

# H.O.M.E.

## Home Ownership Made Easy

Healthcare is a highly competitive industry. Turnover and problems associated with employee retention directly impact the bottom line as profits drop when employees leave. Creative strategies are mandatory to differentiate your medical center in order to attract and retain the best possible candidates.

Adding a cost savings benefit, such as **Home Ownership Made Easy (H.O.M.E.)** will greatly reduce complications associated with recruitment and retention of employees. The small investment you make now in your employees' **H.O.M.E.** program will reduce expenditures and position your organization for improved success in years to come.



Consumer Credit Counseling Service (CCCS) is a private non-profit organization providing confidential counseling, guidance, debt management and education programs to financially-troubled consumers. CCCS is a member of the National Foundation for Credit Counseling and a division of Family Service of the Piedmont. It has offices in Burlington, Greensboro, High Point, Asheboro, Lexington and Wentworth.

[www.thedebt.doc.com](http://www.thedebt.doc.com)

### Where to find us ... 1-888-755-2227

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336-373-8882

719 Hermitage Rd.  
Burlington, NC 27215  
336-226-4175

525 NC-65  
Wentworth, NC 27375  
336-342-8247

1303 Greensboro St. Ext.  
Lexington, NC 27292  
336-243-8111

The Slane Center  
1401 Long Street  
High Point, NC 27262  
336-889-6161

135 Sunset Ave.  
P.O. Box 4954  
Asheboro, NC 27204  
336-633-1845



## H.O.M.E. Home Ownership Made Easy



## How H.O.M.E. Works

- Create a benefit package which includes the **H.O.M.E.** program.
- Once a new employee is effectively hired, create a fund wherein a monthly allotment (percentage of employee's salary) is placed in an investment vehicle, or a matching gift program (similar to an IDA) for the employee's future down payment on a new home.
- Create a minimum deposit requirement per employee of \$50 per month.
- Create a vestment period for the employee with a minimum of one year of employment.
- Refer the employee to **Consumer Credit Counseling Service (CCCS)** for free individualized budget and credit counseling services to foster strong money management skills in preparation for home ownership. Sessions would also entail pre-home ownership counseling and counseling associated with any immediate financial concerns which may impede home ownership.



- CCCS will conduct “lunch and learn” and/or formal workshops for employees, addressing home ownership, credit, budgeting, predatory lending, credit reports, etc., at your site.
- At the completion of the employee's vestment period, the funds are made available to the employee for the sole purpose of purchasing a new home.
- Once the home is purchased, the employee attends post-home ownership counseling sessions with a CCCS counselor.
- This benefit can also be utilized by existing staff who have been employed for at least one year.



## The Return on your Investment (R.O.I.)

- Through counseling and education, employees will make better decisions in regard to credit, housing and budgeting. Employees with these financial troubles may be prompted to search for a new job to seek added income and/or benefits.
- Increase productivity by investing in your employees' financial goals. Financial concerns and the inability to reach financial goals create stress and depression (also related to employee health issues), which directly impact absenteeism and productivity.

- By purchasing a home, an employee is committed to a community and is more likely to remain at the same job for a longer period of time. It helps to create a sense of permanency.
- Better recruitment offerings allow your business to attract the best professionals needed for the job and compete more effectively against other employers.
- Adding benefits will also foster an image of being an employee-focused organization in the community and increase media opportunities.
- Retain experienced staff to create a stable workforce, enhancing the value of services offered to your customers.
- Create a positive culture and image among employees, demonstrating that they are the organization's greatest wealth and you wish to offer job security by supporting their lives outside the workplace.

