

Employer Housing Resource Toolkit



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The *Employer Housing Resource Toolkit* was developed in **2025** to help employers support their workforce by providing clear guidance and accessible housing resources.

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161 Main Street, Littleton, NH 03561 | 603 444 6303 | info@nccouncil.org

www.nccouncil.org

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Connecting Housing Resources to Employees – Tips, Ideas, and Best Practices

Stable housing supports a strong, productive, and happy team! In addition to providing resources to new employees, your current employees may also need assistance with finding or securing housing during their employment with you.

Here are some steps and ideas for sharing local housing resources.

Include Housing Info in Onboarding or Orientation Packet

Welcome your employees with the resources they need! Add housing information to your employee orientation or onboarding packet — it's a simple way to show that you care.

Here are some additional resources that might help employees get oriented:

- AHEAD – Affordable Housing, Education & Development: <https://www.homesahead.org>
- NeighborWorks: <https://www.neighborworks.org>
- NH Housing: <https://www.nhhfa.org>
- Bank of New Hampshire: <https://www.banknh.com>
- Bangor Savings Bank: <https://www.bangor.com>
- Bar Harbor Bank & Trust: <https://www.barharbor.bank>
- Mascoma Bank: <https://www.mascomabank.com>
- Meredith Village Savings Bank: <https://www.mvsb.com>
- Passumpsic Bank: <https://www.passumpsicbank.com>
- Service Credit Union: <https://servicecu.org>
- Union Bank: <https://www.ublocal.com>
- NH Banking Department: <https://www.banking.nh.gov>

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Ask What Your Team Needs

Use a quick staff housing survey to learn what the needs are and how you can help!

- Are they trying to find a house and need First-Time Homebuyers' assistance?
- Are they trying to save for a house and need help with budgeting?
- Do they need help with a mortgage to build an Accessory Dwelling Unit to create more income or house a relative?

We've started the survey for you!

Find the customizable **Housing Needs Survey Template** here: [Survey Template](#)

Keep Housing in the Conversation

Incorporate housing into your regular workplace communication! Once you understand what your employees need, you can weave housing resource updates and opportunities into your regular business operations. Using staff meetings, employee newsletters, morning announcements, guest speaker luncheons, breakroom host, and paycheck memos are great ways to share housing information.

- Add a short **agenda item** to staff meetings to share new resources.
- Post information on the office **bulletin board**.
- Invite an expert, like **AHEAD**, to lead a short presentation or training.
- Share the Housing Resource **Flyer**

Consider allowing employees a little flex time to review materials during work hours – think of it as an investment in their stability and well-being.

Create a Housing Ambassador Program

A Housing Ambassador Program assists individuals with housing needs by providing information, resources, and support. In a company setting, the ambassador serves as a liaison, helping employees navigate policies, rental applications, and available services to find and maintain suitable housing.

Want to get started?

A **step-by-step guide** to creating your own Housing Ambassador Program can be found here: [Ambassador Guide](#)

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Stay Connected to Housing Resources

There are many housing resources available across your community, the region, and the state. We have summarized a number of them in the [Housing Resources for Employees Flyer](#) to help you and your employees find the support that best fits your needs.

Tip: Not all resources are linked to websites—some, such as community Facebook groups or local bulletin boards, are shared through informal networks.

Be Part of the Solution

Businesses play a vital role in addressing the housing challenges facing New Hampshire's North Country and need to be at the table when discussing these challenges and potential solutions. By staying involved through advocacy, partnerships, committee participation, or direct investment, employers can help ensure a supply of quality housing that supports their employees, attracts new talent, and sustains the region's long-term economic health.

The following ideas were identified through conversations with North Country employers and are listed by level of investment and potential cost to the company. They are not exhaustive, but they do represent strategies for being part of a solution. [If you would like to explore these further, please don't hesitate to reach out – we would be delighted to connect!](#)

Comprehensive Economic Development Strategy Committee

Join the North Country Comprehensive Economic Development Strategy (CEDS) Committee.

The North Country CEDS Committee brings together businesses, educators, non-profits, and regional leaders to develop and update the region's Comprehensive Economic Development Strategy.

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This collaborative group works to create a unified economic vision, guide local projects that foster job creation, and strengthen regional economic resiliency.

