

## IF NOT US, WHO? AND IF NOT NOW, WHEN? MASON'S RIDGE SUBDIVISION – SEBRING, FLORIDA HIGHLANDS COUNTY HABITAT FOR HUMANITY

By W.R. "Ron" Cauthan, PE



Following up on the article in the *Consultant's Update*, October –December 2009 issue, contributed by Mr. Mike Jacobson, President of Highlands County Habitat for Humanity (Habitat), this article is intended to convey an inspirational story of success resulting from the combined efforts of numerous individuals and governmental agencies. In the aforementioned article, Mike revealed the plans of Habitat to move away from building on in-fill lots and toward development of a 20-acre, 60-unit affordable single-family subdivision in Sebring, Florida. His question at that time was, *If not us, who? And if not now, when?*

Habitat had been approached by the Highlands County Housing Department and asked to rescue a 20-acre affordable housing development whose original building partners had withdrawn, leaving at risk a \$2.5 million grant from the Florida Housing Finance Corporation. At risk also was \$500,000 in Hurricane Housing Relief Program (HHRP) Funds that the County had used to purchase the 20-acre site and would have to repay if a specific number of houses were not completed by June 30, 2011. The \$2.5 million grant was in fact lost due to the state's housing and budget crisis and funding for all but one state-supported project for homeownership through Florida Housing Finance Corporation was de-obligated. The harsh reality that the dream of home ownership is not available to families served by affordable housing developers would continue unless alternative and creative financing solutions were found. Habitat became the answer to the first part of the question, "who." The second part of the question, "when," now became prominent along with an additional third part – "how."



Mr. John Hawthorne became President of Highlands County Habitat for Humanity in 2010, with the same tireless devotion to the project and Chastain-Skillman was fortunate to join the team with Habitat. The "when" and "how" dilemma provided the opportunity for unprecedented collaborative partnership between the public and private sectors to be formed in order for this development to proceed. The primary partners included Highlands County government, providing the land and \$500,000 for infrastructure; Heartland National Bank, providing \$1,500,000 in construction financing; and the U.S. Department of Agriculture's 502 Direct Loan Program, providing mortgage financing. Several regulatory agencies contributed greatly through expedited permitting. Among those agencies were the Southwest Florida Water Management District, the Florida Department of Environmental Protection, the City of Sebring and the Highlands County Board of County Commissioners and Engineering Department. Development planning began in the first quarter of 2010 and design was completed by mid-summer. All entitlements and permits were in hand before the end of that same year. Following an inspirational groundbreaking ceremony, construction began in the second week of September. In addition to the usual dignitaries from the State and Local governments, the family of Mason Smoak (namesake for Mason's Ridge) and representatives from numerous churches were in attendance. This project was promoted as a "local stimulus" for at least 25 Highlands County contractors and suppliers with \$1.5 million of the \$2.3 million construction budget spent locally. Construction of the water, sanitary sewer, storm drainage and roadway infrastructure began with local site-work contractor, Excavation Point, Inc. of Sebring. The Construction staff of Habitat simultaneously began construction of the first homes using energy efficient Structural Insulated Panels (SIP), manufactured by SIPS Team USA, with a host of volunteers. Models designed by South Florida Community College's design class were among the first to be constructed.

The current economic slowdown has certainly had an impact on the pace of development but, as can be seen in the photograph below, 15 homes are either presently completed and occupied or are in some phase of construction.



The grant funds lost were ultimately replaced by the partnership agencies, and the dream of home ownership is now a reality for 12 hardworking families. This story just goes to show what can be accomplished when public/private partnerships join forces to attain a common goal.

What's next? The outlook is bright for completion of the remaining 45 homes within three years. The primary challenge for Habitat will be how to cultivate public / private partnerships to provide funding to offset the decrease in traditional donors who have supported housing construction in the past. Habitat affiliates across the country are being forced to develop alternative financing plans to

sustain their operations with non-traditional programs and partnerships. Mason's Ridge subdivision was presented at the State and National Habitat Conventions this past year as an innovative and creative sustainability solution. It has been said that necessity is the mother of invention. Through necessity, Habitat has found a way to turn renters into taxpaying homeowners who have achieved the American Dream.

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