

Employer Housing Programs

Strategic Objective	Prevent Eviction I want to ensure my employees at risk of losing their home can stay in them	Subsidize Housing I want to absorb some of my employees housing costs	Promote Homeownership I want to help my employees transition from renters to homeowners
Primary Business Impact	LOWER ABSENTEEISM	COMPETITIVE TALENT ATTRACTION	HIGHER RETENTION & STABILITY
Higher Employer Investment  Lower Employer Investment	Emergency Hardship Grant or Forgivable Loan A no-interest loan provided to employees undergoing a documented hardship, forgivable over a set period of employment.	Purpose-Built Housing Community designed with the employee in mind that offers substantially subsidized housing costs.	Employer Down Payment Grant Direct grant to cover a set amount of down payment or closing costs for the employee.
	Emergency Hardship Non-Forgivable Loan A no-interest loan provided to employees undergoing a documented hardship.	Temporary Corporate Housing Maintaining a portfolio of temporary units for transient workers, relocation, or temporary need.	Forgivable Soft Second A secondary loan to cover a set amount of down payment or closing costs, forgivable after a set period of employment is completed.
	Employee Assistance Coordination Staff or contracted position to directly engage with the employee and service providers to align resources to employee need.	Direct Rental Subsidy Employee benefit either on-going or to cover move-in costs (Security Deposit, First & Last)	Low/Zero Interest Second A secondary loan to cover a set amount of down payment or closing costs, non-forgivable and repayable over time.
	Community Program Education On-site or virtual education on community partners and their services.	Indirect Rental Subsidy Partnership with landlord to offer employee discounts / reduced deposit requirements.	Community DPA Education & Assistance Partnering with community organizations or lenders that offer DPA programs for education and awareness.