



Achieving Business Goals with
Employer-Assisted Housing Benefits



Home from Work™
An Employer Housing Benefit

- What is the Home from Work Campaign?
- What is Employer-Assisted Housing (EAH)?
- Why EAH is a great business tool
- How to easily use EAH to meet business objectives



What is Home from Work?

- A partnership effort with the Wisconsin Realtors Association, the National Association of REALTORS®, WHEDA select real estate and lender partners, nonprofit organizations, and employers
- Home from Work helps employers develop an Employer-Assisted Housing (EAH) benefits plan that can help achieve business goals and help employees with their housing need
- WHEDA will bring training to your community for your local lenders, counselors and real estate professionals to work with employers in designing their own program



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What is EAH?

- An employer-provided benefit that helps employers achieve business goals while helping employees with homeownership
- Employers can choose any or all of the EAH benefits below:
 - **Free home-buying “educational” workshops** to employees offered by REALTORS® and lenders
 - **One-on-one housing counseling seminars** in partnership with a nonprofit counseling agency
 - **Financial incentives** such as a forgivable loan, matched savings or gifts to help employees purchase a home



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EAH Helps You Achieve Business Goals

8 EAH R's

- Recruitment
- Retention
- Revitalization
- Return
- Relationships
- Reduced commuting
- Recognition
- Right thing to do



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Your Employees Value EAH

- Homeownership is the #1 consumer investment
 - “For lower-income and minority households, home equity represents four-fifths (80 percent) of their net wealth.”
Consumer Federation of America Press Release (2003)
- EAH plans typically address the biggest obstacles to homeownership
 - Affordability
 - Cash for a down payment or closing costs
 - Financial literacy
 - Understanding the home-buying process

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Your Community Values EAH

- Effective economic tool
- Community commitment
- Higher homeownership rates = returns more stability to the community



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Employer Can Chose Any or All Three EAH Benefits

- Free home-buying “educational” workshops for employees offered by REALTORS® and lenders
- Employer sponsors one-on-one housing counseling seminars in partnership with a nonprofit counseling agency
- Direct financial benefits such as a forgivable loan, matched savings, grants or gifts to help employees purchase a home

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WHEDA Will Work with You!

- **#1 – Free Home-Buyer “Educational” Sessions**
 - Help identify partners who will conduct these workshops at a time convenient for employers and their employees
- **#2 – One-on-One Depth Counseling**
 - WHEDA will introduce you to a nonprofit counseling agency that will conduct the sessions for your employees (agency typically will charge a small fee)
- **#3 – Financial EAH Incentive**
 - WHEDA or the local will work with you to custom design your company’s program

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Contact WHEDA



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