



**Homestead**  
Advisers | Funds

# Cooperative Employer- Homebuyer Assistance Program

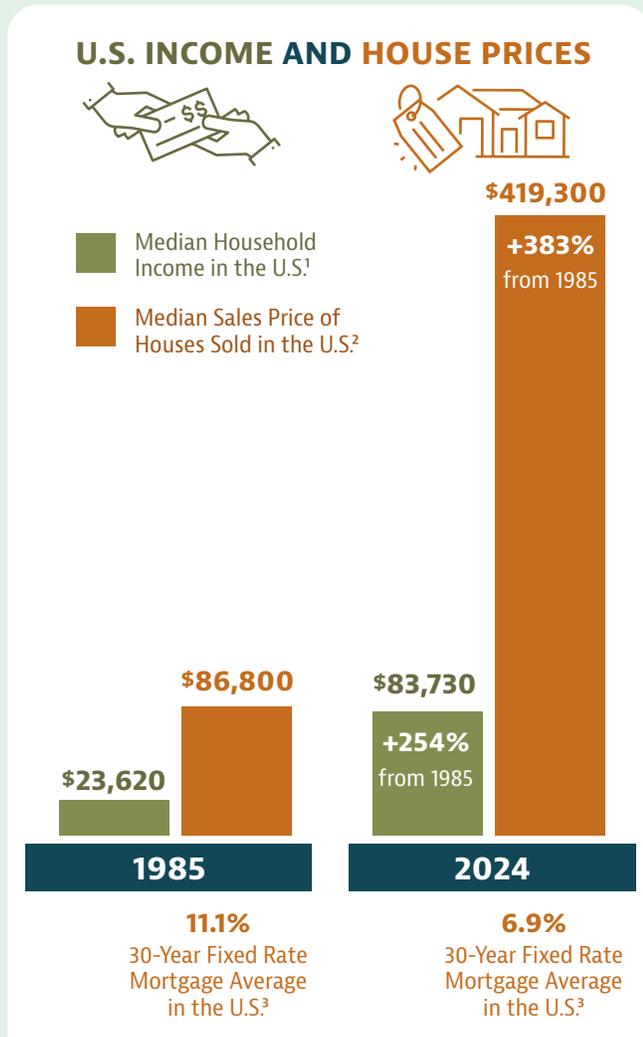
For generations, homeownership has been the cornerstone of the American Dream — a place to build equity, raise a family, and establish roots. The people who work at your cooperative share that same aspiration.

Yet the path has changed. While saving diligently for a down payment once led to homeownership, many of your employees today face a different reality: They can likely manage the monthly mortgage, but gathering the up-front costs for a down payment and closing fees may take years.

**An employer-housing assistance program helps bridge the gap to homeownership while helping your cooperative attract and retain talent.**

## When Hard Work Isn't Enough

Hard work plus steady income was once the reliable path to homeownership. This equation no longer holds true. While wages have grown modestly over the years, home prices have skyrocketed — creating a challenge to homeownership for hardworking employees.



An employer-assisted housing program shifts this equation: Your employees bring their own savings and commitment to the table, and your cooperative's support multiplies their effort — a partnership that acknowledges the changed reality your workforce faces.

## An Investment in Your Cooperative's Future

For a cooperative, the real value of an employer-assisted housing program isn't the amount of assistance; it's what it communicates. Even \$5,000 to \$15,000 per employee can shift the timeline significantly in rural housing markets. More importantly, it sends a message to your workforce: **We invest in your future here in our cooperative community.**

This message resonates in areas where multi-generational employment is already part of your culture. When employees know you're invested in helping them build roots, they're more likely to stay and contribute to your cooperative's long-term success. They see themselves as part of something larger than a job. They're building a life in a community their cooperative cares about. That kind of loyalty is hard to replace and harder still to recruit.

Beyond retention, an employer-assisted housing program can also help attract new talent. Technical talent considering a move to your service territory may worry about affording a home in the area. Offering a path to homeownership may help reduce that concern and signals that your cooperative understands the real challenges your employees face. It tells them you're not just looking for workers; you're invested in helping them succeed.

What distinguishes cooperatives is how offering an employer-assisted housing program aligns with your mission. When a corporation offers housing assistance, it's a perk. When a cooperative does it, you're also helping to strengthen the communities you serve and investing in the places where your employees build their lives. That alignment between program and mission has the potential to create real buy-in.

In rural markets where benefits are limited, this becomes a meaningful differentiator. It reinforces what your cooperative stands for and demonstrates your commitment to the communities you serve, not just as a utility but also as a neighbor.

