



Community Land Trust Applications and Availability

updated April 2020

Getting started with the CLT homeownership application process:

- Please read all the documents on the CLT tab on the Thistle website [HERE](#).
- In our Community Land Trust, there are around 90 condos and single-family homes in Boulder, Longmont and Lafayette.
- The homeowners sell their homes and Thistle income/asset qualifies the buyers.
- The first step is to talk to a lender and qualify for a mortgage.
 - If you do not qualify for a mortgage, you may want to apply at another time when you are able to qualify since that is a program requirement.
 - If you do qualify for a mortgage, complete the application and submit it together with copies of all required documentation listed on pages 3 and 4 of the application.
- Read CLT Supplement to the Common Applications [HERE](#). We use the same application as the City of Boulder, also found on our website under “Want to Become a Homeowner? Apply Now.
- When you fill out the application, be sure to check the box for Thistle on the cover page and any other agencies you wish to receive your application.
- Available homes for sale are listed on our Thistle website in the CLT ownership section [HERE](#).
- If Thistle has no homes available for sale on our website, you may want to check the City of Boulder’s Homeownership Program as they usually have more available homes than Thistle. Click [HERE](#). When we have a home available you can request the City to forward your application to us.

Once you are qualified and have your certification letter:

- Your letter is good for six months. You do not need to recertify with Thistle until it expires. Boulder County Down Payment Assistance Program, City of Boulder Homeownership Program, City of Longmont Affordable Homeownership Program, Elevation Community Land Trust, and Thistle Communities are all independent programs. However, we do use the same Boulder County Homeownership Program Common Application.
- We do not send out notifications when properties are available. Please check the Thistle website often [HERE](#). When a homeowner or their agent notifies us of a sale, we place a link to the CLT home on our website. Many homeowners use a real estate agent who places the listing on the MLS as well. Some homeowners sell their homes without the assistance of a realtor. You may want to consider working with a real estate agent who is familiar with affordable properties. You can find a list of agents on the City of Boulder’s website.
- We do not have a lottery process like the City of Boulder. Once a CLT home is on the market, any qualified buyer may make an offer. However, we do give priority to households that meet the homeownership programs and Thistle’s CLT minimum occupancy guidelines (for example, with a 3-bedroom home, there must be a minimum of at least two people in the household) and to households that work in the city in which the property is located.