Employers who join the committee gain:

- Direct access to regional partnerships and economic development opportunities
- Influence in shaping strategies that drive local and regional growth
- Networking connections with key leaders and organizations
- Opportunities to support policies that encourage innovation and sustainability

One of the group's current priorities is addressing the impact of housing on economic development in the North Country.

Work with Your Municipal Planning Board to Support Housing

Your local Planning Board is responsible for recommending changes to zoning ordinances and site plan regulations. These regulations govern the development, location, and quantity of housing in a community. By connecting with the Board, businesses can collaborate on zoning or regulatory updates that make it easier to develop a diverse housing supply.

Engaging early allows employers to share workforce housing needs, help identify barriers, and build support for changes that align with both business and community goals. This collaboration can also streamline project approvals and build trust among local stakeholders.

Volunteer for or Help Create a Local Housing Commission

A **Housing Commission**, authorized under RSA 674:44-h, can be established as a municipal advisory board for the recognition, promotion, enhancement, encouragement, and development of a balanced and diverse supply of housing to meet the economic, social, and physical needs of the municipality and its residents.

Volunteering for, or helping establish, a commission allows businesses to directly influence local housing solutions that affect workforce and community vitality. Participation strengthens partnerships with municipalities and regional agencies, ensuring that housing solutions reflect the real needs of the workforce.

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Create Incentives for Employees to Become Homebuyers

Employers can make homeownership more attainable by offering practical incentives such as:

- Flex time for employees to attend showings, closings, or meetings with real estate professionals
- Payment or hosting of **First-Time Homebuyer Courses**
- Create a **Down-Payment Match Program** (functions like a 401(k), where matched savings at a set ratio)
- Create or partner with **Financial assistance programs** that support down-payment or closing costs, through 0% interest loans or grants

Example: Rocket Careers offers employees the Rocket Home Grant, providing up to \$10,000 toward a down payment or closing costs for first-time homebuyers. [Learn more here.](#)

Invest in Housing — Purchase or Build Units

Some businesses are taking a direct approach by purchasing or constructing housing for their workforce. This may include acquiring existing properties, developing new units, or partnering with developers and municipalities. Attending local tax lien auctions, monitoring MLS, or creating partnerships can assist in keeping the cost low while still resulting in property that is affordable and reliable housing for your employees.

Investing in workforce housing can help:

- Provide affordable, reliable housing for employees
- Reduce commute times and increase reliability
- Strengthen loyalty and community connections
- Serve as a long-term partner that appreciates in value while supporting workforce stability and business continuity

In rural or resort communities, employer-owned housing can make a meaningful difference in workforce retention and local economic vitality.

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Employee Housing Needs Survey

Insert Company Logo

We have started the following survey for you. Please feel free to use this template as is or edit it to meet your unique needs. Once you have your final draft, share it via an online survey tool such as Google Forms or Microsoft online tools. Have paper copies available and a return survey box, or circulate an electronic copy for completion and upload to an electronic drop box.

Introduction Editable Example [start with an introduction to why you are conducting a survey.]

At [Company Name], we value our employees and recognize that access to safe, stable, and affordable housing is essential to your well-being and success. We also recognize that housing costs and availability continue to pose challenges for our team and our community.

This survey will help us better understand current housing realities, financial pressures, and the types of housing, programs, or resources that could be most helpful to our team. Your responses are **anonymous** and will guide the development of training, programs, and tools to help you save for, find, and retain housing.

Please respond by [insert date].

If you have any questions, please contact [insert contact name & email].

Thank you for your participation!

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The following questions help to provide a framework and guidance for your survey. Collect the necessary information for your organization to better understand the housing needs of your employees.