**Sources:**

<sup>1</sup> U.S. Census Bureau, *Median Household Income in the United States [MEHOINUSA646N]*, retrieved from FRED, Federal Reserve Bank of St. Louis; retrieved March 20, 2026.  
<sup>2</sup> U.S. Census Bureau and U.S. Department of Housing and Urban Development, *Median Sales Price of Houses Sold for the United States [MSPUS]*, retrieved from FRED, Federal Reserve Bank of St. Louis; retrieved March 20, 2026.  
<sup>3</sup> Freddie Mac, *30-Year Fixed Rate Mortgage Average in the United States [MORTGAGE30US]*, retrieved from FRED, Federal Reserve Bank of St. Louis; retrieved March 20, 2026.

# HOW THE PROGRAM WORKS

## Program Structure Options

The Cooperative Employer-Homebuyer Assistance Program is a partnership between the administrator/ sponsor of the program (cooperative) and the consultant (Homestead Advisers). Homestead Funds (advised by Homestead Advisers) are the investment vehicle option for the program. Homestead Advisers does not charge a fee for its consulting services.

The program can be structured in several ways and is customizable to what works best for your cooperative. This flexibility allows you to design a program that fits your cooperative's budget and needs. Homestead Advisers can help guide you through program design and implementation.

	DOWN PAYMENT AWARD GRANT	MATCHED SAVINGS	ANNUAL CONTRIBUTIONS
<b>How It Works</b>	Down payment assistance (typically \$5,000 to \$15,000), with the contribution amount determined by the cooperative, provided as a grant	Co-op matches employee savings up to a set limit	Co-op contributes annually toward the down payment goal, up to a set limit
<b>Homestead Solution</b>	Co-op invests program funds in Homestead Funds, a family of mutual funds	Homestead Advisers' Employee-Sponsored Savings Program	Homestead Advisers' Short-Term Incentive and Retention Program*
<b>Best for</b>	Provides direct, simple assistance with a strong retention incentive	Encourages personal accountability and partnership	Rewards tenure and integrates with the retention strategy
<b>Retention Incentive</b>	Moderate; encourages employees to establish roots in the community	Moderate; savings match fosters engagement	High; contributions are tied to tenure milestones
<b>Contributions</b>	Co-op owns the Homestead Funds account and makes contributions; co-op can distribute the funds directly to the employee when eligibility requirements are met	Employee makes regular contributions to their Homestead Funds account via payroll deduction  Co-op invests matching funds on the employee's behalf in the Homestead Funds account	Co-op invests funds on the employee's behalf in the Homestead Funds
<b>Employee Effort Required</b>	Low; no savings required	High; employee must actively save	Low; contributions are automatic
<b>Time Horizon</b>	Funds available when criteria are met	1 to 3 years (or longer if needed)	1 to 5 years

\* Please note that the terms and conditions of the Short-Term Incentive and Retention Program apply as described in that document, and nothing in this Cooperative Employer-Homebuyer Assistance Program supersedes the terms and conditions of the Short-Term Incentive and Retention Program or constitutes a guaranteed benefit or cash payment.

# SETTING UP YOUR PROGRAM

Setting up an employer-assisted housing program is straightforward.

- 1 CONSULT YOUR ADVISORS:** Talk to a tax professional and legal counsel familiar with cooperatives about tax treatment, legal requirements, and other considerations.
- 2 CONNECT WITH HOMESTEAD ADVISERS:** Contact your relationship manager to discuss program options.
- 3 DEFINE PROGRAM STRUCTURE:** Choose your program structure and set assistance amounts based on your budget.
- 4 ESTABLISH CLEAR ELIGIBILITY:** Set specific requirements for eligibility.
- 5 CREATE PROGRAM DOCUMENTS:** Determine how the program fits with your existing benefits and how employees apply. Homestead Advisers can help you put together the program documents.
- 6 SET UP TRACKING SYSTEMS:** Establish a system to track participation, contributions, and milestones.
- 7 LAUNCH AND COMMUNICATE:** Consider positioning the program as part of your cooperative's commitment to your community and employees.



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**Ready to implement your Cooperative  
Employer-Homebuyer Assistance Program?**

**Call 800.258.3030, option 3,  
or reach out to your relationship manager.**

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**Past performance does not guarantee future results.** Investing in any mutual fund, including the Homestead Funds (as defined below), involves risk, including the possible loss of principal. Investment return and principal value will fluctuate, and shares, when redeemed, may be worth more or less than their original cost.

*An investment in a mutual fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.*

**Before investing in any Homestead Fund, an investor should carefully consider the Homestead Fund's investment objectives, risks, charges and expenses before investing. The prospectus contains this and other information about each Homestead Fund and should be read carefully before investing. To obtain a prospectus, call 800.258.3030 or visit [homesteadadvisers.com](http://homesteadadvisers.com).**

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