

BEGIN YOUR DREAM OF HOMEOWNERSHIP WITH THE CARVER COUNTY COMMUNITY LAND TRUST.



We provide affordable housing opportunities and foster community and economic development.

If you are interested in the CCCLT program or have any questions, contact us:



 www.carvercda.org

 952-448-7715



CARVER COUNTY
COMMUNITY
LAND TRUST

A program of the Carver County
Community Development Agency



Homeownership Within Reach: Your Key to Exploring New Possibilities with the Carver County Community Land Trust.



CARVER COUNTY
COMMUNITY
DEVELOPMENT
AGENCY



COMMUNITY LAND TRUST FACTS

- 🔑 CCCLT homeowners have the same benefits, rights, and responsibilities of traditional homeowners.
- 🔑 The CCCLT creates affordability for generations.
- 🔑 The CCCLT is a shared equity model - 25% to homeowner and 75% back to CLT at time of sale.
- 🔑 The CCCLT makes homes affordable over an extended period of time (99+ years).

HOW THE CCCLT WORKS

1. Homebuyer purchases and owns the house.
2. CCCLT purchases and holds the land.
3. Homeowner pays a minimal monthly ground lease payment to the CCCLT.
4. Homeowner has all the same rights and responsibilities as any traditional homeowner.



WHO QUALIFIES?

Those who are:

- First-Time Homebuyers.
- Gross annual household income is at or below 80% Area Median Income (AMI), based on household size.
- Able to qualify for a mortgage.
- Wanting to own a home in Carver County.

Household Size	80% AMI
1	\$73,650
2	\$84,200
3	\$94,700
4	\$105,200
5	\$113,650
6	\$122,050
7	\$130,450

WHAT ARE YOUR NEXT STEPS?

- ① Determine income eligibility
- ② Complete Pre-Screening
Found on the Carver County CDA website.
- ③ Attend CCCLT Orientation
- ④ Complete a Home Stretch Course
- ⑤ Get approved by a lender
- ⑥ Complete Full Application
Become a homeowner!

