

# EMPLOYEE HOUSING

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APPLY FOR EMPLOYER APARTMENT

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APPLY FOR EMPLOYER-BACKED LOAN

CREATE/JOIN EMPLOYEE GROUP →

\*: PROTECTIONS APPLY IF EMPLOYMENT END!

EMPLOYER APARTMENT

LISTING & ELIGIBILITY

ELIGIBILITY: TENURE  $\geq 6$  mo

STATUS: FULL TIME

MAPLE Commons 1BR • \$1,100 • 6.2mi

OAK TERRACE STUDIO • \$950 • 4.0mi

WILLOW SQUARE 2BR • \$1,450 • 8.8mi

FILTER: BUDGET • BEDS • DISTANCE

# UNIT DETAILS

MAPLE Common 1BR

RENT \$1,100 • 650 SF • IN-UNIT W/D

EMPLOYER PROTECTIONS: 60-DAY GRACE IF  
EMPLOYMENT ENDS.

YOUR TENURE

9 MONTHS ✓

EMPLOYMENT

FULL-TIME ✓

MAX RENT ALLOWED

\$1,250

START APPLICATION

●

APPLY FOR UNIT

APPLICATION FORM

MONTHLY INCOME

\$3,800

CREDIT SCORE

680

UPLOAD PAY STUD

PAYSTUD.PDF

ID UPLOAD

LICENSE.JPG

☐ CONSENT TO VERIFY EMPLOYMENT

☐ AGREE TO HOUSING POLICY (PROTECTIONS)

CONTINUE

→

REVIEW & SUBMIT

UNIT: MAPLE COMMONS 1BR  
RENT \$1,100 • EST. MOVE-IN: NOV 20

DOCS: PAYSTUB.PDF, LICENSE.JPG  
POLICY: 60-DAY GRACE POLICY IF  
TERMINATED.

SUBMIT APPLICATION

DECISION

EMPLOYER APARTMENT

STATUS : APPROVED ☐

NEXT STEPS: BIG CHECK, LEASE E-SIGN

PROTECTION: 60-DAY GRACE + RELOCATION  
HELP.

VIEW LEASE / E-SIGN

SEE MOVE-IN CHECKLIST



EMPLOYER-BACKED LOAN

START

ANNUAL SALARY

\$62,000

TENURE

14 MONTHS

CREDIT SCORE

690

DOWN PAYMENT

\$8,000

ESTIMATED MATCH: \$8,000 (1:1 UP TO LOAN)

CHECK PRE-QUALIFICATION →

# PRE - QUALIFICATION

## RESULTS

YOU MAY QUALIFY UP TO: \$310,000

EMPLOYER MATCH TOWARD DOWN PAYMENT:  
\$8,000

RATE ESTIMATE: 5.75 - 6.15 % APR (RANGE)

CONTINUE TO DOCUMENTS →



# DOCUMENTS

## SECURE UPLOAD

- ☐ W-2 (LAST YEAR)
- ☐ 2 RECENT PAY STUDES
- ☐ BANK STATEMENT (60 DAYS)
- ☐ ID VERIFICATION

VPLOAD NOW

SHARE VIA PAYROLL API (FASTER)

## OFFER TERMS

### REVIEW OPTIONS

LOAN AMOUNT: \$300,000

RATE: 5.85% APR • 30-YEAR FIXED

EMPLOYER DOWN PAYMENT: \$8,000

PROTECTION: LOAN REMAINS IF JOB ENDS.

ACCEPT OFFER

ADJUST AMOUNT

VERIFICATION

UNDER REVIEW

- ☐ INCOME VERIFIED
- ☐ EMPLOYMENT VERIFIED
- ☐ CREDIT PULL AUTHORIZED
- ☐ PROPERTY APPRAISAL

ETA: 5-10 BUSINESS DAYS

[VIEW STATUS UPDATES](#)

# DECISION

LOAN

STATUS: CONDITIONAL APPROVAL ☐

CONDITIONS: APPRAISAL  $\geq$  PRICE; HOI PROOF

PROTECTION: LOAN STAYS IF JOB ENDS.

GENERATE DISCLOSURE PACK

SCHEDULE CLOSING

# EMPLOYEE COMMUNITIES

START OR JOIN

START NEW HOUSING GROUP →

BROWSE EXISTING GROUPS →

GOAL: BUILD/BUY UNITS WITH EMPLOYER SUPPORT

# Groups

## DIRECTORY

DOWNTOWN STARTER HOMES • 28 MEMBERS

EASTSIDE APARTMENT CO-OP • 41 MEMBERS

WEST RIVER TOWNHOMES • 12 MEMBERS



# CREATE GROUP

## PROPOSAL

PROJECT TYPE

APARTMENTS (co-op)

LOCATION

EASTSIDE

TARGET UNITS

24

EST. BUDGET

\$4.2M

NEXT: FUNDING →

# FUNDING MODEL

## CONTRIBUTION & MATCH

PAYROLL CONTRIBUTION    EMPLOYER MATCH

\$120 / mo

50% UP TO \$100

## GRANT / LOAN SUPPORT

MUNICIPAL GRANT (APPLIED)

PROTECTION: TRANSPARENT VESTING & EXIT POLICY.

NEXT:

GOVERNANCE



# GOVERNANCE

## ROLES & PROTECTIONS

- ☐ BYLAWS DRAFT REVIEWED
- ☐ BOARD ELECTION RULES
- ☐ MEMBER EXIT PROTECTIONS
- ☐ CONFLICT OF INTEREST POLICY

SUBMIT PROPOSAL →

# GROUP LAUNCHED

SUCCESS

STATUS: APPROVED

NEXT: SITE SHORTLIST • RFP TO BUILDERS

VIEW ROAD MAP & MILESTONES

INVITE COWORKERS