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FINANCIAL LITERACY EDUCATION



## Home Buyers' Assistance Plan

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## Home Buyers' Assistance Plan

A benefit that works  
for you and  
your employees



# PRESENTING

## The Home Buyers' Assistance (HBA) Plan

2006CSS008 Attachment 2



### What is the HBA Plan?

A housing benefit plan offered by an employer to assist eligible employees move past common hurdles to home ownership

It is a flexible benefits plan with a competitive edge.



### SIX REASONS employers participate

- Reduced recruitment, turnover and training costs
- Improves employee loyalty and morale
- Employees tell people in their network about your company's innovative plan
- Improves bottom line because employees are more productive
- Sets your business apart as an innovative and progressive leader in the community
- Employees gain a sense of belonging to their community

### How does an HBA plan work?

Representatives from Vibrant Communities Edmonton (VCE) will help you evaluate the benefits of the various HBA options.

With VCE's assistance, you can customize one or more options so they work for you and your employees.

Vibrant Communities Edmonton helps you get started.

### SIX OPTIONS employers can choose

- On site financial literacy education
- On site home buyer education
- Signing bonus to contribute to a home purchase
- Forgivable loan that decreases over a period of time during an employee's tenure with your company
- Vested matched savings for participating employees
- The HOME Program assistance with up to \$1000 for closing costs on a home purchase

### What can we do for you?

A representative from Vibrant Communities Edmonton will meet with you to explain the benefit details.

As well, VCE in partnership with the HOME Program will:

- Assess employee interest
- Deliver on site financial literacy education
- Deliver on site home buyer education
- Provide customizable promo materials explaining the plan to your employees
- Complete an evaluation to determine employee satisfaction with the HBA plan

**Call Vibrant Communities Edmonton  
at 428-1866 to get started.**

**SIMPLE. EFFECTIVE. INEXPENSIVE.**

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