



**Charlotte County  
Housing Services**

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**Catalog of Affordable Housing  
Opportunities**

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**Charlotte County  
Department of Human Services  
Neighborhood Services - Housing  
941.833.6500**

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## Affordable Housing Programs

The **State Housing Initiatives Partnership (SHIP)** Program provides Charlotte County with State funds to expand or preserve affordable housing to income eligible households and other special needs groups. The Housing Division is responsible for coordinating the development of a Local Housing Assistance Plan (LHAP) 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.gov](http://www.CharlotteCountyFL.gov).

Eligibility for programs is based on household income as determined by the U.S. Department of Housing and Urban Development each year. For 2024, 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 2024				
	30% (EL)	50% (VL)	80% (L)	120% (M)
1 Person	\$16,900	\$28,150	\$45,050	\$67,560
2 Person	\$20,440	\$32,200	\$51,450	\$77,280
3 Person	\$25,820	\$36,200	\$57,900	\$86,880
4 Person	\$31,200	\$40,200	\$64,300	\$96,480
5 Person	\$39,580	\$43,450	\$69,450	\$104,280
6 Person	\$41,960	\$46,650	\$74,600	\$111,960
7 Person	\$47,340	\$49,850	\$79,750	\$119,640
8 Person	\$52,720	\$53,100	\$84,900	\$127,440

For more information, visit [www.CharlotteCountyFL.gov](http://www.CharlotteCountyFL.gov) and select Human Services from the department list.

## Homeowners Initiatives

**When funding is available as required by Florida Statutes; each of these programs will be posted on Charlotte County Government website as well as advertised in the newspaper.**

- **Purchase Assistance:** Provides 0% interest, deferred loans to first time homebuyers to assist with the purchase of homes. Very low and low income households are served. Moderate income households will be served if adequate funds are available.
- **Homeowner Rehabilitation:** Provides 0% interest, deferred loans to assist in the rehabilitation of housing owned by Very low and low income households. A limited number of moderate-income households will be served if adequate funds are available.



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 30 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](http://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/Housing Choice Voucher program:

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

[www.puntagordaha.org](http://www.puntagordaha.org)  
[pgha@puntagordaha.org](mailto:pgha@puntagordaha.org)

Other options for emergency assistance can be found by calling 2-1-1 or 941-205-2161

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

[www.floridahousingsearch.org](http://www.floridahousingsearch.org)

[www.rent.com](http://www.rent.com)

[www.padmapper.com](http://www.padmapper.com)

[www.apartmentguide.com](http://www.apartmentguide.com)

[www.apartmentfinder.com](http://www.apartmentfinder.com)

[www.apartments.com](http://www.apartments.com)

[www.zumper.com](http://www.zumper.com)

## Housing for Disabled Persons

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**WILLIAMS PLACE**  
216 W. William Street  
Punta Gorda, FL 33950  
Phone: 239.995.6100

Single-story units: 10 one-bedroom units, 2 two-bedroom units  
Tenant incomes restricted to 50 percent of AMI or less  
Units restricted to physically disabled persons  
Pets allowed (deposit and restrictions)



**HARBOR PLACE APARTMENTS**  
20101 Helms Way  
Port Charlotte, FL 33952  
Phone: 239.995.6100

9 one-bedroom units, 5 two-bedroom units  
Tenant incomes restricted to 50 percent of AMI or less  
Units restricted to physically disabled persons  
Pets allowed (deposit and restrictions)



**PRESBYTERIAN VILLAS**  
2285 Aaron Street  
Port Charlotte, FL 33952  
Phone: 941.629.6664  
[www.phhf.com](http://www.phhf.com)

Age: 62 & Older (Under 62, if disabled)  
46 one-bedroom units, 24 two-bedroom units  
Income restrictions  
Pets allowed (deposit and restrictions)



**VILLA SAN CARLOS I**  
2550 Easy Street  
Port Charlotte, FL 33952  
Phone: 941.624.2266  
TTY: 800.955.8871

Age: 62 & older or those that require the features of a handicap accessible unit  
37 one-bedroom units, 13 studio units  
Tenant incomes restricted to 30 percent of AMI or less  
Rent restricted to 30 percent of gross annual household income  
Pets allowed (deposit and restrictions)

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## Senior Housing Opportunities

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### **PRESBYTERIAN VILLAS**

2285 Aaron Street  
Port Charlotte, FL 33952  
Phone: 941.629.6664  
[www.phhf.com](http://www.phhf.com)

Age: 62 & Older (Under 62 if disabled)  
46 one-bedroom units, 24 two-bedroom units  
Income restrictions  
Pets allowed (deposit and restrictions)

