

St. Lucie Habitat for Humanity

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Semi-Annual Newsletter-Sept. '22

Playhouse Build a big hit for kids and families

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Community Land Trust

St. Lucie Habitat for Humanity is now a Community Land Trust (CLT). A CLT provides access to homeownership for people priced out of the traditional real estate market. The benefits of a CLT homeownership include lower costs to enter homeownership, greater housing security than renting, stable affordable monthly payments enabling savings for other life goals, security from eviction, opportunity to build equity, home and ground lease can be willed to dependents,

and ongoing support from the CLT. A CLT is different in the sense that when the buyer

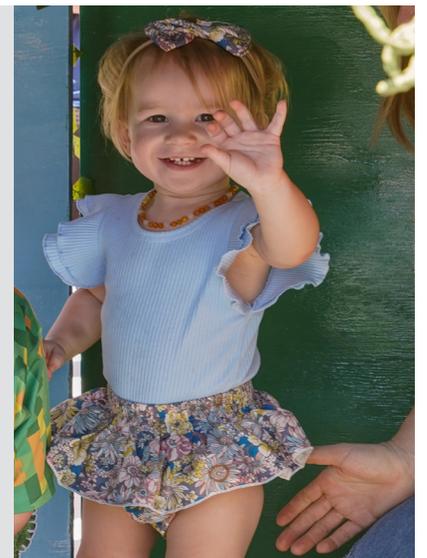
reversible ground lease. This lease gives the buyer exclusive use of the land, although the CLT owns the land. The buyer owns the home, but agrees to a resale formula that allows for an agreed upon appreciation for the seller. The formula is designed to balance equity gain for the owner at the same time that it sets a resale price that is affordable for future buyers.

purchases the home, they are purchasing only the improvements, and the CLT maintains ownership of the land. When this transaction happens, the buyer signs a 99-year,

The Martin family home is our first CLT home to be completed. Tameshia and her son Antwan celebrated with the community on August 3 during their home dedication ceremony.



St. Lucie Habitat's mission is to bring people together to build homes, communities, and hope. In honor of local heroes, Habitat brought St. Lucie County together to build and design playhouses for first responder and veteran families. One family each from Port St. Lucie Police Dept., Fort Pierce Police Dept., St. Lucie County Sheriff's Office, St. Lucie County Fire District, and the U.S. Army were the beneficiaries of this project. All proceeds from this project supported St. Lucie Habitat's New Homeownership program.



Women Build

Our 2022 Women Build was a success with 21 teams coming out to our construction site in pink hard hats and Rosie the Riveters t-shirts to lend a helping hand. The teams also participated in fundraising efforts during the month long event. They framed walls, installed windows, caulked doorways, and more alongside homeowners in process and their families. The teams raised \$33,838 to help build more affordable housing in our county. The top 3 fundraising teams were announced during a celebration in the showroom at Treasure Coast Lexus. Team Coastal Florida REIA took the Golden Hammer award, with Polka Dots Squad 1 took the Silver Hammer award and Treasure Coast Lexus finishing it out by winning the Bronze Hammer award. We are so grateful for the women who participate in our Women Builds. They are always out there with lots of energy and smiles on their faces.



Meet the Hagan Family

The Hagan family has been chosen as our Home for the Holidays family. The event at Treasure Coast Lexus on December 10th will raise funds to help build the Hagan's a wheelchair accessible home.

Buddy and Tessa Hagan know all about kindheartedness and being willing to help any way they can. They are caregivers to daughter Elisabeth, 18. Tessa explains that before finding St. Lucie Habitat, her heart hurt every day thinking that Elisabeth would never get a real bath again. In their current home, it is simply not safe and puts Elisabeth at risk when they try to lift her into the tub. It became clear that their current home is not suitable to give her the proper care she needs and deserves. The home is older with no insulation and bad wiring. This makes it difficult to keep it cool in the hot months of summer. With heat being a trigger for Elisabeth's seizures, the family knew something had to be done. They reached out to St. Lucie Habitat for Humanity for help. Buddy and Tessa are relieved to know they will be able to keep Elisabeth comfortable and not put her at risk for a simple bath or shower.





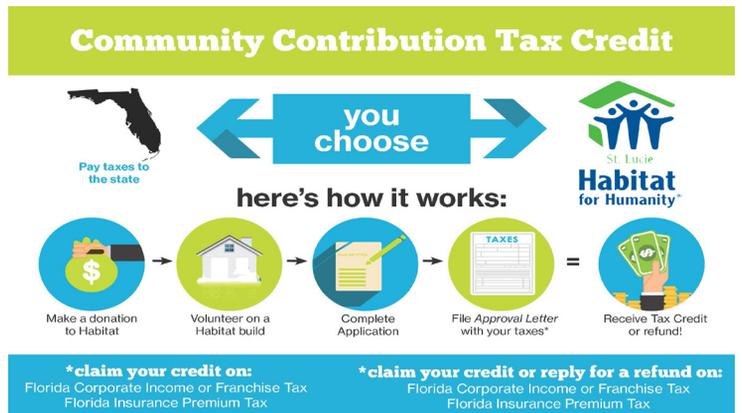
Join us for our Home for the Holidays
 Orange Blossom Ball on December
 10, 2022 from 6 - 9pm at Treasure
 Coast Lexus. Please
 visit our website at
 www.stluciehabitat.

org or use the QR code to
 purchase tickets and/or sponsor
 the event.



A Big Thank You to our CCTCP Partners!

St. Lucie Habitat for Humanity was awarded 3 CCTCP credits this year. The Community Contribution Tax Credit Program provides financial incentive to encourage Florida businesses to make donations toward community development and housing projects for low-income persons. St. Lucie Habitat partnered with 3 local businesses for a total of \$247,500. Dyer Chevrolet of Fort Pierce donated \$100,00, Garber Buick GMC donated \$97,500, and South Florida PGA donated \$50,000. These three businesses are helping us to continue building homes for those in need of affordable housing while getting a tax credit from the state. Businesses located anywhere in FL can receive up to 50% of their donation on their FL corporate income tax, insurance premium tax or as a refund against sales tax (for businesses registered to collect and remit sales taxes with the Department of Revenue).



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To learn more about us,
 please visit:

www.stluciehabitat.org

