



We build **strength, stability, self-reliance** and shelter.

June 25, 2024

Hernando County Board of County Commissioners
Veda Ramirez
Director, Housing and Supporting Services
621 West Jefferson Street, Brooksville, FL 34601

Re: Proposal Submission – Century Drive

Dear Ms. Ramirez,

Habitat for Humanity of Pinellas and West Pasco Counties proposes an exciting new development project at the southeast corner of Miracle Drive and Century Drive. Our plan involves the construction of 28 single-family homes designed to provide affordable, high-quality homeownership for income-qualified families in our community.

Our organization has a proven track record of successfully completing similar developments, such as the Tellor Estates development in Pinellas Park, where we built 75 homes on a 7.3-acre site. The success of Tellor Estates demonstrates our capability to manage complex projects and deliver outstanding results. We are confident that we can replicate this success with the proposed Century Drive development.

We look forward to the opportunity to partner with Hernando County in providing safe, affordable homeownership for families in need.

Thank you for considering our proposal. We are eager to discuss this development further and answer any questions you may have.

Respectfully Submitted,

Mike Sutton
President and Chief Executive Officer



Habitat for Humanity®

of Pinellas & West Pasco Counties

Serving Pinellas, West Pasco and Hernando Counties

Proposal Submission

Century Drive - Hernando County, FL



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Habitat for Humanity of Pinellas and West Pasco Counties (Habitat) proposes developing **twenty-eight (28) newly constructed single-family homes** that will be sold on a fee simple basis to income-qualified homebuyers. One hundred percent (100%) of the units built will be sold to home purchasers at or below 80% Area Median Income as defined annually by the United States Department of Housing and Urban Development (HUD). We anticipate serving a total of 84 adults/children within this development, with the average household AMI to be served being 65%. The homes will range in size from 2-bedroom/2-bathroom to 4-bedroom/2-bathroom, each featuring a 1-car garage and offering between 1,100 to 1,300 square feet of conditioned space.

We project sales prices for each unit to average \$250,000 which with a 0% interest mortgage equals an estimated monthly mortgage payments (including taxes, insurance, and HOA fee) for a 3-bedroom/2-bathroom unit of about \$1,200 monthly. This mortgage payment is significantly below the HUD's Fair Market Rents for zip code 37604 of \$1,940.00 for a similarly sized unit. Meaning our program participants can own a home for less than a comparable affordable subsidized rental unit.

AMI categories to be served:

Below 50% AMI = 3

51% - 80% AMI = 25

Above 80% AMI = 0

Total Units - 28

Our approach to affordable housing emphasizes long-term sustainability and community integration. Our homeowners receive 0% interest mortgages, significantly reducing monthly payments compared to market rents. By offering \$0 down payments and eliminating the need for Private Mortgage Insurance (PMI), we lower barriers to homeownership, helping families achieve financial stability and build intergenerational wealth.

Our development will adhere to high construction standards and a phased plan for efficiency and compliance. Homes will be built using traditional stick-built methods with monolithic slab foundations and structural wood framing, meeting local codes. All homes will meet or exceed Energy Star standards. The project will begin with planning and permitting followed by infrastructure development and concurrent home construction on Miracle Drive starting shortly after infrastructure development commences. The remaining homes will be phased as infrastructure completes. Phase I of vertical construction will be completed within homeowners moved in, while Phase II is completed. The **total development timeframe is estimated at 30 months**, which includes predevelopment activities.

The need for affordable housing at all categories and at all income levels is immense. At Habitat, we are solely focused on affordable homeownership, which we believe is one of the primary mechanisms in breaking the cycle of generational poverty and creating intergenerational wealth. Given this paradigm, we believe affordable homeownership would benefit the surrounding area and, most importantly, allow the residents to participate in the equity creation spurred by the planned redevelopment of the area. Homeownership also combats the widening income inequality gap and would bring additional income into the neighborhood.

