

# Picket Fence Launches Affordable Real-Estate Benefits Program for New Jersey Employers

*New program brings Fortune-500-style real-estate perks to NJ small and mid-sized businesses, helping improve retention and affordability.*

NJ, UNITED STATES, September 1, 2025 /EINPresswire.com/ -- [Picket Fence](#) today announced the launch of its employer-sponsored real-estate benefits program in New Jersey, marking a significant step in expanding access to affordable housing support for employees while giving small and mid-sized businesses new tools to strengthen retention and growth.

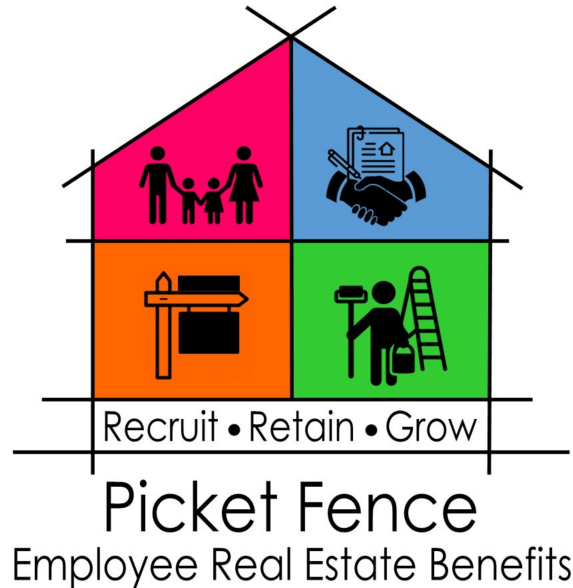
The initiative, designed to deliver homeownership resources, education, and exclusive discounts, has traditionally been offered only through Fortune 500 companies. By adapting the model to a cost-controlled framework, Picket Fence makes these benefits accessible to businesses of all sizes. Employees gain meaningful resources at no additional cost, while employers enhance recruitment and retention strategies without straining budgets.



Picket Fence makes homeownership more attainable for employees while helping New Jersey businesses strengthen retention."

*Terah Naumchik, COO*

A New Category of Employee Benefits in New Jersey  
Employee benefits have long been a central tool for attracting and retaining top talent. However, traditional packages have often emphasized healthcare, retirement, or short-term perks such as gym memberships. While valuable, many of these benefits do not directly address the broader financial pressures faced by today's workforce.



Housing represents one of the largest expenses for New Jersey residents. Median home prices in the state have risen more than 35 percent in the last five years, while rental costs have also

surged. For younger employees, first-time buyers, or families trying to maintain stability, these pressures often outweigh other financial concerns. By focusing on real estate support, Picket Fence enters the market with a benefit that speaks directly to employees' most urgent needs.

### Why Employers Are Looking for New Retention Solutions

Retention challenges are a recurring issue for employers. According to statewide surveys, nearly half of New Jersey businesses report difficulty in keeping staff beyond the three-year mark. Recruiting and onboarding costs continue to climb, and turnover has measurable effects on productivity and culture.

Traditional approaches to retention, such as salary adjustments or expanded bonuses, can be costly and do not always address the root causes of employee dissatisfaction. Housing insecurity, commuting burdens, and rising living costs frequently factor into an employee's decision to leave a role.

Picket Fence addresses this gap by aligning a core life expense, homeownership, with the workplace. By reducing barriers to purchasing a home or maintaining affordable housing, the program offers employees a path to stability that also encourages loyalty to their employer.

### How the Picket Fence Program Works

At its core, the Picket Fence model is designed to be both straightforward and accessible. Employers enroll in the program at a fraction of the cost historically associated with real-estate benefits. Once enrolled, employees are given access to a suite of resources that may include:

- Exclusive Real-Estate Discounts: Partnerships with industry professionals provide employees with access to savings on closing costs, realtor services, and related expenses.
- Educational Resources: Workshops, digital content, and personalized sessions guide employees through the complexities of financing, credit readiness, and property selection.
- Professional Guidance: Access to vetted professionals ensures that employees are supported throughout the homebuying, refinancing, homeselling, and home maintenance processes.
- No Extra Cost to Employees: Participation is fully covered through the employer's plan, eliminating additional financial burden for workers.

