



Charlotte County Housing Services

Catalog of Affordable Housing Opportunities



Charlotte County
Department of Human Services
Housing Division
941.505.4884

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**For more information visit www.CharlotteCountyFL.com
and select Human Services from the department list.**



State Housing Initiatives Partnership (SHIP)

The SHIP Program provides Charlotte County with State funds to expand or preserve affordable housing to income eligible households and other special needs groups. The Division is responsible for coordinating the development of a Local Housing Assistance Plan (Plan) describing how funds from the SHIP Program will be used within the framework established by the Florida Legislature. For a copy of the current Local Housing Assistance Plan, go to the County's web site www.CharlotteCountyFL.com.

Eligibility for programs is based on household income as determined by the U.S. Department of Housing and Urban Development each year. For 2008, income limits are listed on the following table. Extremely-low-income households are those with incomes below 30 percent of the Area Median Income (AMI). Very-low incomes are those at or below 50 percent of AMI. Low-incomes are between 51 and 80 percent of AMI. Moderate incomes are between 81 and 120 percent of AMI.

Income Limits for 2008							
	30%	40%	50%	60%	80%	100%	120%
1 Person	11,050	14,720	18,400	22,080	29,450	36,805	44,160
2 Person	12,650	16,840	21,050	25,260	33,700	42,110	50,520
3 Person	14,200	18,920	23,650	28,380	37,900	47,325	56,760
4 Person	15,800	21,040	26,300	31,560	42,100	52,600	63,120
5 Person	17,050	22,720	28,400	34,080	45,450	56,805	68,160
6 Person	18,350	24,400	30,500	36,600	48,850	61,025	73,200
7 Person	19,600	26,080	32,600	39,120	52,200	65,220	78,240
8 Person	20,850	27,760	34,700	41,640	55,550	69,415	83,280

For more information visit www.CharlotteCountyFL.com and select Human Services from the department list.

Homeowners Initiatives

The County partners with The Housing Corporation (www.housingcorpcc.org) to provide SHIP homeowner assistance in Charlotte County. The Housing Corporation can be reached at 941.255.9454 for more information about these programs.

- **Down Payment Assistance:** Provides deferred payment loans to assist very-low, low and moderate income households with the purchase of homes.
- **Homeowner Rehabilitation:** Provides deferred payment loans to assist in the rehabilitation of housing owned by low income households.
- **Housing Construction:** Assists nonprofit organizations in the construction of homes to be sold to very-low and low income households.
- **Homebuyers Program (Credit Repair and Budgeting):** Offers homeownership counseling to assist potential buyers to position themselves to become homeowners by helping participants repair their credit and create workable budgets. This program is also available to renters who are in need of credit repair and budgeting assistance even if they are not preparing for homeownership. There is no charge for Charlotte County residents with very-low, low, and moderate-incomes.
- **Foreclosure Prevention:** Assists households retain homeownership using foreclosure counseling from a credit counselor certified by the U.S. Department of Housing and Urban Development (HUD). In some cases, money is available to help get the mortgage up-to-date. Payment assistance is available to very-low, low, and moderate-income households (up to 120 percent of AMI).
- **Community Land Trust:** Provides homeownership using a 99 year ground lease. The lease provides homestead rights to the homebuyer but places limitations on the resale of the home to ensure affordability to eligible subsequent households. Homes are currently available for eligible households at or below 100 percent of Area Median Income (AMI). All homes in the program are different in size, location and amenities offered.



Homeownership opportunities in Charlotte County are also provided by Habitat for Humanity. Habitat for Humanity creates a partnership where the homeowners are

involved in all aspects of the building of their home. In addition to a small down payment, each Habitat for Humanity family is required to invest hours of "sweat equity" in the construction of their Habitat home. The families work on the construction of their homes and other Habitat homes. Habitat does not charge interest on the mortgage, and in most cases the mortgages are for 25 years. Homeowner payments are paid into a revolving fund which helps support the construction of new homes. To find out more about these opportunities, call 941.639.3162 or go online to www.charlottecountyhfh.org.