At Habitat, we believe homeownership has the power to transform, transforming both families and the fabric of our community. This belief and commitment drives Habitat to provide life-changing opportunities for those in our region. Homeowners become vested members of their neighborhoods and surrounding communities. These new homeowners help to revitalize neighborhoods by making long-term investments, joining neighborhood associations, shopping local, and becoming civically involved. These actions, in turn, develop resources to improve local schools, support local businesses, and catalyze communities.

Habitat's approach to providing affordable housing is highly successful and results in a permanent solution. Our program is predicated on the principle of a hand-up and not a handout. Homes are sold at the appraised value or max affordability of the homeowner. The homeowners are provided a 'conventional' 30-year zero-percent interest mortgage. This helps break the cycle of generational poverty by providing a path to affordable homeownership and significantly strengthening economic mobility. Moreover, eliminating the interest component of a mortgage keeps payments affordable and allows individuals who otherwise would not be able to afford a home to realize their dream of homeownership.

Although everyone thinks of home construction when they think of Habitat, our services are much more encompassing. In addition to general contracting/home building, we also provide in-house services that include; loan origination, homeowner education, volunteer services, and mortgage servicing. Not outsourcing loan origination services means we maintain a close financial relationship with our homeowners, assisting in every step of the way to help them achieve their ultimate goal of homeownership. This also means we are adept at income verification as well as all other tasks (employment/asset verification, financial statement reviews, etc.) required to complete mortgage underwriting. We also have extensive experience coordinating with down payment assistance programs and various local, state, and federal funding sources that require income eligibility certification or compliance. The strength and effectiveness of our program is highlighted by our **sub 3% delinquency rate over a 600+ loan portfolio**.

Our program further reduces barriers to homeownership by offering a \$0 down payment, not requiring private mortgage insurance (PMI), and only requiring \$2,000 in closing costs. Down payment requirements are often a huge barrier for many even to begin contemplating homeownership as a housing option. Eliminating the upfront requirement to save thousands to tens of thousands of dollars for a down payment on a traditional mortgage helps low-income families who are often living paycheck to paycheck due to unaffordable housing become homeowners. It also allows families to save money for other priorities (college savings fund, home maintenance costs, medical emergency savings, etc.).

To illustrate the impact of a 0% interest mortgage on affordability, let us demonstrate an example. To level set, \$68,800 is currently 80% AMI for a three-person household (such as, a single parent with two children or two adults and one child).

Example of Impact

- Household size: 3 members
- Household income: \$43,596 (significantly below 80% AMI)
 - Current rent: \$1,800
- 49.5% of the monthly income

Habitat Mortgage

- \$245,000 purchase price with Habitat 30 year 0% fixed-rate mortgage:
- Principal Payments (\$680 per month) + Escrow (Taxes and Insurance \$350 per month) =
Mortgage Payment: \$1,030.00 per month – 30% of the monthly income

Project Overview

Our proposed site plan involves the development of a single-family home community on approximately 9.5 acres located at the southeast corner of Miracle Drive and Century Drive. The conceptual site plan consists of 28 dwelling units on 60' x 100' sized lots, designed to enhance the residential character of the area while adhering to Hernando County's engineering, land use, and other regulatory standards. Nearly 4.8 acres of the site will be preserved to maintain the natural woodland and provide a community amenity, which is yet to be fully determined. The homes will range in size from 2-bedroom/2-bathroom to 4-bedroom/2-bathroom, each featuring a 1-car garage and generally offering between 1,100 to 1,300 square feet of conditioned space.

Due Diligence Period

We have reviewed the staff report (H-23-80) on the rezoning of the property, which provided valuable insights and identified areas for further investigation. This review has informed our approach, ensuring that all environmental, geotechnical, and infrastructural conditions are thoroughly evaluated.

