

# Do I qualify to buy an Elevation Community Land Trust home in metro Denver?

... This cheatsheet will give you an idea, but we cannot determine your qualification status until you submit a complete ECLT application.

1

## What's your household gross income?

Using your current employment paystubs\*, add the gross income for everyone in your household over age 18, including social security income, child support payments, etc. If anyone is self-employed, use their net income, rather than gross income.

*\* If you get paid 2x/month, multiply the gross payment amount on your paystub by 24. If you get paid every other week, multiply the gross payment amount on your paystub by 26.*

## Who lives with you?

Count everyone who lives with you in your household, including any children that spend at least 50% of their time in your household.

2

3

## Do you appear to qualify?

Based on the chart below, is your annual household income at or below the maximum income level for your household size? Are your total household assets at or below the maximum assets listed for your household size?\*

HOUSEHOLD SIZE	MAX. INCOME 2020*	MAX. ASSETS
1 person	\$54,950	\$55,000
2 person	\$62,800	\$70,000
3 person	\$70,650	\$85,000
4 person	\$78,500	\$100,000
5 person	\$84,800	\$115,000
6 person	\$91,100	\$130,000

*\* Source: HUD Area Median Income Limits*

*\*\* Some designated retirement assets and up to a 20% downpayment on an ECLT home may be exempt from asset limits. Variances may apply for recently divorced, retired, or permanently disabled persons.*

If you appear to qualify, we encourage you to learn more at [elevationclt.org](http://elevationclt.org) or click "Start Here" on the website to start the application process.

# Do I qualify to buy an Elevation Community Land Trust home in Boulder County?

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1

## What's your household gross income?

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## Who lives with you?

Count everyone who lives with you in your household, including any children that spend at least 50% of their time in your household.

2

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## Do you appear to qualify?

Based on the chart below, is your annual household income at or below the maximum income level for your household size? Are your total household assets at or below the maximum assets listed for your household size?\*

HOUSEHOLD SIZE	MAX. INCOME 2020*	MAX. ASSETS
1 person	\$56,100	\$55,000
2 person	\$64,100	\$70,000
3 person	\$72,100	\$85,000
4 person	\$80,100	\$100,000
5 person	\$86,550	\$115,000
6 person	\$92,950	\$130,000

*\* Source: HUD Area Median Income Limits*

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# Do I qualify to buy an Elevation Community Land Trust home in Larimer County?

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1

## What's your household gross income?

Using your current employment paystubs\*, add the gross income for everyone in your household over age 18, including social security income, child support payments, etc. If anyone is self-employed, use their net income, rather than gross income.

*\* If you get paid 2x/month, multiply the gross payment amount on your paystub by 24. If you get paid every other week, multiply the gross payment amount on your paystub by 26.*

## Who lives with you?

Count everyone who lives with you in your household, including any children that spend at least 50% of their time in your household.

2

3

## Do you appear to qualify?

Based on the chart below, is your annual household income at or below the maximum income level for your household size? Are your total household assets at or below the maximum assets listed for your household size?\*

HOUSEHOLD SIZE	MAX. INCOME 2020*	MAX. ASSETS
1 person	\$52,700	\$55,000
2 person	\$60,200	\$70,000
3 person	\$67,750	\$85,000
4 person	\$72,250	\$100,000
5 person	\$81,300	\$115,000
6 person	\$87,300	\$130,000

*\* Source: HUD Area Median Income Limits*

*\*\* Some designated retirement assets and up to a 20% downpayment on an ECLT home may be exempt from asset limits. Variances may apply for recently divorced, retired, or permanently disabled persons.*

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