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

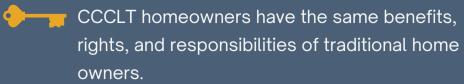
A program of the Carver County Community Development Agency

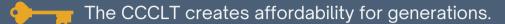
Homeownership Within Reach: Your Key to Exploring New Possibilities with the Carver County Community Land Trust.



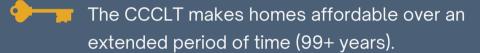


COMMUNITY LAND TRUST FACTS









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.





Homeowners owns the improvements (the house)

Community Land Trust owns the Land





Ground Lease

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	\$72,950
2	\$83,400
3	\$93,800
4	\$104,200
5	\$112,550
6	\$120,900
7	\$129,250

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!

