FOR THE PEOPLE WHO MAKE WORK POSSIBLE

A brighter future starts with home.

A set of keys. A place to put down roots. A goal that feels closer. Home Benefit Network is exploring how employers can help make that journey more possible.

The idea is simple: connect an employee's homeownership goal with thoughtful employer support and a process people can understand.

A goal worth helping people reach

Home Benefit Network is an employer-sponsored homeownership benefit concept. The aim is to bring employee savings, preparation and employer support into one clearer journey - helping people work toward the independence, stability and belonging a home can represent.

For employees

A goal that feels less distant. A clearer path to prepare, save and understand the support that could help along the way.

For employers

A way to put care for employees into action through a meaningful benefit, with clear costs, rules and responsibilities.

Where we are today: research and concept development. We are listening to employers, employees and industry partners before finalizing a pilot. The website demo is illustrative; an active HBN benefit is not being offered today.

MORE THAN A TRANSACTION

Support the person. Respect the journey.

People approach homeownership from different starting points. Some are just beginning to save. Others want to understand the buying process or whether support from work could make a difference. HBN is being shaped around those real questions.

Make a goal more visible

A future HBN experience could help employees organize their next steps and understand readiness milestones. The goal is a clearer journey, rather than a collection of disconnected information.

Connect preparation and savings

Employees would save in accounts they own. HBN could help them organize their progress while keeping control of their savings with the employee and their financial institution.

Understand employer support

Employees should be able to see what an employer may offer, who qualifies, and when a benefit could be paid. Clear expectations would matter as much as the benefit itself.

Find appropriate resources

The vision includes useful education and connections to qualified professionals where appropriate, with transparent roles and safeguards. These resources would support informed decisions.

Built around choice, not pressure.

A future benefit should help people make decisions that fit their circumstances. Buying a home would not be an obligation, and the right timing would remain a personal decision.

A PRACTICAL FRAMEWORK FOR EMPLOYERS

Employee savings. Employer support. One clearer process.

One working model under consideration is an employer benefit paid after a qualifying home purchase is verified. Final terms would depend on research, professional review and the design of a future pilot.

1

Prepare and save

The employee would save in an account they own, with voluntary deposits and a clearer view of the steps toward buying a home.

2

Define employer support

The employer would set a possible benefit amount and prospective eligibility requirements, including any service and qualifying-purchase conditions.

3

Organize the journey

HBN could help communicate the rules, track readiness and organize the information needed to administer the benefit.

4

Verify a qualifying purchase

The employee would provide the required documentation. HBN could help confirm that the purchase meets the employer's approved program rules.

5

Coordinate the benefit payment

In this model, the employer would retain its promised contribution until the conditions are met, then pay after purchase verification through an approved payment process.

A core design principle: employees own their savings. HBN is being designed to coordinate the benefit, not to receive, hold or invest employee money.

HELP US BUILD SOMETHING MEANINGFUL

From a promising idea to a meaningful benefit.

Today: learn, test and refine

We have opened three questionnaires - for employers, employees, and partners or industry experts - and begun outreach to business and community networks. HR and benefits leaders are also invited to a research roundtable. The public demo, discussion guides and budget calculator help people explore the idea and give useful feedback.

We are testing actual interest, the support employees would use, what employers could administer, and whether a limited pilot would be worth pursuing. Participation is not a commitment to buy or enroll.

The vision: a benefit people can believe in

A clearer employee experience

Education, readiness milestones and a transparent view of potential employer support.

A practical employer platform

Tools for eligibility, purchase verification, administration and outcome reporting.

A network of appropriate resources

Connections to relevant information and qualified professionals, with clear roles and safeguards.

A model that can grow responsibly

A repeatable process shaped by evidence, employee ownership and careful program design.

What a pilot would need to prove: useful employee participation, clear program rules, manageable employer effort, appropriate costs and willingness to continue. Recruiting and retention gains would need evidence.

Before launch, the design would need to address legal and tax treatment, payroll, privacy, security and operating arrangements. The benefits described here are a vision to test, not proven HBN outcomes.

YOUR PERSPECTIVE CAN HELP SHAPE WHAT COMES NEXT

Help build the path from here to home.

Employers, employees, advisors and community partners all bring a different perspective. Explore the concept, share what would matter to you, or connect with Nick to start a conversation.

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Scan. Explore. Share your perspective.

Scan to choose the **Employer**, **Employee**, or **Partner & Industry Expert** questionnaire. Brokers, advisers and community partners are welcome.

homebenefitnetwork.com

Open employer questionnaire

Open employee questionnaire

Open partner & industry expert questionnaire

Participation is voluntary. Contact information can be left blank. No purchase or program commitment is requested. Please avoid confidential financial or employee information.