



VCLF CTE REVOLVING LOAN FUND

Partnering with:

Central Vermont Career Center &
Randolph Technical Career Center

We build homes, community and hope!

Affordable Sales Price Unit 2

11%

Affordable Sales Price Unit 1

9%

Affordability Gap

42%

Sales Price

Value Gap

38%

41 Central St. Randolph

Duplex, 4 bed, 2 bath, 2,600 sq ft

2 partner families

Shared equity, perpetually affordable

Sales price: \$290,000/unit

Affordable sales price: \$84,000 & \$98,000

Total C&D: \$940,000

Mortgage subsidies/Affordability Gap: \$398,000

Value Gap: \$360,000

CTE RL: \$448,350



Randolph Technical Career Center



- 24 Students
- 2 adults
- Construction trades/systems & Electrical
- Coop Student/hire
- Hours: 1452.5

Affordable Sales Price Unit 1
30%

Affordability Gap
27%

Sales Price

Value Gap
43%

22 Hill st. Barre

Single unit house, 2 beds, 1 bath, 1,000sq ft
1 partner homeowner

Shared equity, perpetually affordable

Sales price: \$264,000

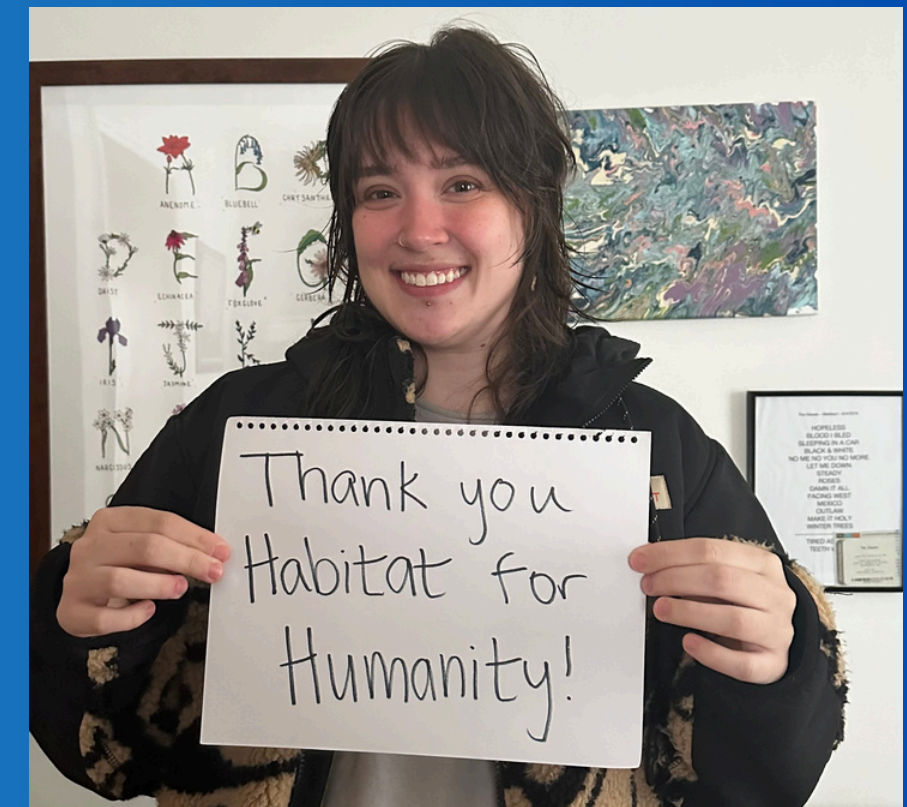
Affordable sales price: \$140,000

Total C&D: \$462,000

Mortgage subsidies/Affordability Gap: \$124,000

Value Gap: \$198,000

CTE RL: \$371,612



Central Vermont Career Center



- 16 Students
- 1 adult
- Building Trades
- Hours: 600
- Instructor
Electrician
- Coop student for
the summer
- Working with
plumbing and
electrical

© MARK ANDERSON, ALL RIGHTS RESERVED WWW.ANDERSTOONS.COM



"I don't have any answers.
I'm a non-prophet."

Thank you!

Zachariah Watson

Executive Director

(802) 522-8611

zach@centralvermonthabitat.org