

**CHAMPLAIN
HOUSING TRUST**



HOUSING LOAN FUND

**LOW-INTEREST LOANS
TO HELP YOU FIX
OR WEATHERIZE
YOUR HOME**

**CHITTENDEN, FRANKLIN,
& GRAND ISLE COUNTIES**



1%-3% FOR BASIC
HOME REPAIRS

OR

0% FOR ALTERNATIVE ENERGY
OR WEATHERIZATION

WWW.GETAHOME.ORG/LOANS OR TOLL FREE 877-274-7431

“The place was leaking like a sieve and I had knob and tube wiring. I couldn’t qualify for a bank loan... CHT was there to help. It was really easy to go through the process, the paperwork was simple, and everyone was so friendly. Oversight of the job was stellar. They did great work.” –Harriett



Harriett was able to replace her tin roof, rewire the house, and upgrade her bathroom – all with an affordable CHT loan.

CHAMPLAIN HOUSING TRUST



1%-3% INCOME ELIGIBLE LOANS FOR BASIC HOME REPAIRS INCLUDING:

- Roofs
- Septic systems and water wells
- Plumbing and electrical systems
- Physical accessibility modifications
- Foundations, drainage, mold
- And more!

0% INCOME ELIGIBLE LOANS FOR WEATHERIZATION INCLUDING:

- Heat system repair/replacement
- Insulation, ventilation and air sealing
- Grants for mobile homeowners in parks
- Multi-family dwellings eligible for low-rate weatherization loans

Cash incentives available in 2009!

Refinancing for home repairs to save energy and money? **Call us first to save \$\$\$!**

INCOME GUIDELINES CHITTENDEN, FRANKLIN, AND GRAND ISLE COUNTIES

| HOUSEHOLD SIZE | MAXIMUM INCOME |
|----------------|----------------|
| 1 | \$42,050 |
| 2 | \$48,100 |
| 3 | \$54,100 |
| 4 | \$60,100 |

Income guidelines are subject to change and differ by region.

If your income is close, please apply. **Burlington residents not eligible.**

INCLUDES:

- Free project management
- Pre-approved contractors
- Referrals for lead-abatement funds