

Welcome!



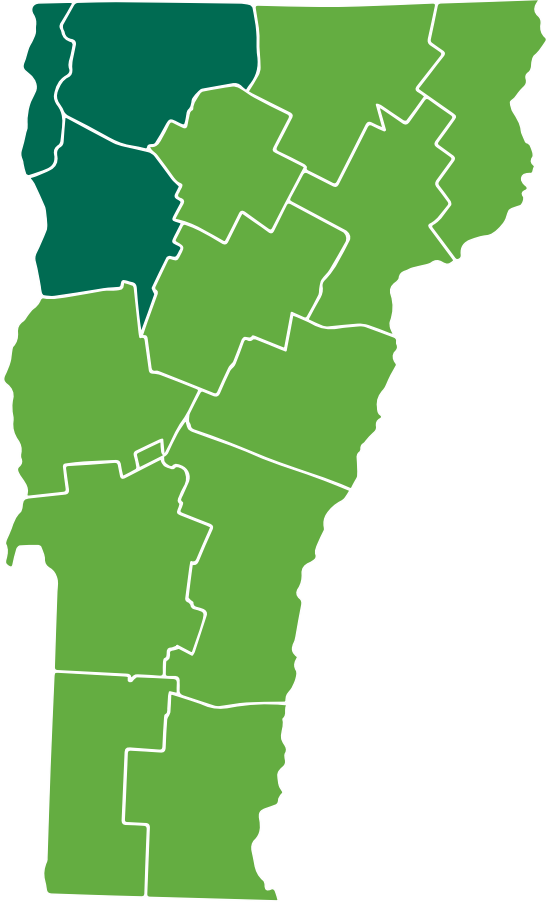
Homeownership Equity Program

JULIE CURTIN, *Director of Homeownership*

Mission

Champlain Housing Trust is a community land trust that supports the people of northwest Vermont and strengthens their communities through the development and stewardship of permanently affordable homes and related community assets.

Champlain Housing Trust

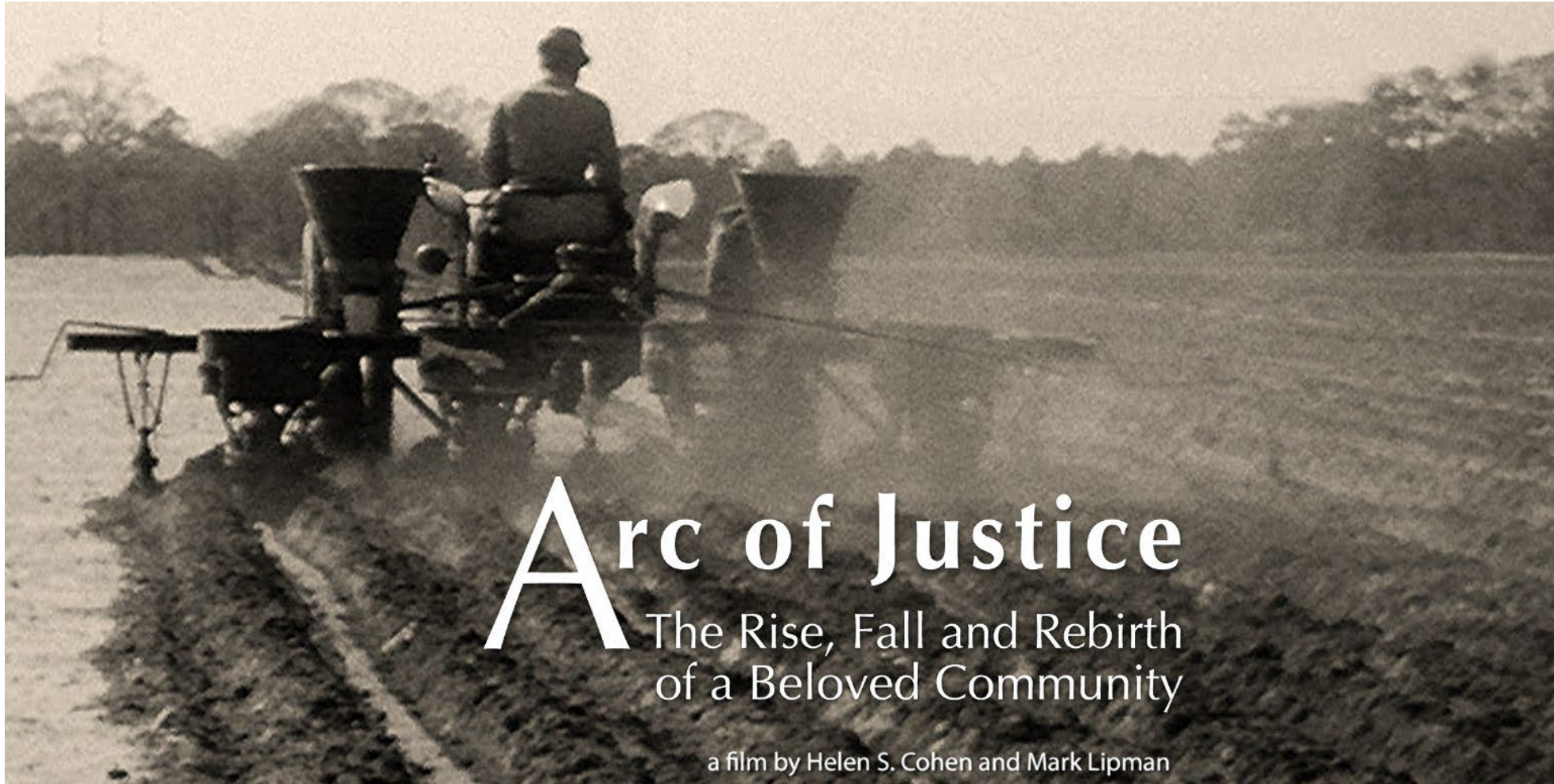


We serve the three northwest counties of Vermont

- 2,500 apartments
- 650 shared equity homes
- 30 commercial spaces
- Loan Programs
- \$300M community assets
- \$20M operating budget
- 130 staff



History of Community Land Trusts



Shared Equity Program



CHT has money invested in homes throughout Chittenden, Franklin, and Grand Isle Counties.