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### **PRESBYTERIAN HOMES OF PORT CHARLOTTE**

2275 Aaron Street  
Port Charlotte, FL 33952  
Phone: 941.629.6664  
[www.phhf.com](http://www.phhf.com)

Age: 62 & Older  
Three-story buildings with elevator access  
60 one-bedroom units, 60 two-bedroom units  
Tenant incomes restricted to 80 percent of AMI or less  
Income restrictions  
Pets allowed (deposit and restrictions)

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### **CHARLOTTE TOWERS**

2295 Aaron Street  
Port Charlotte, FL 33952  
Phone: 941.629.6664  
[www.phhf.com](http://www.phhf.com)

Age: 62 & Older  
97 units in a six-story building with elevator access  
Rent restricted to 30 percent of gross annual household income  
Income restrictions  
Pets allowed (deposit and restrictions)

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### **GROVE CITY MANOR**

6433 Gasparilla Pines Boulevard  
Grove City, FL 34224  
Phone: 941.697.4677  
E-mail: [0107@NCR.org](mailto:0107@NCR.org)  
TDD: 614.442.4390

Age: 62 & Older (Under 62, if disabled (restrictions apply))  
100 one-bedroom units  
Rent restricted to 30 percent of gross annual household income  
Income restrictions  
Pets allowed (deposit and restrictions)

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**VILLA SAN CARLOS I**  
2550 Easy Street  
Port Charlotte, FL 33952  
Phone: 941.624.2266  
TTY: 800.955.8871

Age 62 & Older  
37 one-bedroom units, 13 studio units  
Tenant incomes restricted to 30 percent of AMI or less  
Rent restricted to 30 percent of gross annual household income  
Pets allowed (deposit and restrictions)



**VILLA SAN CARLOS II**  
22250 Vick Street  
Port Charlotte, FL 33980  
Phone: 941.624.4404  
TTY: 800.955.8871

Age: 62 & Older  
54 one-bedroom units  
Tenant incomes restricted to 30 percent of AMI or less  
Rent restricted to 30 percent of gross annual household income  
Pets allowed (deposit and restrictions)



**ROTONDA LAKES APARTMENTS**  
100 Rotonda Lakes Circle  
Rotonda West, FL 33947  
Phone: 941.698.8800  
[www.rotontalakesapts.com](http://www.rotontalakesapts.com)

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



**CHARLOTTE CROSSING**  
520 Rio de Janeiro Ave.  
Punta Gorda, FL 33983  
Phone: 941.766.7001  
[www.charlottecrossingapartments.com](http://www.charlottecrossingapartments.com)

Age 55 & Older  
82 Units: one and two-bedroom units  
Tenant incomes restricted to 60 percent of AMI or less  
Pets allowed (deposit and restrictions)



**THE VERANDAS OF PUNTA GORDA**

24500 Airport Road  
Punta Gorda, FL 33950  
Phone: 941.639.3001  
Fax: 941.639.3009  
www.verandasofpuntagorda.com

Age 55 & Older  
120 Units: one and two-bedroom units  
110 units of Public Housing – Rent is restricted to 30 percent of income  
10 units of Tax Credit Housing – Rents are set at a pre-determined level based on state affordability standards  
Pets Allowed (deposit and restrictions)

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**Non-Age-Restricted Affordable Housing Developments**

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**GULF BREEZE APARTMENTS**

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

One, Two, Three, and Four-bedroom units available  
85 units of Public Housing - Rent is restricted to 30 percent of income  
86 units of Tax Credit Housing - Rents are set at a pre-determined level based on state affordability standards

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**OAKTREE VILLAGE**

340 Gulf Breeze Avenue  
Punta Gorda, FL 33950  
Phone: 941.639.4344  
Fax: 941.639.1753  
www.puntagordaha.org

One, Two, Three and Four-bedroom units available  
30 units of Public Housing – Rent is restricted to 30 percent of income  
Public Housing: Rents limited to 30 percent of tenant’s income  
Tenant incomes restricted to 50 percent of AMI or less

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**CHARLESTON CAY**

23450 Charleston Circle  
Punta Gorda, FL 33980  
Phone: 941.623.0123  
www.charlestoncayapts.com

24 one-bedroom units, 56 two-bedroom units, 48 three-bedroom units  
Tenant incomes restricted to 50 or 60 percent of AMI or less  
Pets allowed (fees and restrictions)





