

We are committed to providing a comprehensive array of competitive benefits that are conducive to the long-term physical, emotional, mental, and financial wellbeing of our team. Your benefits are an important part of your overall compensation.

Our culture and work environment



At Homewise we have the opportunity to do meaningful work that positively impacts our communities and helps us see that we are part of something greater than ourselves. We are truly committed to and aligned with our mission to help create successful homeowners and strengthen neighborhoods so that individuals and families can improve their long-term financial wellbeing and quality of life.

Since 1986, Homewise has been helping people achieve their homeownership goals. We do this by empowering and supporting clients with financial education and coaching, real estate services, affordable mortgage lending and down payment assistance, loan servicing, refinance and home improvement lending. We also strengthen neighborhoods by increasing homeownership through real estate development, property rehabilitation, and revitalizing communities to benefit existing residents.

We are genuine, hold each other accountable to meet the highest standards, are intentional in our choices and actions and grapple to understand a problem before seeking solutions.

Physical Wellbeing Benefits



MEDICAL INSURANCE

Medical insurance for you and your family becomes effective the first of the month following your first day of work. Homewise shares the cost of this benefit with you. Our medical plan includes tele-health visits.

DENTAL INSURANCE

Dental insurance for you and your family is effective the first of the month following your first day of work. Homewise covers the cost of the associated premiums.

VISION INSURANCE

We offer Vision Insurance as well. Employees cover their own cost for this reasonably priced benefit.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT

You may choose to contribute to a Flexible Spending Account to add pre-tax dollars to an account that you can access for various qualified medical expenses with a significant tax advantage.

Emotional & Mental Wellbeing Benefits



PAID TIME OFF (PTO)

Full-time employees with less than 5 years of service receive 20 days of PTO per year (6.15 hours per pay period) and full-time employees with 5 years of service or more receive 25 days of PTO per year (7.69 hours per pay period).

HOLIDAYS

Homewise observes 11 paid holidays annually including the day after Thanksgiving and Juneteenth.

MENTAL HEALTH SUPPORT

You have access to providers and programs to support your mental and emotional wellbeing through our health insurance.

FLEXIBLE WORK ARRANGEMENT

Many of our roles allow for working from a remote location, others require that one is in the office, some allow for a hybrid work arrangement. We're here to support the needs of our organization and your work.

Financial Wellbeing Benefits



DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

You may choose to contribute to a Flexible Spending Account to add pre-tax dollars to an account that you can use to cover eligible dependent care expenses with a significant tax advantage.

DISCOUNTED LOAN FEE

As a Homewise employee, you'll receive a discount on the mortgage loan origination fee should you decide to purchase, refinance or get a home improvement loan from Homewise.

FINANCIAL EDUCATION

We are proud to offer some of the best financial capability education around. You have access to our free workshops as well as our professional financial coaching staff to help you achieve your own homeownership goals. Workshops include *Financial Fitness* and *Homebuyer Education* for those wanting to become homeowners, and *New Home, Now What?* for homeowners who want to learn more about maintaining long-term successful homeownership.

Life & Disability Insurance

LIFE INSURANCE

Life Insurance provides your beneficiary(ies) with a benefit in the event of your death. Homewise pays for basic coverage of \$50,000 for employee, \$2,500 for spouse and \$2,000 for child effective your first day of work. You can choose to increase your benefits and pay for the extra premiums on your own.



ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

AD&D Insurance is paid by Homewise and provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). You can choose to increase your benefits and pay for the extra premiums on your own.

ACCIDENT INSURANCE

This optional insurance is paid for by the employee. It reimburses a specific amount to the insured in the case of accidents or injuries.

SHORT TERM AND LONG TERM DISABILITY INSURANCE

Disability insurance provides benefits that replace part of your income if you become unable to work due to a covered injury or illness. Homewise pays for this benefit for each employee.

Retirement

403(b) PLAN

After one year of employment, Homewise will contribute 5% of your annual salary and match your contribution up to 3%. Homewise employer contributions vest at 20% per year from your hire date. All employee contributions vest immediately. You can start contributing with your first paycheck.

Professional Development



LICENSING

Many roles require licenses or other certifications that Homewise will pay for you to obtain and maintain while working in those roles.

HOMEWISE UNIVERSITY

Our comprehensive staff training program ensures you have the tools and information you need to be successful throughout your career at Homewise.

CAREER PROGRESSION

We love growth from within, so you are encouraged to be great at your current role and strive for career advancement opportunities within our organization throughout your Homewise career.

TUITION REIMBURSEMENT

We offer a tuition reimbursement program for those pursuing higher education related to their role in the organization.

AWARDS:

