

Ezio Community Development Services, Inc.

Homeownership Program

Ezio Community Development Services, Inc. (ECDS) is a minority led 501(c)3 nonprofit organization compelled to leave a positive impact within our community. We are focused on homeownership, community development, and economic development in Joliet.



Through collaborative efforts we provide:

- Income-based housing
- Housing counseling
- Financial literacy training
- Workforce Development training

ECDS partners with HUD approved counseling agencies to provide homeowner education training.

Collaborative workforce development training is provided by qualified facilitators.

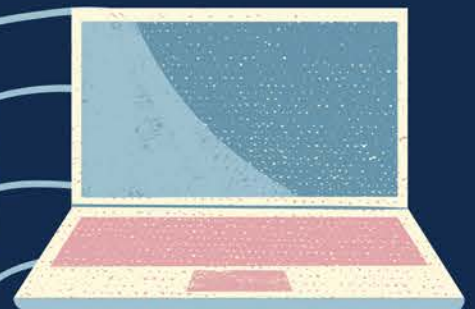


We adhere to The Fair Housing Act and provide Equal Housing Opportunities.

CONTACT US:

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Homeownership Program

ECDS is committed to transforming communities where everyone has access to housing and resources for living safe and purposeful lives.

PRE-REQUISITE CRITERIA:

- Must be a US citizen or legal permanent resident (social security number is required).
- Must be a Joliet resident (one year minimum).
- Must be able to pay income-based mortgage.
- Must provide proof of income and two years of steady employment.
- Must maintain or open both a checking and savings account.
- Be able to pay the inspection fee, escrow, and down payment as required (down payment assistance may be available).
- Understand that all homes purchased through ECDS must be the homeowner's primary residence.
- Have sufficient credit history, with no accounts in collection, no unsatisfied public records, and no bankruptcies within the last three years.
- Must complete mandatory prerequisites (including financial literacy and home maintenance training).

INCOME-BASED HOUSING IS AVAILABLE TO:

- Families with a combined income of 50% to 80% Median Income (HUD 2023 Income Limits).
- Working class families.
- Military families.
- Single parent households.
- Mixed generation families.
- Individuals who have transitioned from homelessness.
- Individuals with disabilities (ADA accessible housing can be provided).
- Elderly individuals or couples who want to age in place.
- First time homebuyers.

We create thriving communities!