



Habitat
for Humanity®
of Pinellas & West Pasco Counties

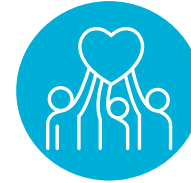
Pinellas County Partnership

HABITAT MILESTONES



1976

Millard and Linda Fuller start Habitat for Humanity International (HfHI) in Americus, Georgia.



1985

Habitat Pinellas is formed and is recognized as an official Habitat affiliate.



2019

Habitat Pinellas merges with West Pasco



Lifetime Community Impact

997

families served

796

new homes built

719

new homes
built overseas

201

home
beautifications

Greater Ridgecrest Development

- 76 homes completed
- Currently 9 lots in various stages of 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

- Recently completed 12 homes in partnership with Pinellas HFA
- 17 lots in various stages of construction or development supported by Lealman CRA
- Potentially 12 more units via County RFN
- 800th Home Celebration
March 24th



Who we serve

AMI	Household Size			
	1	2	3	4
80%	\$46,000	\$52,600	\$59,150	\$65,700
50%	\$28,750	\$32,850	\$36,950	\$41,050





Our Homeowners



School System Staff



City Employees



Healthcare Workers

A hand up, not a hand out

#1 Misconception:

Habitat does not give homes away

We build homes with homeowner partners and sell them with a 0% interest fix-rate mortgage.

Homeowner candidates must demonstrate:

- A housing need
- Verifiable Income for 1 year
- Reasonable Good Credit (not perfect)
- Ability to pay a mortgage
- Willingness to partner with Habitat



Willingness to Partner

- 32 homeowner education course
 - Budgeting & finance
 - Home maintenance
 - Being a good neighbor / Civil Engagement
- 350 to 450 Sweat Equity Hours
 - Children can assist with hours by maintaining good grades



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



Habitat vs. Affordable Rentals

Habitat at 80% AMI (3bd/2ba)

Purchase Price	\$250,000
Principle Mortgage Payment	\$694.44
Taxes	\$322.83
Insurance	\$80.00
Total Monthly Mortgage Payment	\$1,097.27

2022 Florida Housing Rent Limits - Pinellas County 80% AMI

1 bedroom limit	2 bedroom limit	3 bedroom limit	4 bedroom limit
\$1,232	\$1,478	\$1,708	\$1,906

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

Property Taxes Paid by Habitat Homeowners in 2022 Pinellas County

\$1,321,859



Changing Lives, Changing Perspectives

