

Want to Build Your Business?

Let Your Employees Go

HOMEFROMWORK



An Employee Benefit that Hits *Home From Work*.

Home From Work, an employer-assisted housing (EAH) benefit program, makes it easy for you to strengthen your employees' potential to purchase their own homes.

It's easy and effective. It's also the right thing to do for your business, your employees, and your community.

Why Go *Home From Work*?

Your participation in the *Home From Work* program brings distinct benefits to your small business or large corporation:

- Easier employee recruitment
- Improved employee retention
- Economic revitalization of local economy
- Higher employee productivity
- Enhanced employee-employer relationships
- Reduced employee commuting
- Recognition in your community as an employee-friendly business.

The connection is real...

OWNING A HOME MAKES BETTER EMPLOYEES.

HOMEOWNERSHIP

MADE EASY:

Employer-Assisted Housing
Benefit Program



Empower Your Business.

Today's business owners face enormous recruitment and retention challenges—from high turnover rates and labor shortages to all-too-chronic absenteeism. *Home From Work* offsets these challenges by providing employers with tools for educating, counseling, and sometimes, funding their employees to realize the American Dream of homeownership.

Improved retention, more effective recruitment, and reduced training costs all result from the *Home From Work* program. With it you can increase productivity, improve morale, and ultimately, strengthen your bottom line through employee homeownership.

Need proof? *Home from Work* offers custom cost/benefit analyses so you can calculate measurable financial results before even beginning the program.



Empower Your Employees.

Through *Home From Work*, you can provide your employees with one or more of the following options:

FREE, educational, homebuying workshops, conducted by credentialed REALTORS® and participating lenders. These workshops provide clear explanations of complex issues like home affordability, property taxes, homeowners' insurance, mortgage applications, closing costs, credit issues, and more.



One-on-one homeownership counseling, with a certified counselor, will help your employees understand their options for homeownership, correct credit issues, and learn budgeting to become mortgage ready or avoid foreclosure.

Financial incentives, such as forgivable loans and matched savings or gifts to help employees purchase a home. Additionally, employees will learn how to leverage local, state and federal down-payment assistance programs.

For many new or relocating employees, the road to homeownership can be especially challenging. For others, who focus on real estate investing, the task is just as daunting. But through the *Home From Work* program you can empower all of your employees and build trusting relationships within the company and within your community as well.

Empower Your Community.

Nationwide, salaries have not kept pace with rising home prices. As a result, homeownership has become out of reach for a large portion of the workforce. Teachers, emergency personnel, retail clerks, hospitality staff and office employees often cannot afford to live near their places of work or are uninformed about the range of homeownership options available to them.



Home From Work helps promote your community as homeownership-friendly and provides incentives for businesses to relocate to your area. *Home From Work* strengthens your community and empowers your workforce.

HIGHER HOMEOWNERSHIP RATES

- = increase in local jobs
- = broader tax base
- = more stable community