

## Who We Are...

The Central Vermont Community Land Trust is a non-profit organization dedicated to creating and preserving safe, decent and affordable housing and building strong and diverse communities. CVCLT's HomeOwnership Center is a member of the NeighborWorks® Network and serves communities in Washington, Orange & Lamoille Counties.

## Our Partners...

- ☞ Lamoille Housing Partnership
- ☞ Lake Champlain Housing Development Corporation
- ☞ Vermont Housing & Conservation Board
- ☞ Vermont Center for Independent Living



107 North Main Street  
Barre, VT 05641  
Phone: (802) 476-4493  
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Central Vermont  
Community Land Trust

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GREEN  
MOUNTAIN  
LOAN FUND

Affordable Loans  
and Technical Assistance  
for Home Repairs

*A Housing Rehabilitation Program for Residents of  
Washington, Orange, & Lamoille Counties*



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## *What Can the Loan be Used For?*

- Rehabilitation to resolve health and safety issues such as weatherization, structural problems (leaking roof, etc.) or systems failures (heating, septic, etc.)
- Rehabilitation needed to meet Housing Quality Standards or correct municipal or state code violations
- Access modification for elderly or disabled homeowners

## *Technical Assistance*

CVCLT staff will help you to...

- Determine a work plan
- Monitor the construction process

The Green Mountain Loan Fund is generously funded by a Vermont Community Development Program grant of \$375,000 awarded by the Agency of Commerce and Community Development.

## *Who Qualifies?*

Residents of Washington, Orange or Lamoille county who live in single family homes or owner-occupied properties of up to four units, and whose household income is below the following amounts, may qualify for a home repair loan.

### Washington County

Household Size	Maximum Annual Income
1	\$38,024
2	\$43,456
3	\$48,888
4	\$54,320

### Orange County

Household Size	Maximum Annual Income
1	\$34,496
2	\$39,424
3	\$44,352
4	\$49,280

### Lamoille County

Household Size	Maximum Annual Income
1	\$33,264
2	\$38,016
3	\$42,768
4	\$47,520

Income requirements are determined using 80% of current HUD Median Income Limits by county.

## *What is the Application Process?*

Shopping for a loan can be overwhelming. We're here to help! Give us a call and our staff will walk you through the process.

Application materials for the Green Mountain Loan Fund are available by calling **(802) 476-4493 ext 228** or can be picked up at our Barre office or Lamoille Housing Partnership's office (65 Portland Street in Morrisville).



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