



Homeownership for ECE Educators



Steps for Purchasing an ECE Home



1. Make sure you qualify.

Before starting the process, you should make sure that you qualify. The primary qualifications are that: (1) you are an Early Childhood Education educator (e.g. works in class room, or supervises someone teaching in a classroom), and (2) that your family make less than 80% of the Area Median Income, which is about \$88,550 for a family of 4. For this program, ECE Educators means anyone who teaches, cares for, or works with children in third grade or younger. For a full list of qualifications, visit [CDA | Early Childhood Educators Homeownership](#). If you have questions about your eligibility, please contact info@housingplan.org.

2. Complete Homebuyer Counseling Certificate (e.g. 6-8 hour training).

This step is critical so that you understand the benefits and obligations of owning a home. There are three HUD certified Home Buyer Counseling Agencies (HBCA) in Milwaukee. Information on their counseling is as follows: [Acts Housing - Early Childhood Educator Housing Initiative: Buy a Home, Build a Community, Home Buyer Classes – Housing Resources Inc, Homebuyer Counseling | United Community Center](#). The first two allow you to take the classes online. The online courses have a fee of approximately \$100. If this is a barrier for you, please contact us and we can assist. To get started, contact a Homebuyer Counseling representative below:

United Community Center
Fernando Campos
fcampos@unitedcc.org
414-389-4738
Homebuyer Counseling | United Community Center

Housing Resources, Inc.
Lisa Stephens
Lisa_Stephens@hri-wi.org
414-461-6330
Home Buyer Classes – Housing Resources Inc

ACTS Housing
Jordan Villegas
jordan@actshousing.org
414-933-2215
www.actshousing.org/start-now/

3. Pre-Approval Letter.

In order to reserve a home for you we need to make sure that you are able to receive a loan for the purchase price. The HBCA that you are working with can assist you with this process. One of the HBCA's, Acts Housing, also offers financing directly to qualified applicants.

4. Employer Letter.

In order to reserve a home for you we need your employer to certify that you are an ECE educator. Here is a template to forward to your employer for completion: [Template Employer Letter](#).

5. Complete Application.

Once you have your homebuyer counseling certificate, pre-approval letter, and employer letter, please complete the application at [CDA | Early Childhood Educators Homeownership](#).

Steps for Purchasing an ECE Home



6. Assignment of Home.

Please include in your application your preference of home from the list available at [CDA | Early Childhood Educators Homeownership](#). If the home is available, it will be assigned directly to you if you qualify for the home. When homes are first available, there may be a lottery if more than two applicants apply for the same home.

7. Complete an Offer.

Once you have been assigned a home, the seller will contact you and work with you and the broker assigned by your HBCA to complete the home closing process.

8. Move in!

Once you close on the home, it's yours and ready to move in!

The time it takes to get to step 3 of the process (e.g. a Pre-Approval letter from a lender) will vary depending on your situation. For some the process can happen within a month or two. For others it can take much longer depending on the need to repair credit, and respond to requests from both the HBCA and lenders. Once you have completed step 6 (e.g. completed application and been assigned a home). The process can take 1-2 months to close on your home.

We look forward to working with you to complete the process.

Homebuyer Program Requirements



- ✓ Owner-occupant only
- ✓ Household Income below 80% AMI
- ✓ Affordable resale restriction
- ✓ 8 hours of HUD approved homebuyer counseling Early Childhood Educator
(e.g. a class room worker or supervisor working at a licensed child care facility)
- ✓ Preapproval letter \$90,000 or more
- ✓ Head of household must not have owned a home in the last three years
- ✓ Down payment assistance available through Homebuyer Counseling Agencies

APPLY TODAY!

To submit your application please visit www.housingplan.org/ece
or scan the QR code with your phone.



Affordable Deed Restriction Summary



Each ECE home comes with a special restriction that ensures the home is affordable for you and for future generations. The restriction requires that you occupy your home and when you are ready, that you sell the home at an affordable price to a qualifying family. The restriction also has the benefit that your home will be assessed for property taxes based on the amount you paid, rather than the market rate which could be two to three times higher. The full document is available for your review at: www.housingplan.org/ece

1. Homeownership & Occupancy

- The home must be owner-occupied.
- Renting is only allowed if the owner also resides in the home.
- Transfers to children or certain family members are permitted under specific conditions.

2. Resale Conditions

- Must be sold at an affordable price which is the price you purchased for (e.g. \$105,000), plus 2% for each year that you are in the home. For example, if you stayed in the home for 10 years, you could sell the home for 20% more than what you paid (e.g. \$126,000, "Resale Value")
- Price may increase if you make specific additional improvements to your home (e.g., finished basement, solar panels).
- If you do sell, you must sell to a qualifying family (e.g., <\$81,700 for a family of 4 in 2025).

3. Equity & Wealth Building

- Owners can build equity by (a) the increased sales price (e.g. \$26,000 after 10 years), plus (b) the payment of principal on your loan payment (e.g. \$20,000 over 10 years), plus (c) downpayment received (e.g. average of \$12,000)

4. Tax Benefits

- Property taxes assessed on Resale Value, not market value.
- The potential for thousands of dollars of savings every year: Without this deed restriction, an owner could have to pay close to \$7,000 in property every year. With this deed restriction, an owner would only have to pay about \$2,500 each year.

5. Inheritance

- Home may be transferred to spouse, children, grandchildren, or qualifying household members.

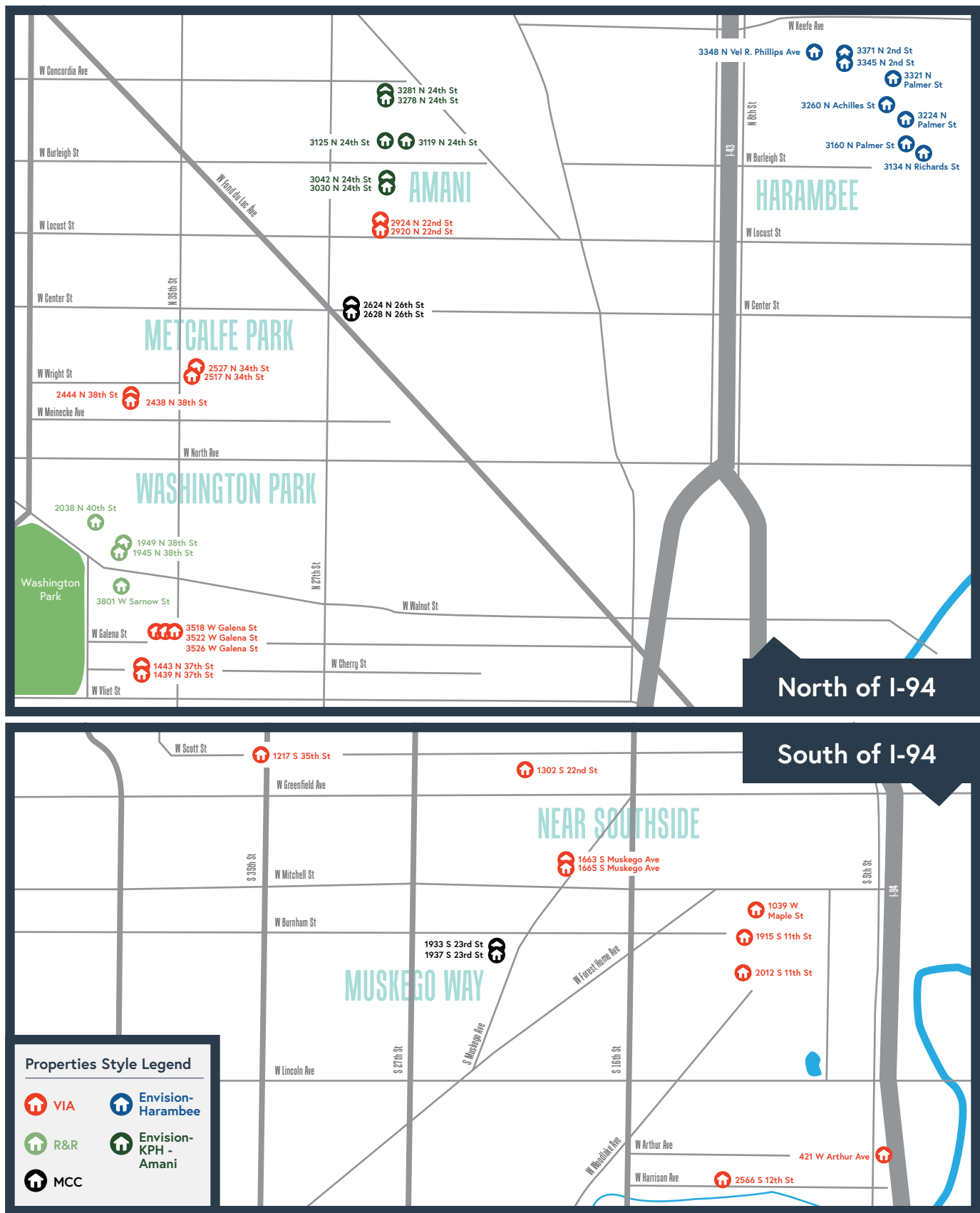
6. CDA Involvement

- CDA should be notified when you make qualified improvements so that your Resale Value increases.
- If you choose to sell your home, notify CDA. CDA will make sure the home goes to an eligible buyer and, if you cannot find a buyer, CDA may consider buying the home to make sure it stays as an affordable home here in Milwaukee.
- If there is a severe violation, like selling the home to a landlord, CDA has the right to repurchase the home at the Resale Value.

7. Forever Affordable

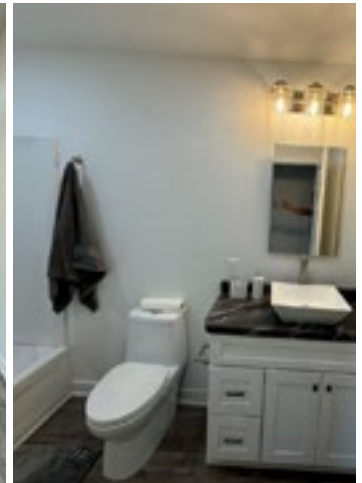
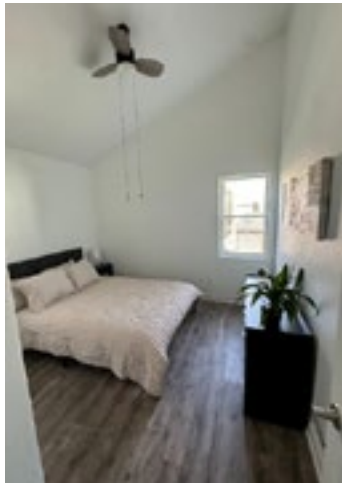
- These restrictions apply to all future purchasers of the home.

Map of Properties



1217 S 35TH ST

Is the first of 20 new construction homes to be completed and sold by VIA CDC for \$100,000-\$105,000



HOME DETAILS

- ▶ 1,116 sq ft
- ▶ 3 Bedroom, 1 Bath
- ▶ Front porch
- ▶ Vaulted Ceiling
- ▶ 2 Car parking pad
- ▶ New roof
- ▶ New furnace
- ▶ Basement includes 3 Egress windows and rough-in plumbing for future living space

New Appliances included:

- ▶ Stove, Refrigerator, Dishwasher, Microwave, Washer/Dryer

20 NEW CONSTRUCTION HOMES

- ▶ Nine throughout Southside Milwaukee, five in Washington Park, four in Metcalfe Park, and two in Amani
- ▶ All homes will be the same but siding color may be different Homebuyer requirements are the same for all homes



Scan the QR code with your phone to take a virtual tour of a Model Home.