Rental Initiatives

Multiple rental housing developments have been financed through Charlotte County's SHIP program. For direct rental assistance, please contact the Punta Gorda Housing Authority, which administers the Section 8 program:

Punta Gorda Housing Authority
340 Gulf Breeze Avenue
Punta Gorda, FL 33950
Phone: 941.639.4344 Fax: 941.639.1753

For other listings of rental properties in Charlotte County, check out these websites:

www.floridahousingsearch.org

www.cclandlords.com

Housing for Disabled Persons



WILLIAMS STREET PLACE

216 W. Williams Street
Punta Gorda, FL 33951
Phone: 239.945.4499

www.goodwillswfl.org/housing-opportunities.htm

Single-story units: 10 one-bedroom units, 2 two-bedroom units
Incomes restricted to 50 percent of AMI
Restricted to physically disabled persons.



HARBOR PLACE APARTMENTS

652 N. Ellicott Circle,
Port Charlotte, FL
239.995.6100

www.goodwillswfl.org/housing-opportunities.htm

9 one-bedroom units, 5 two-bedroom units
Incomes restricted at 50 percent of AMI
Units restricted to physically disabled persons



PRESBYTERIAN VILLAS

2295 Aaron Street
Port Charlotte, FL 33952
Phone: 941.629.6664
www.phhf.com

Age: 62 & Older (Under 60, if disabled)
Pets allowed (deposit and restrictions)
Single-story development:
46 one-bedroom units (Rents: \$392-\$464)
24 two-bedroom units (Rents: \$492-\$606)
Income Limits: 1-person - \$33,950 2-persons - \$38,000



VILLA SAN CARLOS

2550 Easy Street
Port Charlotte, FL 33952
Phone: 941.624.2266

Age: 62 & older or with a mobility impairment
50 one-bedroom units — No pets
Income restricted at 30 and 50 percent of AMI

Senior Housing Opportunities



PRESBYTERIAN VILLAS

2295 Aaron Street
Port Charlotte, FL 33952
Phone: 941.629.6664
www.phhf.com

Age: 62 & Older (Under 60, if disabled)
Pets allowed (deposit and restrictions)
Single-story development
46 one-bedroom units (Rents: \$392-\$464)
24 two-bedroom units (Rents: \$492-\$606)
Income Limits: 1-person - \$33,950 2-persons - \$38,000



PRESBYTERIAN HOMES

2295 Aaron Street
Port Charlotte, FL 33952
Phone: 941.629.6664
www.phhf.com

Age: 62 & Older
Pets allowed (deposit and restrictions)
Three-story buildings with elevator access
60 one-bedroom units (Rents: \$395-\$450)
60 two-bedroom units (Rents: \$443-\$505)
Incomes restricted to 80% of AMI



CHARLOTTE TOWERS

2295 Aaron Street
Port Charlotte, FL 33952
Phone: 941.629.6664
www.phhf.com

Age: 62 & Older
Pets allowed (deposit and restrictions)
Six-story building with elevator access
Section 8 property
Incomes restricted at 30% and 50% of AMI
Rents limited to 30% of tenant's income



GROVE CITY MANOR

6433 Gasparilla Pines Boulevard
Grove City, FL 34224
Phone: 941.697.4677

Age: 62 & Older. Under 62, if disabled
100 one-bedroom units — Pets allowed (deposit and restrictions)
Rents are set at 30% of tenant's income
Incomes are restricted to 50 percent of AMI



VILLA SAN CARLOS

2550 Easy Street
Port Charlotte, FL 33952
Phone: 941.624.2266

Age: 62 & Older or with a mobility impairment
50 one-bedroom units — No pets
Income restricted at 30 and 50 percent of AMI