In order to ensure the successful and responsible development of the proposed site, we necessitate a comprehensive due diligence period. During this time, we will conduct detailed investigations into the site's environmental, geotechnical, and infrastructural conditions.

Upon the successful completion of the due diligence period, we will have a fully formulated development plan that addresses all identified site issues. The due diligence period will allow us to proceed with confidence, knowing that we have taken all necessary steps to ensure successful development.

Environmental and Habitat Protection

To address the environmental concerns and protect the local habitat, we will take several key steps. First, we will conduct a thorough survey to identify any gopher tortoise burrows or other listed species on the property. We will then obtain the necessary permits from the Florida Fish and Wildlife Commission (FWC) for the safe relocation and/or protection. During the clearing and development phases, we will implement measures to avoid disturbing these habitats. We will also identify and remove invasive plant species during the development process to maintain the ecological balance.

Geotechnical and Hydrological Assessment

A comprehensive geotechnical evaluation will be conducted by a Florida Registered Geotechnical Professional Engineer to assess and mitigate the sinkhole identified on the property. Based on the findings, a mitigation plan will be developed to ensure the site's stability. If required, we will implement a 500-foot setback from the sinkhole's vulnerable feature and adjust the development density to meet Special Protection Area (SPA) regulations for areas not served by central water and sewer systems.

Roadways & Walkways

Our development plan includes direct driveway access to a neighboring street and an internal road aligned with Ordale Avenue to the north for additional access. The proposed roadway will meet Hernando County standards for a Local Road with a 50' Right-of-Way. Sidewalks will be constructed throughout the neighborhood to ensure pedestrian safety and connectivity. All geotechnical investigations and reporting will comply with Hernando County Facility Design Guidelines.

Land Use and Zoning Compliance

Our proposed single-family home development at the southeast corner of Miracle Drive and Century Drive will be fully compliant with the recent rezoning of the property to Planned Development Project Single-Family (PDP/SF). The development will adhere to the zoning requirements, including a minimum lot size of 6,000 square feet and a minimum lot width of 60 feet, ensuring spacious and well-organized residential lots. This property is currently within the allowable future land use category of Residential, which supports the planned single-family home community.

Innovative and/or Energy Efficient Design Features

Habitat is proud to report we earned a 2022 ENERGY STAR[®] Market Leader Award and a **2023 & 2024 ENERGY STAR[®] Partner of the Year Award** from the U.S. Environmental Protection Agency (EPA) in recognition of our contribution to building energy-efficient new homes that have earned ENERGY STAR certification. Energy Star-certified homes are at least 10% more energy efficient than those built to code and achieve a 20% improvement on average while providing homeowners with better quality, performance, and comfort.

The Partner of the Year Award recognizes ENERGY STAR partner businesses and organizations in good standing that demonstrate superior leadership, innovation, and commitment to environmental protection through energy efficiency and ENERGY STAR. The Market Leader Award recognizes partners participating in EPA's ENERGY STAR Residential New Construction program who have significantly impacted energy-efficient construction and environmental protection. Every unit constructed will be EnergyStar certified. This includes; insulated fiberglass exterior doors, Low-E double panel windows throughout, HVAC system with programmable thermostat and fresh air intake damper, Mastic sealed ductwork, R-30 fiberglass insulation over living spaces, R-11 frame wall insulation, R-4.1 insulation on concrete exterior walls, and Microwave vented to the outside. Homes also come equipped with hurricane impact resistant windows and hurricane-rated garage doors as well as roof trusses hurricane strapped. All homes finished floor elevations are built above the local based flood elevation to mitigated flood issues, Lastly, finishes include; hardwood cabinets, carpet/tile/vinyl flooring, whirlpool appliances and be rewiring for both cable and phone.

