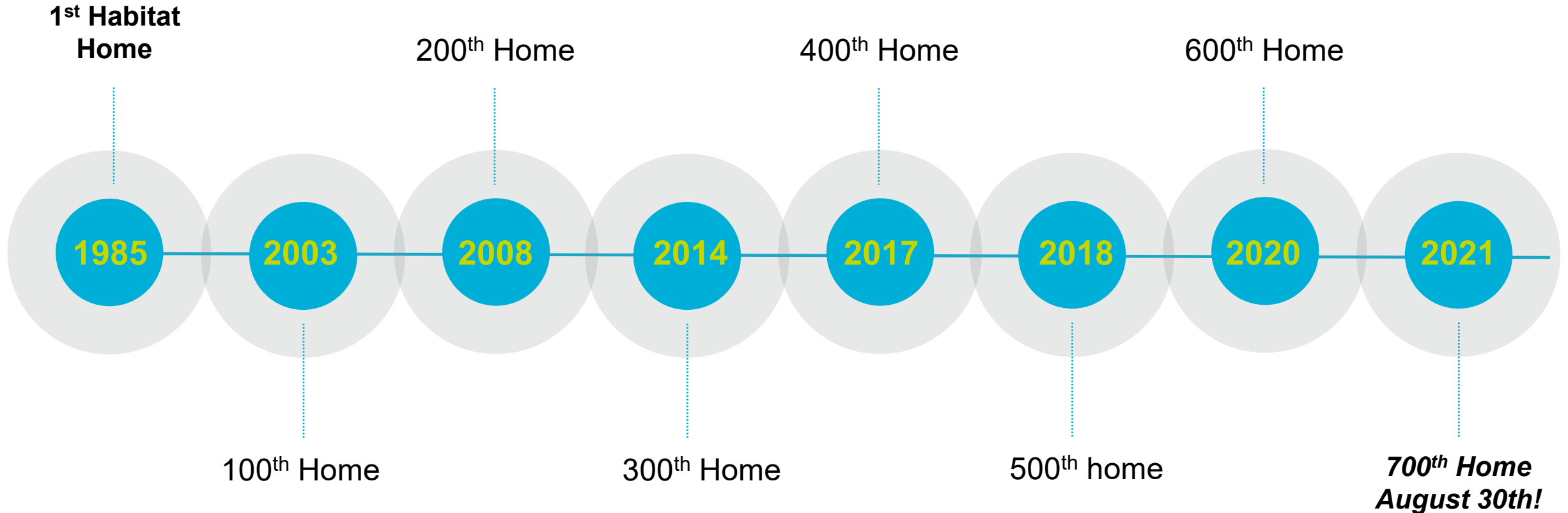




Habitat
for Humanity®
of Pinellas & West Pasco Counties

Pinellas County Partnership

Habitat Milestones



Lifetime Community Impact

929

families served

728

new homes built

607

new homes
built overseas

201

home
beautifications

Total SHIP Funding through Pinellas County

\$3,389,680



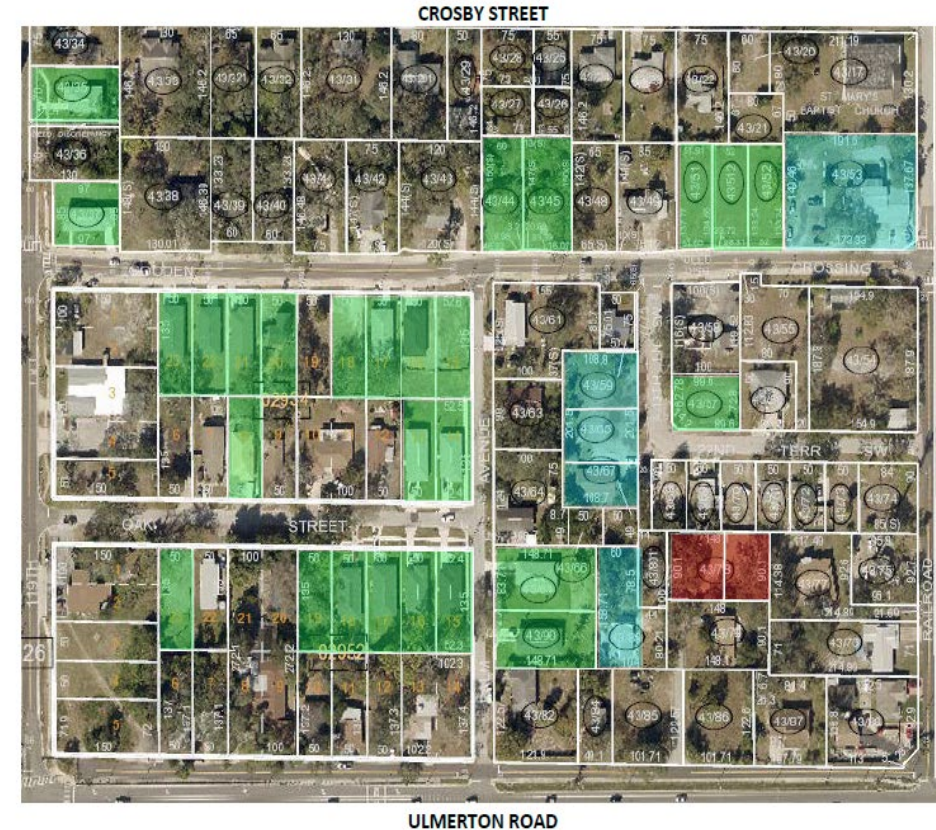
Greater Ridgecrest Development

67 homes completed
18 lots to be developed



of Pinellas & West Pasco Counties

RIDGECREST DEVELOPMENT



Ridgecrest Development

Honoring the Gooden Family

1/23/2022

Mike, Today, Jan 23, 2022 is my grandfather Chester Gooden's birthday. As I think about him today, I think all that he was to others and how he made the community of Ridgecrest a great place to live. I say the same thing about you, and Habitat. Making the community of Ridgecrest a better place to live and raise a family, I know now that, my prayer was answered NO, so that three single mothers prayers could be answered Yes! Many thanks for keeping me in the loop, Elizabeth



Lealman Development

**13 lots to be developed
Additional 5 lots via
Lealman CRA housing
program**



The Habitat Difference

- 0% interest fix-rate mortgage
- \$0 down payment required
- No PMI required
- \$1,000 flat fee closing costs
- Built to family size
- Home Builder, Loan Originator & Mortgage Servicer



Our Homes

Single Family Homes

- Block construction
- Energy Star Certified
- Standard homeowners warranty
- Garage
- Landscaped
- Appliances Installed
 - Refrigerator
 - Stove
 - Dishwasher
 - Microwave



What is affordable?

- Household size: 3 members
- Household income: \$42,984
- Area Median Income: 74.63%
- Current rent: \$1,650
 - 46% of the monthly income
- With Habitat 30 year mortgage:
 - Mortgage: \$892 – 25% of the monthly income



Habitat vs. Affordable Rentals

Habitat at 80% AMI

Purchase Price	\$210,000
Principle Mortgage Payment	\$583.33
Taxes	\$229.41
Insurance	\$80.00
Total Monthly Mortgage Payment	\$892.74

2021 Florida Housing Rent Limits - Pinellas County 80% AMI

1 bedroom limit	2 bedroom limit	3 bedroom limit	4 bedroom limit
\$1,108	\$1,330	\$1,536	\$1,714

<http://flhousingdata.shimberg.ufl.edu/income-and-rent-limits/results?nid=1>

Changing Lives, Changing Perspectives

