

Habitat Home Owner

There is a great need for affordable housing in Charlotte County. The local Habitat for Humanity chapter builds up to 30 new homes throughout the county, including Punta Gorda each year. Team Punta Gorda volunteers help to improve our greater community through building a home.

Homes are not simply given to a family. Future Habitat homeowners must be active participants in building a better home and future for themselves and their families. Every Habitat home is an investment for the new family.

The basis of a family's selection is their

- level of need for safe, affordable and better housing,
- willingness to partner with Habitat for Humanity,
- work alongside volunteers, and
- ability to pay an affordable mortgage.

Future Habitat homeowners participate in financial education classes that help them develop a solid foundation, often before the building process even begins. Habitat homeowners must partner with us throughout the process. This partnership includes performing up to 300 hours of “sweat equity” or helping to build their own home or the homes of others in our homeownership program. Sweat equity can also include taking homeownership classes or performing volunteer work in a Habitat ReStore. In pre-purchase classes, the future homeowner goes through credit repair, checking, savings, money market accounts, loans, and they also have estate planning and wills. The prerequisite hours may also include classes in personal finances, home maintenance and other relevant topics to help ensure capability for the demands of owning a home.

Families invest their time in the long-term success of their homeownership.