LOCATIONS

Address	Availability	Neighborhood
1217 S. 35th Street	SOLD	Near Southside
1302 S. 22nd Street	SOLD	Near Southside
1039 W. Maple Street	SOLD	Near Southside
2012 S. 11th Street	SOLD	Near Southside
2566 S. 12th Street	SOLD	Near Southside
421 W. Arthur Avenue	SOLD	Near Southside
1439 N. 37th Street	Offer Accepted	Washington Park
1443 N. 37th Street	Offer Accepted	Washington Park
3518 W. Galena Street	Offer Accepted	Washington Park
3522 W. Galena Street	Offer Accepted	Washington Park
3526 W. Galena Street	Offer Accepted	Washington Park
1663 S. Muskego Avenue	Offer Accepted	Near Southside
1665 S. Muskego Avenue	Offer Accepted	Near Southside
1915 S. 11th Street	Offer Accepted	Near Southside
2444 N. 38th Street	Spring 2026	Metcalfe Park
2438 N. 38th Street	Spring 2026	Metcalfe Park
2519 N. 34th Street	Spring 2026	Metcalfe Park
2527 N. 34th Street	Spring 2026	Metcalfe Park
2924 N. 22nd Street	Spring 2026	Amani
2920 N. 22nd Street	Spring 2026	Amani



Rooted & Rising



HOME DETAILS

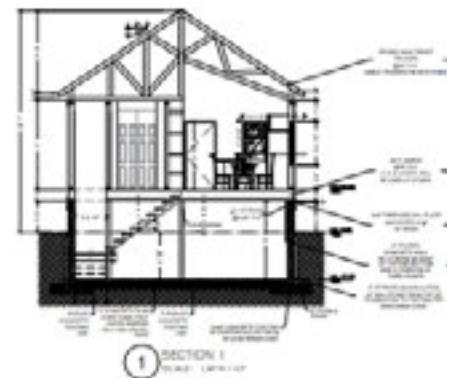
- ▶ 1,116 sq ft
- ▶ 3 Bedroom, 1 Bath
- ▶ Front porch
- ▶ Vaulted Ceiling
- ▶ 2 Car parking pad
- ▶ New roof
- ▶ New furnace
- ▶ Basement includes 3 Egress windows and rough-in plumbing for future living space

New Appliances included:

- ▶ Stove, Refrigerator, Dishwasher, Microwave, Washer/Dryer

LOCATIONS

Address	Availability	Neighborhood
1945 N. 38th Street	Summer 2025	Washington Park
1949 N. 38th Street	Summer 2025	Washington Park
2038 N. 40th Street	Spring 2026	Washington Park
3801 W. Sarnow Street	Spring 2026	Washington Park



Envision - Amani

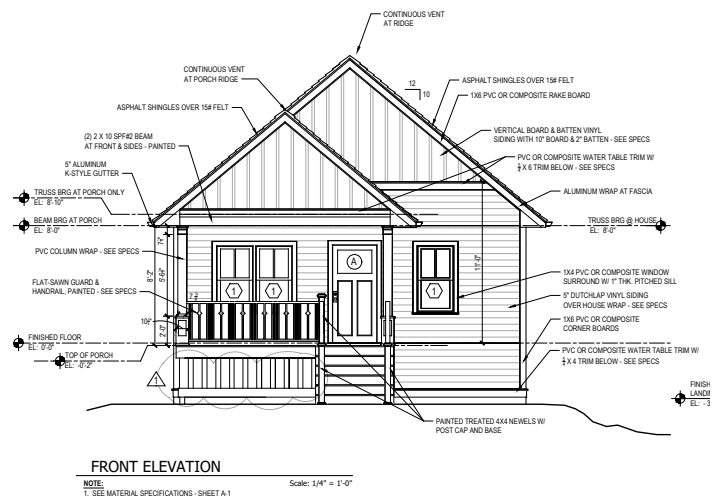


HOME DETAILS

- ▶ Sale Price: \$105,000
- ▶ 1,104 Sq. Ft. New construction
- ▶ Basement: 1,104 sq ft, unfinished
- ▶ 3 Bedroom, 1 Bath
- ▶ Front Porch
- ▶ 5-Star Rated Forced Air, Gas Heating & Cooling system
- ▶ 5-Star Rated Gas Water Heater
- ▶ New energy-efficient windows with a SHGC rating of .32 CR
- ▶ New energy-efficient insulated home
- ▶ New roof with a limited lifetime warranty with Algae protection
- ▶ 2 Car parking pad
- ▶ No basement Egress. Includes hookups for a future 2nd bathroom and laundry