**7 PALMS**

1200 Slash Pine Circle  
Punta Gorda, FL 33950  
Phone: 941.637.1932  
TTY: 800.955.8771  
[www.7palmsapartments.com](http://www.7palmsapartments.com)

336 Units: one, two and three-bedroom units  
Tenant incomes restricted  
Pets allowed (deposit and restrictions)



**MURDOCK CIRCLE APARTMENTS**

17800 Murdock Circle  
Port Charlotte, FL 33948  
Phone: 941.627.3900  
[www.mymurdockcircle.com](http://www.mymurdockcircle.com)

80 one-bedroom units      64 three-bedroom units  
96 two-bedroom units      24 four-bedroom units  
Tenant incomes restricted to 60 percent of AMI or less  
Pets allowed (deposit and restrictions)



**HAMPTON POINT APARTMENTS**

2511 Luther Road  
Punta Gorda, FL 33983  
Phone: 941.979.1001 or 866.328.7959  
[www.apartments.com](http://www.apartments.com)

284 Units: two, three and four-bedroom units  
Tenant incomes restricted to 60 percent of AMI or less.  
Pets allowed (deposit and restrictions)



**TRABUE-WOODS ESTATE**

429 E. Virginia Avenue  
Punta Gorda, FL 33950  
Phone: 941.661.7332

8 units: one, two, and three-bedroom units  
Five units are reserved for households earning 80 percent or less of AMI. Three units have no income restriction.



**ANDREWS BUILDING**

329 E. Virginia Ave.  
Punta Gorda, FL 33950  
Contact: Angela Evans  
Phone: 941.249-1495

8 two-bedroom units  
Tenant incomes restricted to 50 percent of AMI or less



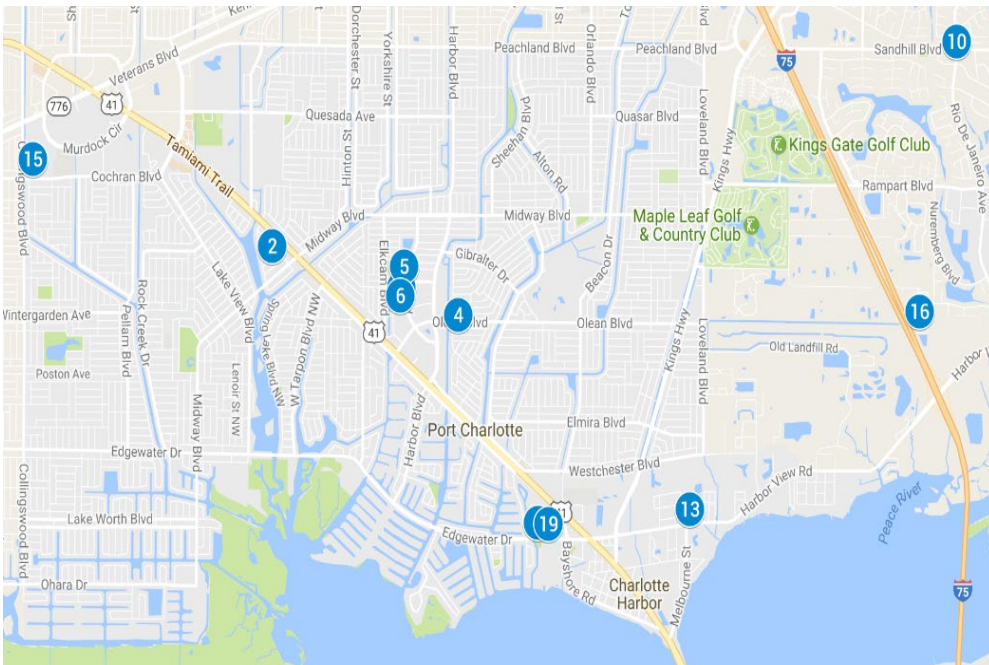
**MARIAN MANOR**  
4200 Lister Street  
Port Charlotte, FL 33980  
Phone: 941.391.5669  
Fax: 941.391.5679  
[www.apartments.com](http://www.apartments.com)

