



Grand Forks Community Land Trust  
1405 1<sup>st</sup> Avenue North  
701-795-6307  
[www.gfclt.org](http://www.gfclt.org)

## Steps to GFCLT Home Ownership

### 1. Fill out a GFCLT Application & Provide Credit Score

By filling out our application for GFCLT home ownership you provide basic household information as well as your family's income and expenses. This helps us get a better idea of what kind of a home would work best for you. Providing a copy of your credit score allows staff to understand how close you may be to qualifying for a mortgage or what areas could be worked on to get you there.

[www.gfclt.org/resources](http://www.gfclt.org/resources)

[www.creditkarma.com](http://www.creditkarma.com)

### 2. Meet with GFCLT Staff

Make an appointment with Emily in order to sit down and discuss the unique opportunities that GFCLT has to offer. Take time to ask questions and see if GFCLT home ownership is right for you.

### 3. Complete a Home Buyer Education course

Sign up for the online home buyer education course through the North Dakota Housing Finance Agency – ask us how to get a discount. Once complete, send a copy of the certificate to GFCLT.

<https://www.ndhfa.org/Homeownership/EducationInfo.html>

*\*\* Required prior to purchase.*

### 4. Qualify for a Mortgage

Meet with your local lender to determine the CLT mortgage amount you and your family would qualify for. GFCLT does not finance any homes.

*\*\* US Bank, Alerus Financial, & Gate City Bank are familiar with and provide CLT mortgages. GFCLT is willing to work with new lenders, but it may take up to 12 months for them to approve GFCLT's program.*

### 5. Stay Involved and Spread the Good News!

Be on the lookout for upcoming emails, post-cards, and phone calls in regards to upcoming opportunities for your GFCLT homeownership! Tell your family, friends, and co-workers about what GFCLT can do for you, and for them! Find us on Facebook, follow us on Twitter, and check out our website for the most up to date information!

### 6. Feel Free to Call

Always feel welcome to contact GFCLT staff for assistance or information.

Crystal, [cbailly@gfclt.org](mailto:cbailly@gfclt.org), 701-792-2885      Emily, [econtreras@gfclt.org](mailto:econtreras@gfclt.org), 701-795-6307

**Please Note: Any information you provide to GFCLT always remains confidential.**

*GFCLT's mission is to provide affordable homeownership and rental opportunities in the Grand Forks community.*