New Appliances included:

- ▶ Stainless steel 5-star rated: Dishwasher, Microwave, Gas stove, and refrigerator



Envision - Amani



LOCATIONS

Address	Availability	Neighborhood
3119 N. 24th Place	Winter 2025	Amani
3125 N. 24th Place	Spring 2026	Amani
3042 N. 24th Street	Spring 2026	Amani
3030 N. 24th Street	Spring 2026	Amani
3278 N. 24th Street	Spring 2026	Amani
3281 N. 24th Street	Spring 2026	Amani

Envision - Harambee



HOME DETAILS

- 1,008 sq ft (24' x 42' exterior footprint)
- Basement: 1,008 sq ft
- 3 Bedroom, 1 Bath
- Front porch
- 2 Car parking pad
- New roof
- New furnace
- Water heater
- Central air conditioning
- Basement Egress: NO

New Appliances included:

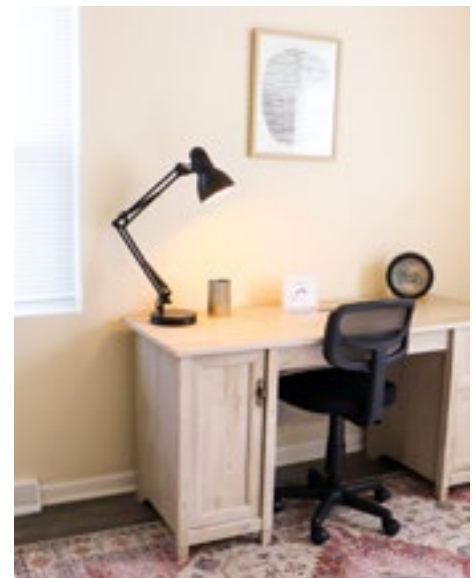
- Refrigerator, Stove, Dishwasher

Envision - Harambee



LOCATIONS

Address	Availability	Neighborhood
3348 N. Vel R Phillips Avenue	Spring 2026	Harambee
3371 N. 2nd Street	Spring 2026	Harambee
3345 N. 2nd Street	Spring 2026	Harambee
3321 N. Palmer Street	Spring 2026	Harambee
3260 N. Achilles Street	Spring 2026	Harambee
3224 N. Palmer Street	Spring 2026	Harambee
3160 N. Palmer Street	Spring 2026	Harambee
3134 N. Richards Street	Spring 2026	Harambee





HOME DETAILS

Sale Price \$105,000

- ▶ 1,013 sq ft
- ▶ Basement: 999 sq ft
- ▶ 3 Bedroom, 1 Bath (1 pre-plumbed in basement)
- ▶ No parking pad
- ▶ Basement Egress: YES

New Appliances included:

- ▶ Refrigerator, Stove, Dishwasher, Microwave, Washer/Dryer

LOCATIONS

Address	Availability	Neighborhood
1933 S. 23rd Street	Offer Accepted	Muskego Way
1937 S. 23rd Street	Offer Accepted	Muskego Way
2624 N. 26th Street	Spring 2026	Metcalfe Park
2628 N. 26th Street	Spring 2026	Metcalfe Park

Thank You to Our Outstanding Project Partners!

FUNDERS



D.E.E.R. ACCELERATOR

DRIVING EQUITY EMPOWERMENT AND RESOURCES

DEVELOPERS



HOMEBUYER COUNSELING AGENCIES



ECE PARTNERS

