



*The connection is real...*

**OWNING A HOME MAKES BETTER EMPLOYEES.**

# Want to Build Your Business?

Make Homeownership Easier  
for your Employees with an  
Employer-Assisted Housing  
Benefit Program

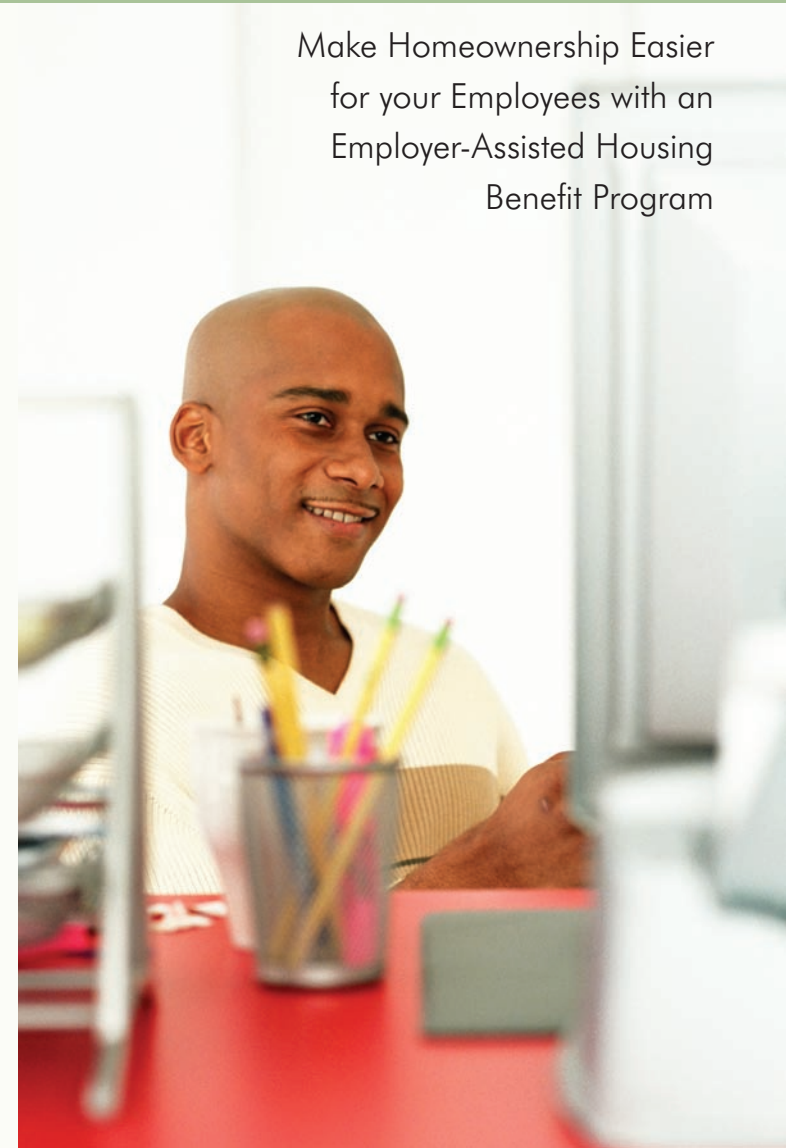
## An Employee Benefit that Hits Home.

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.

An EAH benefit plan 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.

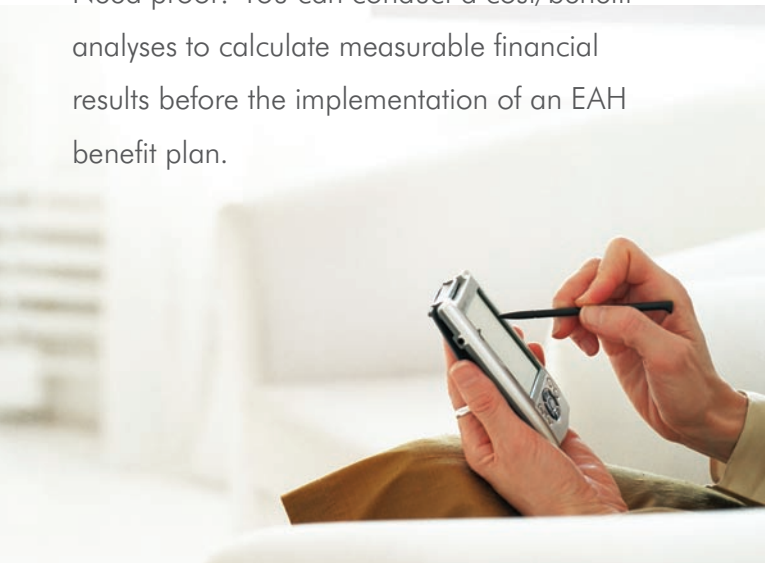


# Empower Your Business.

Today's business owners face many challenges—from high turnover rates and labor shortages to all-too-chronic absenteeism. An Employer-Assisted Housing (EAH) benefit 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 an EAH benefit. With EAH you can increase productivity, improve morale, and ultimately, strengthen your bottom line through employee homeownership.

Need proof? You can conduct a cost/benefit analyses to calculate measurable financial results before the implementation of an EAH benefit plan.



# Empower Your Employees.

Through an EAH benefit you can provide your employees with one or more of the following options:

Homebuyer & homeownership workshops, conducted by REALTORS® and real estate professionals as well as participating non-profit organizations and 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 assistance, such as forgivable loans, grants, or matched savings, provided by your company 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 an EAH benefit 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.



Employer-Assisted Housing enables workers to live and work in the same community and can help to stabilize and revitalize a community. EAH strengthens your community and empowers your workforce.

HIGHER  
HOMEOWNERSHIP  
RATES

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