Basic Information

1. Employment Type (*check all that apply with your position with our company*)

- a. full-time
- b. part-time
- c. seasonal
- d. remote
- e. on-site
- f. hybrid

2. Length of employment (range of years)

- a. Less than 1 year
- b. ☐ 1–3 years
- c. ☐ 4–7 years
- d. ☐ 8+ years

3. Household Size (*include dependents*)

- a. 1
- b. 2
- c. 3 – 4
- d. 5+

4. Approximate Household Income Bracket

- a. Under \$35,000
- b. \$35,000 - \$60,000
- c. \$60,001 - \$85,000
- d. \$85,001 - \$100,000
- e. Over \$100,000

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Current Housing Situation

1. **What type of housing do you currently live in?**
 - a. Rental
 - b. Owned
 - c. Temporary (relative's or friend's house, shelter, motel/hotel, short-term rental)
 - d. Employer – Provided
 - e. Other: _____

2. **Approximately how far is your commute to work?**
 - a. Less than 10 minutes
 - b. 10 -20 minutes
 - c. 21 – 40 minutes
 - d. 41 - 60 minutes
 - e. More than 1 hour

3. **About what percentage of your income goes toward housing costs?**
 - a. Less than 20%
 - b. 20 – 30%
 - c. 31 – 40%
 - d. Over 40%

4. **Is your current housing affordable and stable**
 - a. Yes
 - b. No

5. **Have you struggled to find suitable housing locally?**
 - a. Yes
 - b. No

Housing Needs and Preferences

1. **Would you prefer to live closer to work if affordable housing were available?**
 - a. Yes
 - b. No
 - c. Maybe

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2. What type of housing would best meet your needs?

- a. Rentals
- b. Ownership Opportunities
- c. Shared or Co-Housing Units
- d. Seasonal Housing
- e. Other: _____

3. Which amenities or community features matter most to you?

- a. Childcare
- b. Transportation/Transit Access
- c. Parking
- d. Schools
- e. Shopping & Services
- f. Outdoor or Recreation Space
- g. Other: _____

Program and Training Interest

1. Would you be interested in attending workshops or webinars on: (*Check all that apply*)

- Budgeting or credit-building
- Applying for rental assistance or homebuyer programs
- Navigating affordable housing opportunities
- Building an Accessory Dwelling Unit (ADU)
- Foreclosure Assistance
- None of the Above
- Other: _____

2. Would you participate in an employer-assisted housing program if offered?

- a. Yes
- b. No
- c. Unsure
- d.

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Tell Us More

1. What is your biggest challenge related to housing?
 - a.

2. What could your employer or community do to better support employees like you?
 - a.

3. Additional comments or suggestions:
 - a.



Guide to Creating Housing Ambassador Program

Dealing with housing-related issues can be overwhelming and time-consuming. Because much of our time is spent at our place of employment, and because housing and economic development are closely intertwined, one solution to address our housing challenges is for employers to take on a role in assisting employees with their housing challenges by providing direct support.

One solution is to establish a **Housing Ambassador Program**.

A Housing Ambassador Program designates a liaison (or liaisons) to assist employees with housing needs by providing information, resources, and support. In a company setting, the Ambassador assists employees in navigating policies, rental applications, community resources, and services to find and maintain suitable housing. In some cases, Ambassadors can also serve as advocates and community connectors, helping shape local housing policy, and can serve on committees to inform local and regional decision-making.

There is no one-size-fits-all approach to these programs. Ultimately, it must align with the needs and capacity of your company and the people benefiting from the program.

To help you get started, we've created a guide that summarizes the recommended steps for creating and managing a **Housing Ambassador Program**. It includes instructions on how to make a program, sample job tasks, and key resources that the Ambassador can use to support their role.

Create a Job Description

Start by defining what you want your program to accomplish. Will it be a minor support role or a more significant, broader commitment to your employees? A job description will provide structure and give the position purpose or clarity. It will outline responsibilities and ensure time and expectations are managed appropriately.

Possible Responsibilities

- Research and maintain up-to-date housing resources using the Housing Resources for Employers Toolkit (www.nccouncil.org) to create an Employee Housing Resources Packet.
- Conduct employee housing surveys to understand employee needs.
- Update the onboarding package for new employees to include housing resources.

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- Educate employees on housing resources through company newsletters, staff meetings, and internal communications
- Assist employees (upon request) with rental or home ownership applications.
- Host or coordinate housing-related workshops and training for employees.
- Attend external housing or economic development events when appropriate.
- Build relationships with local landlords or property owners to identify available rental units for employees.

Estimated Time Commitment

Depending on the scope, the role may require an average of 2 hours per week, if focused on the first five bullet points above. Additional time may be required if the role involves hosting events or representing the company externally.

Decide Where This Program Lives in Your Organization

Ambassador programs will vary in design for each company or organization, depending on the size and structure of your business. A single person will manage some programs, while a full Committee may manage others. The following are key components to consider when developing a program.