This combination of features creates a comprehensive support system that extends beyond the workplace into one of the most critical areas of an employee's personal life.

### Business Value for Small and Mid-Sized Companies

For small and mid-sized businesses (SMBs), providing meaningful benefits can be a challenge. Large corporations have historically dominated the space, offering extensive packages that smaller employers cannot match. Picket Fence changes the equation by delivering a benefit once

exclusive to Fortune 500 companies at a scale and cost that works for SMBs.

Employers benefit by:

- Differentiating in Recruitment: Offering a unique, high-value perk that stands out in a competitive job market.

- Reducing Turnover: Supporting employees in long-term financial goals fosters loyalty and stability.

- Controlling Costs: The program is structured to be affordable, avoiding the steep costs often associated with expanded benefit offerings. For example, a company with 19 employees would pay \$598 in the first year and \$400 in the second year.

These factors position Picket Fence as not only a support mechanism for employees but also a strategic tool for business growth.

#### Grow Your Business Through Membership

In addition to employer participation, Picket Fence offers an opportunity for businesses involved in real estate and home services, from inspections to repairs, to join as Service Providers. This membership model enables providers to reach Picket Fence members directly by offering their products and services at exclusive discounts.

Service providers are required to contribute meaningful value to members. Those able to provide discounts can pass savings along to employees, while those operating in highly regulated industries, where discounts are not possible, are expected to deliver exceptional service standards to Picket Fence members.

This dual structure not only benefits employees but also creates growth opportunities for service providers who wish to expand their customer base through direct membership engagement.

#### Industry Perspective and Context

The expansion of benefits into housing aligns with broader national trends. In recent years, employee expectations have shifted beyond traditional compensation. Surveys by workplace organizations reveal that over 70 percent of employees consider financial wellness programs a deciding factor in choosing or staying with an employer.

Housing, in particular, has become a focal point in states like New Jersey, where affordability challenges are pronounced. The National Association of Realtors reports that first-time buyers in the state face some of the highest barriers to entry nationwide. At the same time, employers face pressure to create more inclusive packages that reflect the realities of modern living.

By introducing an affordable, scalable model, Picket Fence contributes to this evolving landscape,

offering a practical solution at the intersection of employee well-being and business strategy.

### Leadership Perspectives

“Traditional perks can be costly and miss employees’ real needs. We built Picket Fence to make homeownership more attainable while helping employers attract and retain their teams,” said Terah Naumchik, Chief Operating Officer at Picket Fence.

Howard DeRias, Chief Executive Officer, added, “Housing costs are among the biggest financial pressures for employees. By extending real-estate benefits to small and mid-sized businesses, we are providing both workers and employers with a solution that creates long-term stability.”

These perspectives underscore the dual focus of the initiative, balancing employee empowerment with measurable business outcomes.

### Program Availability Across New Jersey

The program is now available statewide, open to employers across sectors. Whether in healthcare, education, retail, or manufacturing, small and mid-sized businesses can enroll to extend real estate benefits to their workforce.

Picket Fence emphasizes accessibility: no industry is excluded, and the program is designed to integrate into existing HR frameworks with minimal administrative burden. Employers can sign up through an online process that guides them through eligibility, onboarding, and communication with employees.

### Call to Action

Employers interested in participating can learn more and enroll by visiting [picketfencenj.com/join](https://picketfencenj.com/join).

### About Picket Fence

Picket Fence is an employer-sponsored real estate benefits provider dedicated to making homeownership more accessible for employees while supporting business growth. By offering exclusive discounts, educational resources, and professional guidance, Picket Fence helps employers of all sizes provide cost-effective benefits that improve employee financial well-being. Based in New Jersey, the company focuses on making benefits once reserved for large corporations accessible to small and mid-sized businesses.

Howard DeRias

Picket Fence - Real Estate Benefits

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