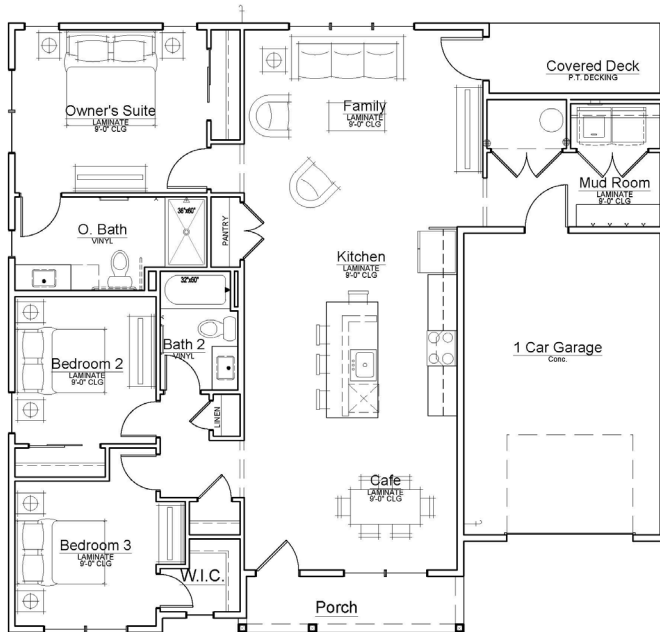


# Bay Ridge Duplex – FOR SALE!



## Description

- One-level living with 1,550 sq. ft.
- 3 bedroom, 2 bath flat
- Accessible entrances
- Oversized one car garage
- Covered back deck

## Pricing Details

Market Value: \$485,000

CHT Investment: \$296,000

Buyer's Price: \$189,000\*\*

The market value is the value of the home if it were sold in the traditional market. CHT has an investment in the home which brings the price that the buyer will have to pay down to the listed Buyer's Price.

## Estimated Monthly Costs

Mortgage: \$1,226

Taxes: \$600

Homeowner Association Fee: \$320

CHT Membership Fee: \$45

Insurance: \$20

Total per month: \$2,211\*

\* This estimate assumes a 30-year fixed rate loan for the buyer's price at a 6.75% interest rate with no points. Actual payment may vary depending on the loan product for which the buyer or property qualify.

\*\* Income limits and resale restrictions apply.

For questions about this home, contact us at 802-861-7373, [buyahome@getahome.org](mailto:buyahome@getahome.org), or [www.getahome.org/bayridge](http://www.getahome.org/bayridge)



Champlain Housing Trust's **Shared Equity Program** enables buyers to purchase homes at a lower cost and with **no down payment** needed!

**Applications for Purchase due August 27, 2025**

**CONSTRUCTION COMPLETE NOVEMBER 2025**

**Bay Ridge Condominiums**

**69 & 81 Margaret's Way, Shelburne**

## INCOME REQUIREMENTS

(Gross income must be below these limits)

Household Size	Maximum Income
1 person	\$90,900
2 person	\$103,900
3 person	\$116,900
4 person	\$129,800
5 person	\$140,200
6 person	\$150,600