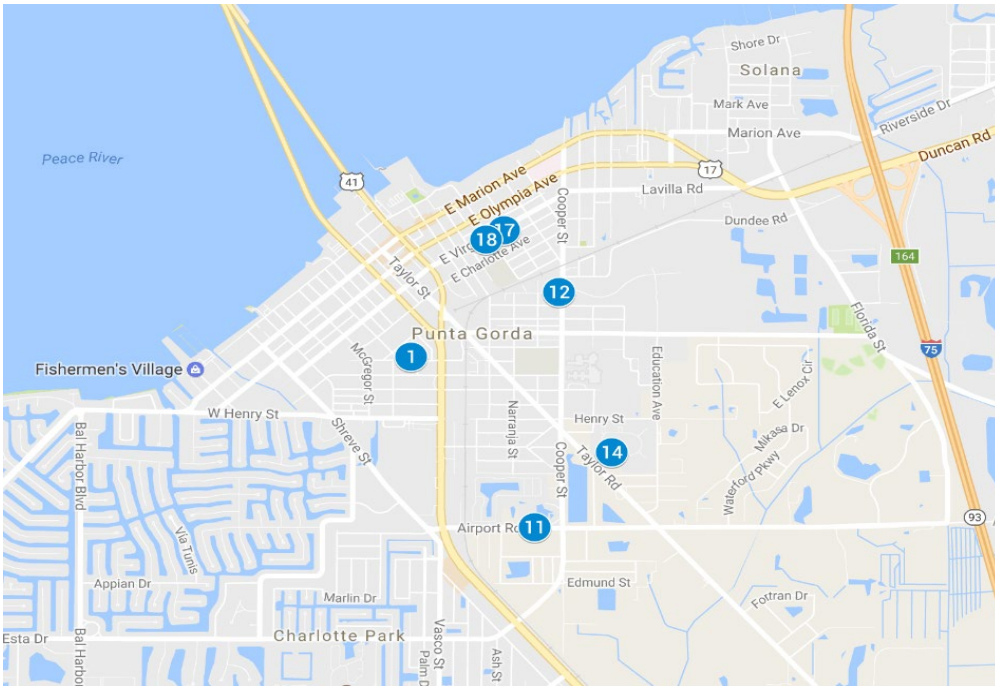
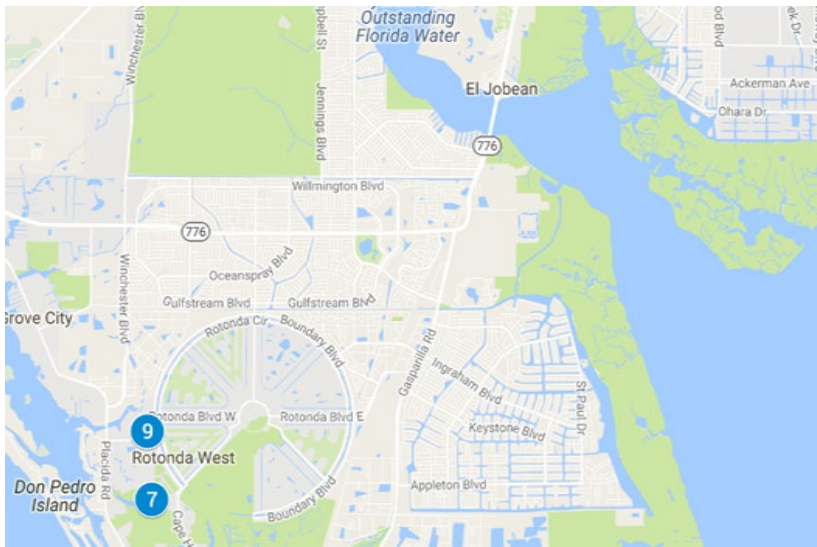
31 units — Two-bedroom units  
Tenant income restricted to 60 percent of AMI or less.  
Five units have tenant income restrictions at 50 percent of AMI or less.  
Pets allowed (fees and restrictions)



**FITZHUGH COMMONS**  
322-328 Fitzhugh Ave.  
Punta Gorda, FL 33950  
Phone: 941.639.4344  
Fax: 941.639.1753  
[www.puntagordaha.org](http://www.puntagordaha.org)

One and two bedroom units available  
Public Housing - Tenant income restricted to 50 percent of AMI of less





- 1 WILLIAMS PLACE
- 2 HARBOR PLACE APTS.
- 3 PRESBYTERIAN VILLAS
- 4 VILLA SAN CARLOS I
- 5 PRESBYTERIAN HOMES OF PORT CHA.
- 6 CHARLOTTE TOWERS
- 7 GROVE CITY MANOR
- 8 VILLA SAN CARLOS II
- 9 ROTONDA LAKES APTS.
- 10 CHARLOTTE CROSSING
  
- 11 THE VERANDAS OF PUNTA GORDA
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- 17 TRABUE-WOODS ESTATE
- 18 ANDREWS BUILDING
- 19 MARIAN MANOR



**Charlotte County Department of Human Services  
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941.833.6500**

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