform has its own merits and niches - and its own downfalls. So, how do you choose a good site? We did your homework for you by
testing more than 50 different sites, and have narrowed down the list to only the best crowdfunding Platforms you can invest with today:1. Fundrise Accredited Investors Only: No Minimum Investment: $10 Fundrise
is a tech-focused real estate crowdfunding platform. They provide access to real estate investing through eREITs and eFunds, which are essentially diversified portfolios of private real estate investment of just $10. This
makes the platform perfect for those just getting into real estate investing and those with only small amounts of capital to invest. Fundrise even has a quiz that will help you pick the right investments and plans for your financial needs and available capital. You should definitely check out this platform if you're new to the real estate investing
world.Learn More: Read our full Fundrise review 2. RealtyMogul Accredited Investors Only: No Minimum Investment: $1,000 RealtyMogul is one of the first companies to enter the real estate crowdfunding market. The platform offers a little bit of everything: from mobile homes to multi-family condo buildings and retail spaces. And to make matters
even better, they have a minimum investment of just $1,000 on most offerings. The crowdfunding platform is open to all individual investors, so anyone can take advantage of their awesome deals so long as you meet the income requirements of $200,000 per year or more. Learn More: Read our full RealtyMogul review 3. Crowdstreet Accredited
Investors Only: Yes Minimum Investment: $25,000 CrowdStreet focuses on giving investors direct access to institutional-quality commercial projects like retail, office buildings, and multi-family condo buildings. Even better, the platform gives you all the online tools you need
for your real estate investments. Their well-designed platform makes it easy to view all active offerings, as well as projected returns and other related documents and send your investment. CrowdStreet was historically an accredited investor-only platform, but that changed in August
2017 after the platform announced its first offering for non-accredited investors. Today, the site has a mix of offerings with each having its own minimum investment, and the highest is a $50,000 minimum investment geared towards professional investors. Learn More: Read our full
CrowdStreet review 4. Roofstock Accredited Investors Only: No Minimum Investment: $5,000 Founded in 2014, Roofstock hangs its hat on being the first and #1 online marketplace for those interested in investing in single-family rental homes. Though Roofstock is a relatively young company, they have overseen over $1 billion of completed
transactions. Roofstock realizes the real estate investing market can be very confusing, so they have sought to develop an entirely online platform that simplifies the process. Through Roofstock, even first-time real-estate investors can feel comfortable. Roofstock proves to be an attractive option for real estate investors across the country. Learn More
Read our full Roofstock review 5. PeerStreet Accredited Investors Only: Yes Minimum Investment: $1,000 PeerStreet focuses on residential debt, so you'll be primarily investing in single-family projects. The
crowdsourcing platform partners with major lenders and provide the platform to get the funding. Gets high marks in the industry for transparency and excellent management. PeerStreet is open to all investors and has a $1,000 minimum investment. Typically, you'll find loans with 6-36 month durations and 6-9% returns, according to their team. This
makes the platform perfect for those just getting into the real estate crowdfunding space.6. EquityMultiple Accredited Investment: $10,000 Founded in 2015, EquityMultiple focuses solely on professionally managed commercial real estate investments. This platform is one of the few that offers investment options of
equity, preferred equity, and senior debt, allowing investors to select which best fits their investment goals. With EquityMultiple, you can invest through several different accounts, including individual, joint, self-directed IRA, LLC, or trust. Additionally, you can choose three different investment strategies—Fund Investing, Direct Investing, and Savings
Alternative Investing. Overall, investing with EquityMultiple gives you plenty of flexibility and customization options as an investor. The company prides itself on excellent customer service and complete transparency in every deal. As of June 2022, EquityMultiple has returned over $240.3 million to investors. EquityMultiple is not the best choice for
beginners, as it is only open to accredited investment is $5,000.7. Alpha Investing takes a unique approach to real estate crowdfunding: they provide a concierge service, giving you direct access to a private manager and exclusive access to real
estate crowdfunding awesome deals. The concierge service is special because each investor has direct contact with a principal at the firm. These principals are available to speak directly about any issue, so you'll never be left in the dark if you have questions or need clarification on an investment. Do note that Alpha Investing is exclusive to accredited
investors and requires a phone interview before you can invest. Not all will be approved either, so be sure you meet all requirements before signing up for an interview.8. AlphaFlow Accredited Investors Only: Yes Minimum Investment: $10,000 Want to invest in multiple real estate offerings at once? If so, AlphaFlow is just what you need. On this real
estate crowdfunding platform, just make one investment and AlphaFlow will invest your money for you into multiple offerings on its website. Think of AlphaFlow as your personal investments. The platform will invest your money for you into multiple offerings around the web, so you'll make maximum returns and
substantially reduce risk. The platform has a solid track record too. As of this summer, Alpha Flow has a portfolio of nearly 700 investments across 31 U.S. states. It has a net return of 8.40%, which is pretty great considering you're investments across 31 U.S. states. It has a net return of 8.40%, which is pretty great considering you're investments across 31 U.S. states. It has a net return of 8.40%, which is pretty great considering you're investments.
