

## **We Build Hope**

At Habitat for Humanity, we build. We build because we believe that everyone, everywhere, should have a healthy, affordable place to call home. More than building homes, we repair existing homes and mobile homes. We build hope and we build the opportunity for families to help themselves.

Your donation will help families in Putnam County break the cycle of poverty and build long-term financial security.

**Shelter is a basic human need** Your support can help us do more in all the many ways that Habitat builds. Your generosity provides the tools we need to make it happen.

We raise all our funds locally and receive no funding from Habitat for Humanity International.

### **Your gift could provide:**

\$15 = Box of nails  
\$35 = Bathroom faucet  
\$50 = 3 Buckets of Joint Compound  
\$75 = Window  
\$100 = Kitchen Sink  
\$150 = Front Door  
\$500 = Siding  
\$1,000 = Framing Boards and

Sheathing

Is your company one of more than 1,300 employers that match employee donations at Habitat? Find out at [www.habitat.org/match](http://www.habitat.org/match)

**Please consider a tax-deductible contribution today!**

## **Putnam Habitat for Humanity**

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**Habitat for Humanity's vision is a world where everyone has a decent place to live**



***Our mission is to put God's love into action by bringing people together to build homes, communities and hope.***

**VOLUNTEERS ALWAYS NEEDED FOR  
NEW CONSTRUCTION BUILDS.  
COMMUNITY SERVICE HOURS  
AVAILABLE.**



## 2022-23 PROGRAM REPORT

**PUTNAM SERVICE PROJECT–PSP** Provides critical and emergency home repairs to low-income homeowners in Putnam County. Included in the PSP is our handicapped ramp program. This is grant that doesn't need to be repaid. **118 homes repaired** - spending an average of \$561 on each job-A total of 223 individuals; of those, 37 were under age 18, 36 disabled, 141 over the age of 65, and 9 U.S. Military Veterans.

### USDA 504 Home Repair Program

#### **41 Households Served**

We have been directing qualified homeowners to this program for more than 10 years. This program can fund high-dollar repairs (up to \$20,000) on all types of homes including mobile homes. This program features 1% interest loans for 20 years and outright grants for those 62 and older. All applicants must have acceptable credit (640 or higher) to qualify. 41 households were directed to this program, with our assistance with the application process.

### NEW CONSTRUCTION HOMES

Our 3rd home in the Veterans Village was completed in 2023 and our 4th home in the Vets Village will be constructed in 2024. We will also build a 3 bedroom/1 bath in Interlachen for a traditional family in 2024.

## Program Services

### PUTNAM SERVICE PROJECT-PSP Home Repairs

We directly fund home repairs on smaller jobs under \$1,000. We either supply the labor and materials or pay for the labor and materials. This program is for critical and emergency repairs, such as leaking roofs, plumbing and water wells. We use this program mostly for those who do not qualify for the federal (USDA) program. Handicapped Ramps are included in this program, and we built 6 in FY 2022-23.

### VETERANS VILLAGE OF PALATKA

The Veteran's Village of Palatka has been under construction for about 5 years, a small subdivision with a total of five homes on ¼ acre lots. Our 4th home will be built in 2024. The home size depends on the family size, and could be a one- or two-bedroom home. Homes are mortgaged through Putnam Habitat for Humanity. The Veterans Village is located off of Westover Drive, in Palatka, FL. The property is located next to the Edgar Johnson Senior Center and the Putnam Aquatic Center, for health, social, and recreational activities. Our homeowners are based on *Need* above all else, and most live in deplorable conditions, such as leaking roofs, black mold, dangerous neighborhoods, etc., which often contribute to health related issues. Generally speaking, homeowners pay less for a 0% interest mortgage, including the escrow portion, than what they pay in rent.

### HABITAT ASSIST

We directly assist churches and non-profits in purchasing construction materials at savings as high as 25% through Lowe's Home Improvement.

## Program Services Continued...

### TRADITIONAL HOMES

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 us, it is one answer to a critical need, and we believe that stronger homes will create stronger communities. Prospective Habitat homeowners must demonstrate a need for safe, affordable housing, and potential homeowners must partner with us throughout the process. This partnership includes performing "sweat equity," or helping to build their own home or the homes of others in our homeownership program. Homeowners must also be able and willing to pay an affordable mortgage. Mortgage principal payments are cycled back into the community to help build additional Habitat houses. In 2024 we will build a new home in Interlachen on property we own for a qualifying family.

### ANNUAL FAN AND HEATER DRIVE

Every winter and summer we conduct our annual Fan and Heater Drives which helps get fans and heat to low-income, elderly people in Putnam County at no charge. Fans and heaters that we collect are dropped at the Palatka Christian Service Center, St. Vincent de Paul's Thrift Store in Interlachen, and South Putnam Christian Service Center, Crescent City. The public is also encouraged to contribute funds and designate it for fans or heaters, to purchase at a discount.

## Community Investment

**Your financial support builds strength, stability and self-reliance through shelter for hardworking families in our community.**