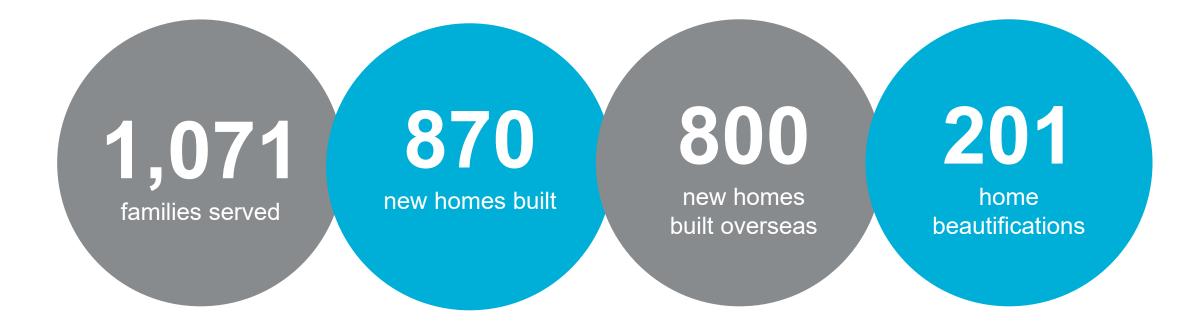




Pinellas County Partnership

Lifetime Community Impact





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





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 <u>0% interest fix-rate mortgage</u>.

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 | 1 bedroom limit | 2 bedroom limit | 3 bedroom limit | 4 bedroom limit |
|-----------------------------------|------------|--------------------|--------------------|--------------------|--------------------|
| Principle Mortgage Payment | \$763.88 | | | | |
| Taxes | \$400.00 | | | | |
| Insurance | \$80.00 | \$1,305 | \$1,566 | \$1,808 | \$2,018 |
| Total Monthly Mortgage Payment | \$1,243.88 | | | | |

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



Willingness to Partner

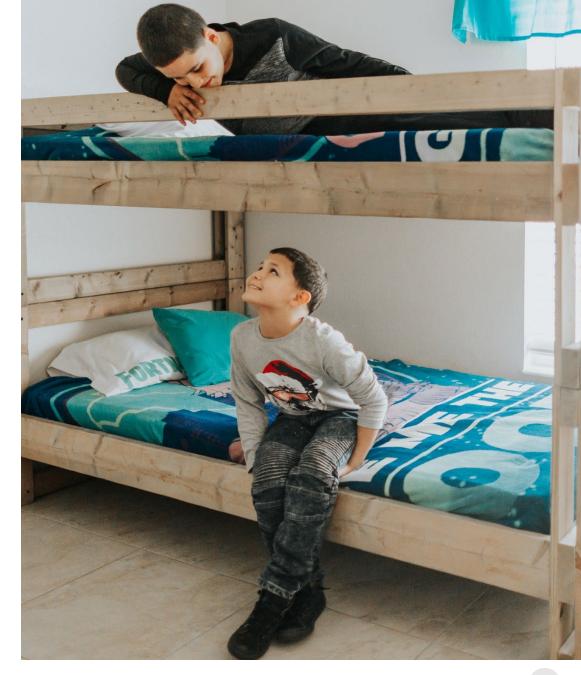
- 32 homeowner education course
 - Budgeting & finance
 - Home maintenance
 - Being a good neighbor / Civil Engagement
- 350 to 450 Sweat Equity Hours
 - Children can assist with hours by maintaining good grades



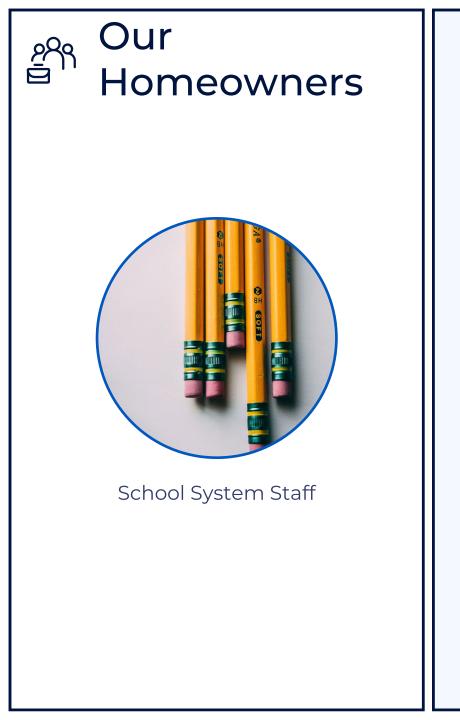


The Habitat Difference

- 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











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