$25,000 1031 Crowdfunding is a newer competitor in the real estate crowdfunding space. Nearly all of their offerings are commercial, with a focus on retail, hotels, and even self-storage. However, there is also an assortment of multi-family homes available for investment too. The crowdfunding vets all investments on the platform, and its team has
over 60 years of combined experience in the industry. So far, they've raised over $1.3 billion dollars and has over $2 billion in combined real estate transactions. But what makes 1031 lnsurance. Use this platform to a way to guarantee that all of your exchange funds
are invested in a replacement property rather than taxed for capital gains. After all, why pay taxes when you can keep your hard-earned money working for you? 10. Patch Lending (formerly known as Patch of Land) aims to be the real estate
crowdfunding platform for everyone. They offer low minimums for accredited investors that are just getting started with real estate investing. Most investments have loan durations of just 12 to 24 months. Browsing through Patch's offerings list, you'll see a focus on single-family homes in big cities and tourist-focused areas like Chicago, New York
City, and even smaller cities in Hawaii. All of the platform's deals are thoroughly vetted by the company's underwriters before being listed, so you can invest without worry. In fact, Patch Lending co-invests in all of its active offerings to provide that extra confidence boost. 11. DiversyFund Accredited Investors Only: No Minimum Investment: $500
DiversyFund is an investment platform that has broken the mold when it comes to fees. Why? Because they have none. Even the other top multimillion-dollar crowdfunding investment strategy.
You see, they only invest in one type of property - multifamily housing. Why is that important? It's one of the least risky types of commercial real estate. Diversy Fund takes it one step further. They look for properties that need some work. Don't worry. We're not talking about foreclosures. What I mean is they might need a new roof, updated bathrooms
or kitchens, or a fresh coat of paint. To meet their strict criteria, properties and in a high growth area. Their technology allows them to scan the country to find properties allow Diversy Fund to increase rents for new tenants
and for those with expiring leases. Increased rents increased 
raise large sums of money. Not only does crowdfunding offer easier access to capital for the company (versus convincing a bank or single investor to give them the full amount), but it also lets everyday people invest small amounts of money while still becoming shareholders. This has huge implications for the small-time investor. It allows them to invest
in big-money projects like real estate, diversify the risk of their portfolios beyond equities, and open the potential of enormous returns if the company they choose is successful and/or eventually goes public. How Real Estate Crowdfunding BeganIn 2012, the Jumpstart Our Business Startups (JOBS) Act was signed into law. It allowed small and mid-
sized businesses to crowdfund their capital needs. Originally, because of the inherent risks of putting money into relatively unknown companies, the Securities and Exchange Commission (SEC) limited crowdfunding to only accredited investors. But in 2016, that restriction was removed and replaced instead with investment limits based on your annual
income and net worth. For the first time ever, non-accredited investors could back private companies or, in the case of real estate crowdfunding makes real estate investing accessible to individuals with smaller savings. With returns
that can surpass 10% annually - along with the host of other wealth-building traits, I mentioned earlier - having real estate in your portfolio is a definite game changer. Pooling your money together allows you and other investors to come together to purchase expensive properties you would have otherwise been unable to buy on your own. There are
different options when it comes to profiting from real estate crowdfunding. Some deals involve receiving dividends from rental income (for example, by investing in apartment buildings that are already generating revenue), while others involve "flipping" the property - adding value by fixing or renovating it and then reselling the building for a
profit. Investment Limits for CrowdfundingAs I mentioned earlier, while the SEC opened real estate crowdfunding to non-accredited investors in 2016, they did still impose investment limits. These limits are based on your annual income or your net worth is less than $107,000, then each
year you can invest the greater of (a) $2,200 or (b) 5% of whichever is greater: (a) $2,200 or (b) 5% of $70,000 Whichever is greater: (a) $2,200 or (b) 5% of $70,000 Whichever is greater: (a) $2,200 or (b) 5% of $70,000 ($3,500) $3,500
More than $107,000If both your annual income and your net worth are more than $107,000, then each year you can invest up to 10% of whichever is less: your annual income or your net worth. Your investment, however, cannot exceed $107,000.For example: Income Net Worth Calculation 12-month Limit $155,000 $110,000 10% of $110,000
($11,000) $11,000 $220,000 $800,000 10% of $220,000 $1.3 million $2.5 
aren't held jointly. However, your combined crowdfunding investments are still restricted to the above limits, as though it was a single investor at that annual income or net worth. Can You Make Money in Real Estate Crowdfunding? The short answer to this question is "yes." In fact, in a 145-year study ("The Rate of Return on Everything, 1870-2015"),
researchers analyzed the returns of the major investment types and found that real estate outperformed the stock market, and with less risk. In recent years, according to Fundrise, the average annualized return for their crowdfunded investments was: 2021: 22.99% 2020: 7.31% 2019: 9.47% 2018: 9.11% 2017: 11.44% 2016: 8.76% 2015: 12.24%