Employee Commitment and Pay

- Will the Ambassador role be part-time, full-time, or a shared responsibility?
- Will Ambassadors receive a stipend or pay increase to reflect additional duties?

Program Size

- Small employers: One designated Ambassador or a small team.
- Larger employers: A committee or department-based model.

Department Home

- Human Resources
- Executive or Operations Office
- Office Management
- Health & Wellness Coordinator or Committee

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Identify an Ambassador

- Select someone who:
 - Frequently interacts with all employees.
 - Has an interest in housing resources and community engagement.
 - Communicates well and can appropriately handle confidential information.

Tip: Document the role and responsibilities in the employee's HR file or job description to clarify expectations and ensure a transparent work time allocation. Once established, announce the Ambassador role organization-wide so employees know where to go for support.

Create an Employee Housing Resources Packet

One of the first tasks of the Ambassador should be to create a **Housing Resources Packet**.

This packet provides information for new and existing employees to help with rent, down payments, financial literacy, foreclosure assistance, and much more.

Company-Specific Assistance or Resources

- Does your company offer rental assistance, down payment help, or rent-to-own opportunities?
- Are employees offered flex time or time off for moving, showings, open houses, or homebuyer workshops?

Community and Regional Resources

Remove the guesswork for employees by compiling a housing resource contact list that includes:

- Local banks and programs
- Grant and loan opportunities (e.g., AHEAD, NH Housing)
- Housing organizations (local, state, regional, county, community organizations)
- Housing Authorities and Organizations
- Veterans housing programs
- Adult foster care or supportive housing contacts
- Legal assistance or fair housing resources

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Let's get started!

Partner with local organizations such as AHEAD or regional housing commissions to provide workshops on:

- Financial literacy and credit improvement
- Tenant rights and responsibilities
- Foreclosure prevention
- Homebuyer education
- Landlord training

AHEAD typically requires at least five participants and can tailor sessions to fit your company's needs.

Track and Evaluate Program Efforts

As with any program, monitoring performance ensures continued value and improvement. Identifying areas for adjustment.

Ambassadors can track:

- Number of employees assisted or trained
- Types of inquiries or challenges encountered
- Updates made to resource materials
- Feedback received from employees

Include these updates in staff meetings or annual HR reviews to identify success stories and address challenges.

Final Thoughts

Housing stability benefits everyone—employees, employers, and communities. Establishing a Housing Ambassador Program, even on a small scale, can strengthen your workforce, enhance employee satisfaction, and contribute to the broader effort to address the region's housing challenges.

Housing Resources for

Employees



Financial Literacy

By fostering and improving financial literacy, employees can better navigate the process of saving for a home, managing mortgage payments, and maintaining a healthy financial balance in their lives.

Homebuyer Education

Homebuyer education provides employees with the knowledge and tools to navigate the homebuying process confidently, from looking for a new home to understanding mortgages and the closing process.

Financial Assistance

Financial assistance programs are available to help employees secure stable and affordable living arrangements. Explore tailored resources, including down payment assistance and mortgage programs for specific professions in New Hampshire.

Foreclosure Assistance

Facing foreclosure can be overwhelming, but assistance is available to employees like loan modifications, repayment plans, and refinancing to stay in their home. Guidance and support is available to navigate financial challenges with confidence.

HOUSING

RESOURCES

FOR EMPLOYEES

Check out these housing resources curated specifically for employees. Click the link for more info!

New Hampshire Housing	https://www.gonewhampshirehousing.com/ https://www.gonewhampshirehousing.com/get-a-mortgage/mortgage-program https://www.gonewhampshirehousing.com/get-a-mortgage/mortgage
AHEAD	https://www.homesahead.org/homeownership-education/ https://www.homesahead.org/tools-for-financial-success/financial-coaching-and-counseling/ https://www.homesahead.org/homeownership-education/foreclosure-prevention/
Financial Institutions	https://www.mvrb.com/brochures/ https://www.barharbor.bank/personal/home-and-personal-lending/frontline-heroes-loan https://bnh.bank/ https://www.bangor.com/ https://mascoma.bank/ https://www.passumpsicbank.com/

Notes

Room for local resources unique to your area or business.


