



Employee Homeownership Assistance Benefit

What is a Homeownership Assistance Benefit?

A groundbreaking new category of **employee benefits** designed to address the often overlooked challenges of homeownership.

Our Employee Benefit



Interest Rate Monitoring

Upon purchase with us, we track your properties interest rate for 18 months and notify you when a lower rate becomes available.



Freedom Financing

We calculate your monthly savings opportunity and upon your approval, refinance your loan to the lower rate at no out-of-pocket cost.



Homeownership Head Start

We're helping to make purchased property easier to maintain through the selection of your preferred home maintenance equipment.

The Challenges of Homeownership for Millennial Employees

With many employees now working in hybrid and virtual capacities, working Americans have gained newfound flexibility in where they desire to call an office.

- Housing Supply Shortage
- Housing Inventory Shortage
- Rapid Home Value Appreciation
- Competition from Investors

Who is First Home Partners?

First Home Partners is an Iowa-based real estate company who simplifies the home buying process by selecting the appropriate real estate agent and mortgage banker who can deliver a successful, seamless purchase experience for employees of Arona Corporation. Once a transaction is complete, our benefit features are activated.

 **QUESTIONS?**
firsthomepartners.com/faqs

 **LEARN MORE**
firsthomepartners.com/how-our-benefit-works



HOW TO ENROLL INTO THE HOMEOWNERSHIP ASSISTANCE BENEFIT

STEP 1:

Visit www.firsthomepartners.com/our-employee-benefit-arona

STEP 2: Complete and submit benefit enrollment form.

STEP 3: Upon submission, employees will be connected with representatives from First Home Partners & Northwest Bank to understand your home buying or selling and buying needs.

\$0.00 for Employees

- Submission of enrollment form is not an agreement to work with First Home Partners or Northwest Bank.
- Benefit eligibility for all Arona Corporation employees.
- Benefit is intended to support first-time and step-up homebuyers.