2014: 12.25% How Much Money Can You Make Crowdfunding Real Estate? Like any investment, how much you can make by crowdfunding real estate depends on several factors. One of the biggest and most obvious is the amount of money you invest. The larger the investment, the larger the potential return. From the returns above, you can see that
crowdfunded real estate on average has performed quite well over the past few years. Depending on the amount of money you are able to initially or continually invest, the compounding interest and dividends you can make are unlimited. Creating a starter portfolio of real estate is easier than ever with platforms that connect you and other investors
with revenue-generating properties and projects. Is Real Estate Crowdfunding a Good Investment? While crowdfunding is new, real estate has a long history of profitability that has helped in part to build the wealth of the vast majority of this country's millionaires. If nothing
else, investing in real estate adds an extra layer of protection to your portfolio against stock market declines. So, if you're primarily invested in stocks and bonds, diversifying is a smart move. And now, in addition to REITs (real estate investment trusts), crowdfunding allows everyday people to invest in real estate, where it used to only be available to
the 1%. That said, you should treat real estate crowdfunding the same way you treat other investments: do due diligence on the properties and funds you choose, in sectors you know about, and on platforms that are legit. Some real estate crowdfunding sites require that you be an accredited investor. This means you must either: Have earned $200,000 to 100.000 to 
in annual income ($300,000 for joint investors) for the last two years with the expectation that you'll earn the same or more this year, OR Have a net worth over $1,000,000, individually or jointly, excluding your primary residence. The requirement exists because the SEC wants to ensure people investing in unregistered securities can afford to lose it.
Additionally, the accredited investor requirement assumes that the person can do due diligence on their own. For many investors, that bar might be too high. If you are not an accredited investor but still want to invest in real estate through a crowdfunded platform, you can. Our list of top platforms gave priority to the sites that welcome all investors,
but to recap: Fundrise RealtyMogul Roofstock DiversyFund Share this article on Twitter Share thi
what billionaire Andrew Carnegie once famously said. And that's part of why owning a home is such a staple of the American Dream. Unfortunately, supply-chain disruptions, historically low interest rates, and lack of inventory have resulted in a meteoric rise in the price of real estate over the past few years, leaving many prospective homebuyers on
the sidelines. The good news? You don't need a hefty down payment or a low debt-to-income ratio to invest in real estate. You don't even need to mow the lawn or repair leaky toilets. All you need is a few hundred dollars. Establishing a real estate portfolio has never been easier thanks to real estate crowdfunding platforms. Read on to learn about the
best real estate crowdfunding options. Best Real Estate Crowdfunding Platforms for Accredited Investors—Top Picks Best Ways to Access Real Estate Crowdfunding for Accredited Investors are those with a high income, either individually or combined with a spouse. Even with significantly higher income or net
worth, however, these individuals might prefer to forego the trials of a landlord by crowdfunding. If you're an accredited investments and alternatives) Minimum Investment to Start: $2,500 Type of Real Estate Investment: Broad real estate (also includes
alternatives) Type of Investor: All investors Available: Sign up here Alternative investments—basically, any asset that falls outside of stocks, bonds or cash—have become increasingly popular as fintech services open up previously closed markets to the individual retail investor. These opportunities have democratized numerous markets and unlocked
previously inaccessible cash flows to pad your income. Yieldstreet is one such platform, providing access to income-generating opportunities. These investment options come backed by collateral, typically have low stock
market correlation, and span various asset classes. Such asset classes include: Art finance Real estate Commercial finance Legal finance And more Yieldstreet, which has been in business since 2015, has returned more than $600 million to its investors since its founding. Historically, annual returns range anywhere from 3% to 18%, depending on the
goal-based strategy. Yieldstreet offers predefined payment schedules (e.g., monthly or quarterly payments), and they may pay principal and interest upon the occurrence of certain events, such as settlement within a legal finance investment. The durations of investment opportunities range from three months to seven years. Investment minimums
start as low as $2,500, but can go well into five digits. Yieldstreet technically is open to all investors, as non-accredited investor to participate in the Yieldstreet offerings. Learn more, and consider accessing these passive income
investments, by opening an account today. Related: 15 Best High-Yield Investment to Start: $5,000 Type of Real Estate Investment: Commercial real estate Type of Investor: Accredited investors only Available: Sign up here Some real estate
crowdfunding platforms only allow you to invest in property portfolios. However, some platforms, such as EquityMultiple, also allow you to invest in individual properties—in this case, commercial real estate (CRE). EquityMultiple carries a minimum $5,000 initial investment and comes with a limitation on the type of investors who can participate
