



December's Woman of Influence for Seminole County

PENNY SEATER

A LIFE BUILT ON LEADERSHIP,
COMPASSION & THE POWER OF HOME

• By Stephen Ferrando •

When Penny Seater talks about affordable housing, she doesn't speak in abstract terms or statistics — she speaks from lived experience, deep conviction, and a lifetime of watching what stability can do for a family. As the CEO of Habitat for Humanity of Seminole–Apopka, Penny has become one of the most inspiring leaders in our region, driven by what she describes as “the opportunity to give people the same chance at homeownership that changed my life.”

Penny began her career in nonprofit health organizations throughout Central Florida, learning the nuances of governance, fundraising, and relationship-building. “In these roles,” she shared, “I learned a lot about governance, fundraising, and the importance of relationship building.” So when the local Habitat affiliate was struggling, she was recruited to step in and lead. “I was successful in my previous roles, so



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when the Habitat for Humanity Seminole County affiliate was struggling, I was recruited by the board of directors to lead the affiliate.” Her leadership then guided the organization through a successful merger with the Apopka affiliate — a turning point for Habitat’s growth.

Her personal connection to the mission runs deep. “After being able to purchase my first home at 23 years old,” Penny explained, “I realized this is a matter largely based on resources.” She speaks often about how families can thrive when they are given tools and education, saying, “If people are not given the proper resources to manage their money, they may struggle with their finances and homeownership.” For Penny, Habitat’s work is not just about construction — it’s about empowerment. “We try to provide free resources, like financial literacy and HUD-certified counseling, to offer people the best opportunity to become first-time homebuyers.”





Among the many families Penny has walked alongside, several stories stay close to her heart. One of them is Stephanie and her daughter. “When Stephanie applied, she was living in government-assisted housing... She knew she wanted more stability.” With Habitat’s guidance, Stephanie rebuilt her credit, completed her sweat equity, and purchased her home. Penny recalls, “She no longer needed government assistance... and she was able to send her daughter to a magnet school for STEM.” Even during her battle with cancer, Stephanie’s financial literacy skills allowed her to maintain stability. “She never missed a mortgage payment,” Penny said. “Her will left her Habitat home for her daughter and grandbaby... creating generational wealth and stability.”

Another story Penny frequently shares is of a domestic-violence

survivor. “She had been living at Safehouse of Seminole with her two daughters when she applied.” After qualifying, completing her sweat equity, and stabilizing her finances, the family finally found peace. “Her home was filled with so much love,” Penny said, “and her daughters were able to do better in school.”

Penny believes the ripple effect of Habitat’s work extends far beyond individual families. “We have seen that Habitat homeowners are more engaged and more likely to give back to their local community.” She also points to the challenges ahead: “Only 19 affordable units exist for every 100 low-income renters... land cost and affordability is difficult to find.”

Still, she remains relentlessly optimistic. Whether building partnerships, launching new

developments such as the 19-home Legacy Point (“an exciting new project” made possible through a \$1 million gift), or encouraging women in leadership, Penny leads with authenticity. “Stay focused on working with your team and supporting others,” she advises. “Align yourself with positive growth... and always collaborate with other nonprofits.”

When asked what legacy she hopes to leave, her answer is simple and heartfelt: “I hope to inspire the local community to care about affordable housing and take action... and inspire the next generation to own a home and think about their future.”

For Penny, home is more than a place — it’s a beginning. And her work ensures that beginning is within reach for families all across Seminole County.