



Habitat
for Humanity®
of Pinellas & West Pasco Counties

Pinellas County Partnership

Lifetime Community Impact

1,071

families served

870

new homes built

800

new homes
built overseas

201

home
beautifications

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

1986

1st Habitat Home

2003

100th Home

2008

200th Home

2014

300th Home

2017

400th Home

2018

500th Home

2020

600th Home

2021

700th Home

2023

800th Home

2024

900th Home

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



Who we serve

AMI	Household Size			
	1	2	3	4
80%	\$48,650	\$55,600	\$62,550	\$69,500
50%	\$28,750	\$32,850	\$36,950	\$41,050



900th Home Dedication – June 21st at 10am

- **Spray Technician 1 for the Mosquito control and Vegetation Management unit at Pinellas County for over 5 years.**
- **All three children will have a space to call their own and raised under one roof.**
- **Will never have to worry about rising rents or moving out of the County**



Habitat vs. Affordable Rentals

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

2023 Florida Housing Rent Limits - Pinellas County 80% AMI

Purchase Price	\$275,000
Principle Mortgage Payment	\$763.88
Taxes	\$400.00
Insurance	\$80.00
Total Monthly Mortgage Payment	\$1,243.88

1 bedroom limit	2 bedroom limit	3 bedroom limit	4 bedroom limit
\$1,305	\$1,566	\$1,808	\$2,018

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

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 Homeowners



School System Staff



City Employees



Healthcare Workers

Pinellas County Partnership

Greater Ridgecrest Development

- 83 homes completed
- Currently 13 lots in various stages of development



Lealman Development

- **By the end of this FY 46 homes will have been completed in 36 months**
- **Avg Appraisal \$350K**
- **Businesses have invested alongside HfH and the County to Support AH**



Longlake Preserve

- **\$2M Investment from Penny for Pinellas**
- **52 Townhomes + 2 SFH**
- **Vertical Construction Anticipated in the Summer**





PARTNER OF THE YEAR

Property Taxes Paid by Habitat Homeowners in 2023 Pinellas County

\$1,622,334.33



Changing Lives, Changing Perspectives