accredited investors. However, those investors have access to individual commercial real estate deals, funds, and even diversified short-term notes. For those interested in learning more about EquityMultiple, consider signing up for an account and going through their qualification process. Related: 9 Best Tax-Advantaged Investments & Accounts to
Build Wealth 3. CrowdStreet (Commercial real estate crowdfunding platform) Minimum Investment to Start: $25,000 Type of Real Estate Investment: Commercial real estate investment platform available only to accredited investors, and is meant for those
tied up in these investments. Further, CrowdStreet comes with a high investment minimum of $25,000, though higher minimums are more typical for platforms that allow non-accredited investors to participate usually have lower minimums.) Depending on the type of project chosen, you might
receive returns via quarterly dividends on the commercial rental properties, or you might receive a share of profits only when the investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive a share of profits only when the investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive both. If you're an accredited investment property is sold—or you might receive both accredited investment property is sold—or you might receive both accredited investment property is sold—or you might receive both accredited investment property is sold—or you might receive both accredited investment property is sold—or you might receive both accredited investment property is sold—or you might receive both accredited investment property is sold—or you might receive both accredited investment property is sold—or you might receive both accredited investment property is sold—or you might receive 
platform has a limited number of new offerings to choose from. However, potential investigators should note that AcreTrader has a rigorous underwriting and due diligence process for properties offered on the platform. You can invest through self-directed IRA accounts (SDIRAs) or a taxable brokerage account. Investors can visit AcreTrader to learn
 more about the platform, view both current and past offerings, and sign up for the service. Related: Real Estate Syndication: What It Means and How to Investing solely in "private placements," which are private real estate investments
between two or more parties. In other words, you're investing in individual properties simultaneously, which provides some diversification. 5. First National Realty Partners (Grocery-anchored commercial real estate) Minimum Investment to Start: $50,000 Type
of Real Estate Investment: Grocery-anchored commercial real estate Type of Investor: Accredited investors only Available: Sign up here First National Realty Partners (FNRP) is one of the fastest-growing vertically integrated CRE investment firms in the United States. It's also focused on a very particular niche: grocery-anchored commercial real
estate. FNRP's team leverages relationships with top-tier national-brand tenants—including Kroger, Walmart, and Whole Foods—to provide investors with access to institutional-quality CRE deals both on- and off-market. Unlike many of the other sites on this list, which are equity crowdfunding platforms, FNRP offers private placements that only an
accredited investor can access. They've helped thousands of investors increase their net worth and diversify their portfolios against market volatility through deals that yield steady cash flow. FNRP also progresses from an entire investment lifecycle, from acquisition through disposition, 100% in-house. A large team of professionals filters through
thousands of deals to choose a handful they believe will outperform their peers. Unlike a traditional real estate investment trust (REIT) or fund, you have the ability to pick the deals that best align with your investment needs, so you can use FNRP's various offerings to build your own portfolio. This relative exclusivity does, however, come with a high
 minimum investment of $50,000. Sign up to learn more about the opportunity and determine whether it makes sense for your investment goals. Related: First National Realty Partners Review: Grocery-Anchored Deals Best Real Estate Crowdfunding for
Non-Accredited Investors If you're a non-accredited investor, fear not—there are many great options available to everyday investment opportunities for non-accredited investors. 6. Fundrise (Debt + equity real estate investing portfolios) Minimum
Investment to Start: $10 Type of Real Estate Investment: Residential and commercial real estate Type of Investors Available: Sign up here Fundrise provides diversification by allowing its investors to access several funds, each of which holds a number of properties and is designed to provide varying levels of risk and income. This popular
objective of income and growth. Core, Advanced, and Premium accounts: Core ($5,000-plus), Advanced ($10,000-plus), and Premium ($100,000-plus), and Premium ($100,000-plus), and Premium accounts also
have varying amounts of access to Fundrise's "eREITs." Also, Advanced and Premium accounts may invest in the Fundrise eFund, which is a tax-efficient partnership that can also hold non-REIT-eligible assets with "unique potential." Fundrise iPO: This "internet public offering" allows investors to buy a stake in Fundrise's parent company, Rise
Companies Corp. Innovation Fund: This fund does not invest in properties, but rather private high-growth technology companies, as well as some public equities. (Fundrise would likely invest in these publicly traded companies prior
to their IPO, or initial public offering.) You do not need to be an accredited investor to invest in Fundrise, but several of its funds are closed to non-accredited investing is best for you. Related: 15 Best Stock Market Investing Research & Analysis Sites 7.