VILLA SAN CARLOS II

22250 Vick Street
Port Charlotte, FL 33980
Phone: 941.624.4404

Age: 62 & Older
54 one-bedroom units — Pets allowed (deposit and restrictions)
Income restricted at 30 and 50 percent of AMI



ROTUNDA LAKES APARTMENTS

100 Rotunda Lakes Circle
Rotunda West, FL 33947
Phone: 941.698.8800

Age 55 & Older — Pets allowed (deposit and restrictions)
176 Units: one, two, and three-bedroom units
Incomes restricted to 60% of AMI or less



CHARLOTTE CROSSING

Sandhill Blvd. & Rio De Janeiro
Punta Gorda, FL

The 124 units for tenants earning 60% of AMI or less will be completed in late 2009.

Non-Age-Restricted Affordable Housing Developments



GULF BREEZE APARTMENTS

340 Gulf Breeze Avenue
Punta Gorda, FL 33950
Phone: 941.916.9696
Fax: 941.916.9695
www.gulfbreezeapts.net

171 total units — still under construction with completion anticipated in December 2008. Some units available now.
85 units of Public Housing—Rent is restricted to 30% of income
86 units of tax credit housing—Rents are set at a pre-determined amount based on state affordability standards.



OAKTREE VILLAGE

340 Gulf Breeze Avenue
Punta Gorda, FL 33950
Phone: 941.639.4344
Fax: 941.639.1753

30 units
Public Housing
Rent is restricted to 30% of income



CHARLESTON CAY

23990 Harborview Road
Port Charlotte, FL
Phone: 941.623.0123
www.forrent.com/charlestoncay

24 one-bedroom units, 56 two-bedroom units, 48 three-bedroom units
Incomes restricted at 50 and 60% of AMI
Pets under 35 pounds allowed.



THE PINES OF PUNTA GORDA

1200 Slash Pine Circle
Punta Gorda, FL 33950
Phone: 866.618.9906 or 941.637.1932

326 Units: two and three-bedroom units
Incomes restricted at 33% and 60% of AMI
Pets allowed (deposit and restrictions)



MURDOCK CIRCLE APARTMENTS

17800 Murdock Circle
Port Charlotte, FL 33948
Phone: 941.627.3900
www.concordrents.com

80 one-bedroom units
96 two-bedroom units
64 three-bedroom units
24 four-bedroom units
Incomes restricted to 60 percent of AMI
Cats allowed (deposit and restrictions)



HAMPTON POINT

2511 Luther Boulevard
Punta Gorda, FL 33983
Phone: 941.979.1001 or 866.328.7959
www.forrent.com/hamptonpoint

284 Units: 2, 3 and 4 bedroom
Incomes restricted to 60 percent of AMI
Pets allowed (deposit and restrictions)



TRABUE-WOODS ESTATE

429 E. Virginia Avenue
Punta Gorda, FL 33980
Phone: 941.875.0287 or 941.575.0490

2 one-bedroom units: \$575
3 two-bedroom units: \$676
3 three-bedroom units: \$800
Five units are reserved for households earning 80% or less of AMI.
Three units have no income restriction.



BERNICE RUSSELL BUILDING

329 E. Virginia Ave.
Punta Gorda, FL 33980
Contact: John Murphy
Phone: 941.575.7518 or 941.637.09390 or
941.628.3368

4 units

2 two-bedroom/two bath units: \$700

2 two-bedroom/one bath units: \$700

All units are restricted to households earning 50% or less of AMI.



MARIAN MANOR

22292 Vick St.
Port Charlotte, FL

31 units — These units are scheduled to be complete in summer 2009. Seven units are set aside as transitional housing units for homeless persons or families. The remaining units are open to all households regardless of age or disability.



For emergency housing needs, health & human services information as well as community and government numbers and volunteer/donation opportunities, call 2-1-1.

Cell phone, TTY users, and Charlotte County residents in Englewood, call 941.205.2161



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