This money reduces the amount that a buyer needs to borrow.

Shared Equity Program



The owner agrees to share the equity in the home with CHT & future buyers when they sell.

The homeowner receives 25% of any appreciation when they sell.

The remaining appreciation stays with the home and is used to help the next buyer.



Homeownership Equity Program



Marketing and Outreach

Homeownership Equity Program



Financial Counseling

Homeownership Equity Program



Credit and Lending

Homeownership Equity Program



Housing Sustainability

Homeownership Equity Program



Advocacy

Homeownership Equity Program

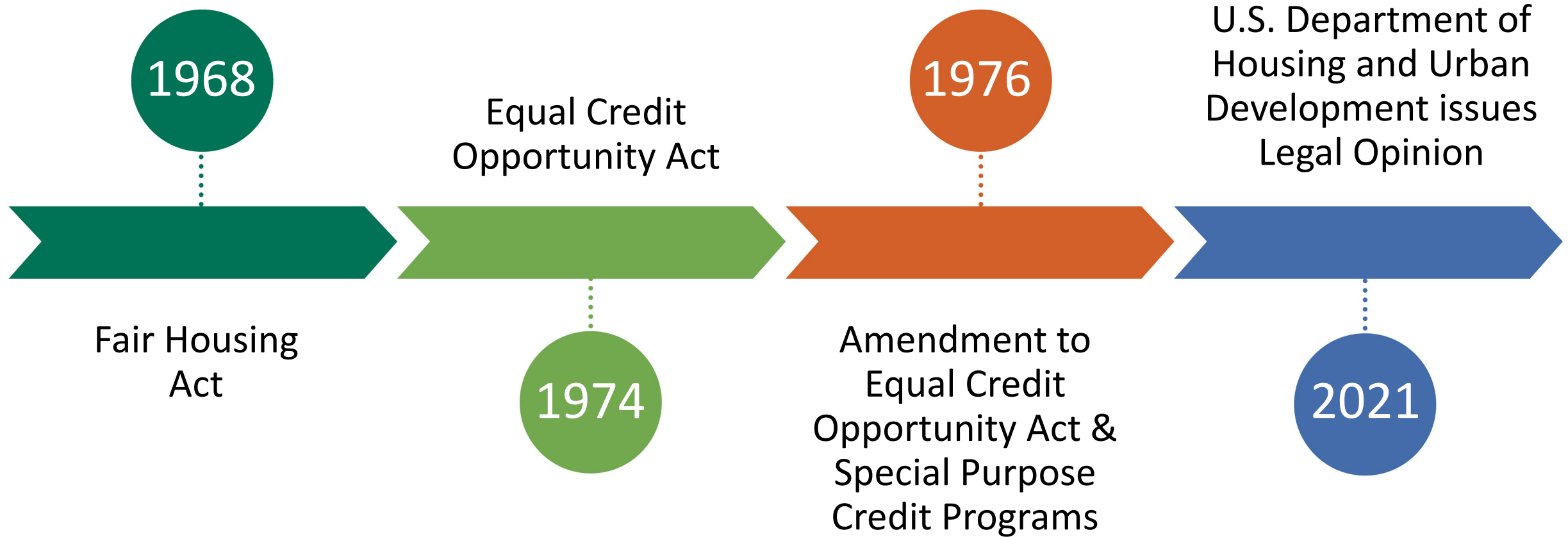


Down Payment Assistance and Production

Homeownership Rates by Race

	United States	Vermont	Chittenden County
White	73.3%	72.5%	72.5%
Black	42.1%	21.1%	32.9%
Hispanic	47.5%	38.5%	38.5%
American Indian	50.8%	45.6%	60.9%
Asian or Pacific Islander	57.7%	50.4%	50.4%

Legal Framework



CHT Homeowners



Homeownership Equity Program



Down Payment Assistance and Production

Eligibility Requirements

Households eligible for **Homeownership Equity Program** down payment assistance must meet the following requirements:

- Purchase a CHT shared equity home
- Make no more than 100% area median income
- Be a first time home buyer
- Attest that at least one prospective property owner is BIPOC

Details and Application

The screenshot shows the website getahome.org. The header includes the Champlain Housing Trust logo and navigation links for Portal, Search, and Calendar. A secondary navigation bar lists: Renting, Buying, Lending, Learning, About, Impact, News, and Support CHT. A dropdown menu is open under 'Lending', listing: Find A Home, Shared Equity Program, FAQ for Shared Equity, How to Apply for Shared Equity, Habitat Partnership, Homeownership Equity Program (highlighted with a green arrow), and Butternut Grove Condominiums. The main content area features a large orange banner with the text 'Homeownership Equity Program' and a 'LEARN MORE' button. The banner background contains various white icons related to housing, finance, and community support.

Learn more at getahome.org



Questions?