RealtyMogul (CRE + residential real estate for non-accredited + accredited investors) Minimum Investment to Start: $5,000 Type of Real Estate Investment: Commercial and residential real estate crowdfunding marketplace that primarily offers opportunities in
CRE and residential properties. The company caters to individuals seeking institutional-quality real estate investors, you can also participate in RealtyMogul's private placements. When you participate in private
placement opportunities through RealtyMogul, you can choose to invest through fractional ownership in an individual property or a group of properties. Investors who prefer to invest through REITs have two options at RealtyMogul: The Income REIT: Pays monthly dividends at a 6% to 8% annualized rate (net of annual management fee) and focuses
on income-generating assets more than growth-oriented investment options such as multifamily properties. The Apartment Growth REIT: A more balanced approach between income and growth, this REIT offers the ability to
earn passive income at a lower annualized rate than the monthly dividends from The Income REIT, but with an eye toward capital appreciation as well. This fund's holdings differ from Income REIT and a 1.25% annual
management fee for Apartment Growth REIT. Other fees might apply. Learn more about RealtyMogul by visiting their site. Related: 10 Best Stock Advisor Websites & Services to Seize Alpha 8. Groundfloor ("Fix-and-flips") Minimum Investment to Start: $1,000 Type of Real Estate Investment: Residential real estate Type of Investor: All investors
Available: Sign up here Groundfloor offers short-term, high-yield real estate debt investments to the general public. The service provides short-term loans (three to 18 months) to entrepreneurs working on "fix-and-flips" (aka "fixer-uppers"). Then it allows member investors to invest in that debt. Thus, if you are interested in the financial potential of
fixer-uppers, but you're not exactly handy nor do you know much about buying and selling actual properties, Groundfloor is a way you can still participate. The service aims to make an asset class otherwise inaccessible to the general public. It averages 10% returns annually, though investors do need $1,000 to begin on the platform. Related: 18
Passive Income Apps that Give & Make You Money 9. DiversyFund (Multifamily units) Minimum Investment to Start: $500 Type of Real Estate Investment to Start: $500 Type of Investor: All investors Available: Sign up here The DiversyFund platform caters to individuals looking to invest in multifamily residential
units, such as apartment buildings. The service targets properties with a medium-term time horizon (roughly 5 years) and flip them to other investors. Instead of serving as a broker that connects investors with projects, DiversyFund follows a
different model it believes provides more value to individual investors who use the platform: It conducts due diligence, buys, develops, and manages a portfolio of apartment complexes in-house. In so doing, it collects the cash flow to reinvest in the properties, returns some to individual investors, then divides the profits at the time of sale (often five
years after acquisition). This model yields investors cash returns while invested and a capital gain once sold. DiversyFund has developed expertise in the multifamily real estate market, targeting apartment complexes containing 100 to 200 units that produce monthly cash flow. You can start investing in one of DiversyFund's portfolios for as little as
$500. Related: 11 Best Commission-Free Stock Trading Apps & Platforms Related Questions on Real Estate Crowdfunding Platforms What is crowdfunding? Crowdfunding? Crowdfunding Platforms Related (retail) or accredited
investors. What are real estate crowdfunding platforms? Real estate crowdfunding platforms allow investors to pool their money with others to purchase property as a group. Property owners can leverage equity and debt capital offered by
platforms' investor bases to finance development costs, renovations, ongoing operations and maintenance expenses, and more. Access to this style of investing is relatively new. After passage of the Jumpstart Our Business Startups Act (JOBS Act) of 2012, small business startups, companies, and investment platforms gained new ways to raise capital
 through crowdfunding platforms. Specifically, the JOBS Act made it easier for retail investors to invest not only in startups, but real estate as well through real estate crowdfunding deals and crowdfunding platforms. The Securities and Exchange Commission (SEC) doesn't regulate crowdfunded investments the same way they do securities issued to
the public on an open market. These assets typically are less regulated and scrutinized. As such, crowdfunding platform can come in two flavors: 1. Equity crowdfunding platforms Investing in the equity of a real estate offering
makes you a shareholder in a specific property or portfolio of properties. Your stake is proportionate to the amount of money you've invested in the equity or preferred equity or preferr
act as a lender to the property owner or the deal sponsor. Your loan is secured by the underlying property or property portfolio, granting you a fixed rate of return determined by the interest rate on the loan and how much you've invested in the deal. These investments tend to carry shorter holding periods, steadier income, and lower risk due to your
higher position in the capital stack (the various forms of capital used to buy and operate real estate) and ability to secure the loan with the property. Is crowdfunding gload for investors, and what are the risks? One major difference between investing through a crowdfunding platform and an open market is the different types of risk involved. Some of
the primary risks faced by a non-accredited investor as well as an accredited investor interested in crowdfunding investing include: Speculative and entail significant risk. Single-asset entities or even portfolio investments can fail despite the best of intentions. You may invest in a property in a mature,
stable market, but still face uncertainty thanks to changing market conditions. Illiquid Investments made on crowdfunding platforms often entail a longer-term commitment, typically ranging from six months to five years, depending on the nature of your investment and the terms of the deal. Make sure the money you invest isn't needed for near-term
expenses, as your money might be locked up in the crowdfunded investment for an extended period of time. Valuation and capitalization of the overall capitalization of the real estate investments. Depending on the
nature of your investment, you might not have legal claim to the underlying property or assets should it face insolvency or financial hardship. Do your due diligence before proceeding with any service provider in the space. Lower disclosure requirements Public companies must disclose all financial, operational, and market information to prospective
investors. Crowdfunding companies might disclose this info as well, but they have no significant obligation to disclose all pertinent investors. Lack of professional guidance Unlike the funding and guidance Unlike the fund
merely serve as a means for connecting investors with investment opportunities. Can investment options are focused on
supplemental income and pay regular dividends, while others are focused on the growth and appreciation of the properties in the portfolio and have a longer timeline for payout. Potential investors should always do their own due diligence and ensure they understand what they are investing in before committing funds. For example, while some
platforms grade investment opportunities in terms of risks, you shouldn't take these grades as investment advice. It is also important to diversify your investments and to not place your entire investments for further investments 1% (0.15% advisory; 0.85% asset management) $1,000 ($10 increments for further investments) 1% to 1.25%
for REITs, varying fees for other assets 0.75% annual management fee Varies, but typically a 1% annual management fee and no carried interest charges Typically 1% of net proceeds, but can vary by investment Forbes Advisor's list of best crowdfunding platforms divides this unique class of investing tools into options that are tailored to accredited
investors and non-accredited investors. This is a key distinction, as non-accredited investors may not access the investment assets offered by many of the platforms. For sophisticated accredited investors, owning real estate via private REITs and other investment funds provides portfolio diversification and a shot at outperformance that beats more
conventional asset classes. That said, past performance is never indicative of future returns, and real estate debt and in some cases fractional ownership of individual property development deals. For both groups, we surveyed the universe
of real estate crowdfunding options in an effort to provide our readers with a basic look at some of the best regarded platform's website, and we encourage readers to undertake in-depth research of platforms they are considering for their own investment goals.
To learn more about our rating and review methodology and editorial process, check out our guide on how Forbes Advisor rates investing products. Crowdfunding harnesses online communities and social networks to raise funds for projects, causes or businesses online communities and social networks to raise funds for projects, causes or businesses online communities and social networks to raise funds for projects, causes or businesses. The model involves soliciting financial support from a large number of individuals, often
through online platforms. Creators or entrepreneurs present initiatives, and backers contribute money to achieving a project's goals. In donation-based crowdfunding, contributors provide financial support without expecting any returns, usually for charitable causes or community projects. Reward crowdfunding offers the backers rewards or perks in
exchange for their contributions, such as early access to products or exclusive merchandise. The platforms listed above are considered to be a type of equity. In this model, investors expect financial returns based on the success and
profitability of the venture. Crowdfunding has become popular due to its potential to democratize finance and provide opportunities for individuals who may have difficulty accessing traditional funding sources. It allows project creators to reach a wide audience, tap into the collective wisdom of the crowd, and build a community around their finance and provide opportunities for individuals who may have difficulty accessing traditional funding sources. It allows project creators to reach a wide audience, tap into the collective wisdom of the crowd, and build a community around their finance and provide opportunities for individuals who may have difficulty accessing traditional funding sources.
 initiatives. In many ways, real estate crowdfunding platforms and public REITs are very similar models. Whether you're using a crowdfunding platform or the stock market, non-accredited investors can only get access to public REITs. These are regulated investments that must meet standards established by the SEC. You don't have to use a real
estate crowdfunding platform to find a public REIT. There are countless examples traded on markets, available via an online broker or via a financial advisor. If you already have an IRA or taxable brokerage account set up, it could pay to do a search for REITs where you currently hold your account. On the other hand, accredited investors can access to a count set up, it could pay to do a search for REITs where you currently hold your account. On the other hand, accredited investors can access to a count set up, it could pay to do a search for REITs where you currently hold your account. On the other hand, accredited investors can access to a count set up, it could pay to do a search for REITs where you currently hold your account.
both public REITs and private REITs through crowdfunding platforms. Private REITs are a kind of private placement and can include offerings like 1031 exchanges, individual properties and more. Typically, private placement and can include offerings like 1031 exchanges, individual properties and more illiquid than public
REITs—many of which trade on exchanges just like mutual funds and ETFs. If you're trying to decide between investing in real estate through a crowdfunding site or individual properties, there are a few key criteria to consider, chiefly your liquidity needs and your available investment dollars. Liquidity Needs If you want easy access to your cash or
the flexibility to buy and sell real estate-related investments at your whim, a REIT offered through a crowdfunding site or an exchange-traded REIT from a brokerage will be a better choice. Exchange-traded REIT sthrough crowdfunding site or an exchange-traded REIT from a brokerage will be a better choice. Exchange-traded REIT from a brokerage will be a better choice.
sites come in a close second. When investing in individual properties, your ability to buy and sell relies heavily on market conditions. Available Investment Dollars If you're new to real estate investing, crowdfunding platforms with low minimums that
can help you learn the sector without risking too much of your total portfolio. For example, new investors of all net worths could benefit from real estate crowdfunding platforms. Between access to REITs and private placements where multiplear to buy an individual property is too big an ask. That's where investors of all net worths could benefit from real estate crowdfunding platforms.
investors come together to fund single-property deals, crowdfunding sites can help find the type of real estate investing in any single asset class, you expose yourself to sector risk. Real estate is no different. Since there's no investing crystal ball, not
even expert analysts can say for sure where real estate in vesting through a real estate in you're investing but don't want to
deal with the headache of being a landlord or coming up with tens of thousands of dollars for a down payment, you're not alone. Over the past few years, real estate crowdfunding platforms have changed the game, opening the door for ordinary investors to get a piece of the action in rental homes, multifamily complexes, and even commercial
buildings—all with just a few clicks and modest minimums. But with so many options out there, how do you decide which platform is the right fit? Below, we break down the best real estate crowdfunding sites, covering the details you actually care about: fees, minimums, and what sets each platform apart. Arrived HomesArrived is one of the newest-
and fastest-growing—real estate crowdfunding platforms on the internet. It's designed specifically for those who want a straightforward way to invest in single-family homes and vacation rentals, and it's open to non-accredited investors, which means you don't need to be a high-net-worth individual to participate. The platform stands out for its
incredibly low minimum investment of just $100, making it accessible for beginners or anyone looking to diversify across multiple properties without overcommitting. Investors receive quarterly dividends from rental income while waiting for the asset to appreciate over time. Projected returns are typically in the 6% to 10% annual range, making
Arrived a compelling choice for those seeking passive income with a simple, user-friendly platform. FeesLong Term Rentals: 3.5% sourcing fee, 0.15% AUM feeVacation Rentals: 5% sourcing fee, 5% gross rents fee, property management fees varyMinimum investment$1000pen to non-accredited investorsYes FundriseFundrise is a heavyweight in theevacation Rentals: 5% sourcing fee, 5% gross rents fee, property management fees varyMinimum investment$1000pen to non-accredited investorsYes FundriseFundrise is a heavyweight in theevacation Rentals: 5% sourcing fee, 5% gross rents fee, property management fees varyMinimum investment$1000pen to non-accredited investorsYes FundriseFundrise is a heavyweight in theevacation Rentals: 5% sourcing fee, 5% gross rents fees varyMinimum investment$1000pen to non-accredited investorsYes FundriseFundrise is a heavyweight in theevacation Rentals: 5% sourcing fees varyMinimum investment$1000pen to non-accredited investorsYes FundriseFundrise is a heavyweight in theevacation Rentals: 5% sourcing fees varyMinimum investment$1000pen to non-accredited investorsYes FundriseFundrise is a heavyweight in theevacation Rentals: 5% sourcing fees varyMinimum investment$1000pen to non-accredited investorsYes FundriseFundrise is a heavyweight in the sourcing fees varyMinimum investment$1000pen to non-accredited investorsYes FundriseFundrise is a heavyweight in the sourcing fees varyMinimum investment$1000pen to non-accredited investorsYes Fundrise fees varyMinimum investorsYes Fu
real estate crowdfunding space, and for good reason. With a minimum investment as low as $10, Fundrise offers a highly accessible entry point into diversified real estate portfolios. The platform provides a range of account levels, catering to both non-accredited investors, with a selection of 14 different funds to choose from. Fundrise
charges a modest annual advisory fee, plus additional fees for certain funds. What makes Fundrise so appealing is its track record: it has consistently delivered strong, positive returns across all risk levels, with annual results ranging from 3% to an impressive 22%. The diversified model not only lowers risk but also gives investors exposure to a wide
mix of real estate projects, from rental apartments to commercial ventures, making it an excellent pick for real estate funds; 1.85% for innovation fund; $10/month or $99/year for Fundrise ProMinimum investment$10Open to non
accredited investorsYes YieldstreetYieldstreet takes a broader approach, letting investors diversify not just into real estate crowdfunding arm is just one piece of the puzzle, but it's a robust one, with opportunities to
shorter time horizons or fixed income streams. The platform's net annual return before fees averages around 9.6%. While the higher minimum means it's not for everyone, Yieldstreet is ideal for investment-dependent; ranges from
0.00% for short-term note series to 2.0%Minimum investment flavor to the crowdfunding world, blending modern technology with the kinds of deals institutional investors have accessed for decades. This platform is geared
toward accredited investors, requiring a minimum investment of $5,000, and offers both debt and equity investments in commercial properties. Fees are investment but generally fall in the 0.5% to 1.5% range, plus an origination fee on select deals. What sets EquityMultiple apart is its commitment to education and support, making it
easier for investors to choose the right deals for their risk tolerance and investment timeline. The platform features both short-term and long-term opportunities, and you can easily track your portfolio and returns online. For those who qualify, EquityMultiple offers a sophisticated way to tap into high-yield real estate deals with greater transparency
and control. FeesInvestment-dependent; approx. 0.5% to 1.5% plus an origination feeMinimum investment$5,000Open to non-accredited investors. The platform's standout feature is its focus on multifamil
estate—some of the hottest and most resilient markets across the country. RealtyMogul's minimum investment is $5,000, and its fees vary based on the specific product: the Income REIT charges up to 4.75% annually. Direct investments in specific product: the Income REIT charges up to 4.75% annually.
but non-accredited investors have access to two non-traded REITs, each with a diversified portfolio of apartment communities and commercial assets. Investors have seen average returns of 12% over the past five years, making RealtyMogul a strong pick for those looking for consistent performance, institutional access, and a hands-off approach to
real estate investing. FeesInvestment-dependent; Income REIT max 4.5%, Apartment Growth REIT max 4.75% annuallyMinimum investment$5,000Open to non-accredited investorsYes Choosing the Best Real Estate Crowdfunding Site for YouReal estate crowdfunding was once the domain of the ultra-wealthy, but since 2016, changes from the SEC
have opened the doors for everyday investors. Now, you can build a real estate portfolio with just a few hundred dollars and a smartphone, gaining access to vetted deals, transparent reporting, and—most importantly—the chance to earn passive income from rental and commercial properties without the day-to-day headaches. As with any investment,
it's important to do your research, understand the fees, and make sure the platform matches your financial goals and risk tolerance. Whether you want to get started for as little as $10 or you're looking to build a diversified portfolio across multiple asset classes, there's a real estate crowdfunding site that fits your needs. Happy investing! Frequently
Asked QuestionsReal estate crowd funding allows you to diversify your portfolio by investing in real estate crowdfunding can be worth it for investors looking to diversify their portfolio and gain exposure to real estate without the need for large amounts of capital. It offers the opportunity to invest in a variety of properties and projects,
potentially providing attractive returns. However, like any investment, there are risks involved, such as the potential for market fluctuations and the possibility of project delays or failures. Investing in real estate investing, but it is not without risks. It is important to thoroughly
research the platform and the specific investment opportunity before investment should all be carefully considered. Eric McConnell is a real estate writer with a years-long passion for the real
estate industry and the desire to help everyday people learn more about real estate investing. He is a graduate of Pepperdine University, where he earned a BA in journalism. After graduating, Eric embarked on a career in real estate where he spent over a decade as an agent for multi-family and commercial properties in Los Angeles. In his career,
he's worked on almost every side of a real estate transaction. He has represented buyers, sellers, property owners and renters and served as manager for commercial and residential properties. In 2019, Eric started sharing his experience with the wider world as a writer. He got his start writing and editing real estate lessons for prospective licensees
before joining Benzing in 2021. Since then he has written a variety of real estate material ranging from investment platform reviews to covering and analyzing breaking news in the real estate investing landscape.
Once reserved for only the most affluent investors, many real estate platforms have significantly lowered the barrier to entry when it comes to investing in real estate in a well-diversified
portfolio. What's the difference between these platforms and REITs?Real estate crowdfunding platforms, on the other hand, pool funds together to let average investors participate in the real estate investments, like individual
properties. These could potentially provide higher returns than the REITs available through traditional brokerages, but they may also carry higher risk. Some of the companies on this list also offer other types of investments, such as venture capital, private equity or collectables like art. Below, our top picks for the best real estate crowdfunding
platforms based on several factors, including account minimums, customer support, redemption options, fees and more.
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