Detailed Project Approach Including the Proposed Strategy for the Development of the Property

Our approach to the development is designed to ensure efficiency, regulatory compliance, and minimal disruption. Below, we outline our strategy, including a performance schedule with a detailed timeline of key steps and the anticipated dates for issuing certificates of occupancy. The project will begin with planning and permitting followed by infrastructure development and concurrent home construction on Miracle Drive starting shortly after infrastructure development commences. The remaining homes will be phased as infrastructure completes. Phase I of vertical construction will be completed within homeowners moved in, while Phase II is completed. We anticipate issuing certificates of occupancy for the first set of homes along Miracle Drive, 14 months after pre-development activities conclude. Certificates of occupancy for the remaining homes are expected to be issued progressively as construction is completed. Anticipated total development timeframe, including pre-development, is estimated to be 30 months.

This phased approach ensures an organized and efficient development process, balancing construction activities with infrastructure completion, regulatory compliance, and community integration.

Phase 1: Initial Planning, Site Preparation, & Permitting

- Duration: 9 to 12 months
- Activities:
 - o Conduct detailed environmental, geotechnical, and infrastructural assessments.
 - o Obtain necessary permits and approvals from relevant authorities.
 - o Engage with local stakeholders and the community to gather input and address concerns.
 - o Clear and prepare the site, ensuring minimal disturbance to protected habitats and compliance with environmental regulations.

Phase 2: Infrastructure Development (Initial Focus on Internal Roads and Utilities)

- Duration: 6 months
- Activities:
 - o Begin construction of internal roads and sidewalks, prioritizing areas away from Miracle Drive initially.
 - o Install necessary utility connections (water, sewer, electrical) to support future construction.
 - o Implement geotechnical mitigation measures for the identified sinkhole to ensure site stability and safety.
 - o Develop stormwater management systems to handle runoff and protect water quality.

Phase 3: Concurrent Home Construction on Miracle Drive and Ongoing Infrastructure Development

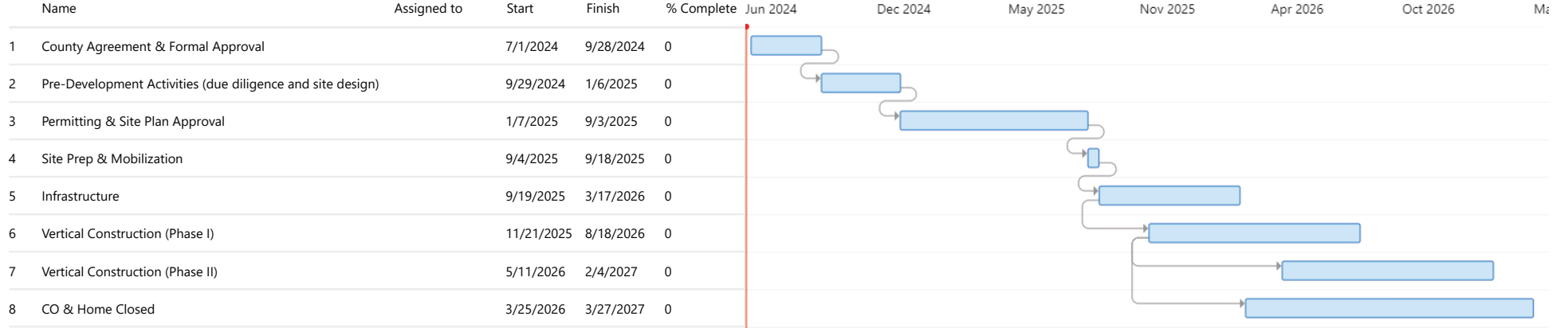
- Duration: 9 months
- Activities:
 - o Start construction of the first set of homes along Miracle Drive, focusing on completing essential infrastructure in this area first.
 - o Continue construction of internal roads and utilities in other areas of the development.
 - o Ensure construction activities adhere to approved plans and county guidelines.
 - o Implement safety protocols to manage construction traffic and ensure the safety of workers and future residents.
 - o Provide new homeowners with educational materials on Florida-Friendly landscaping and maintenance practices.

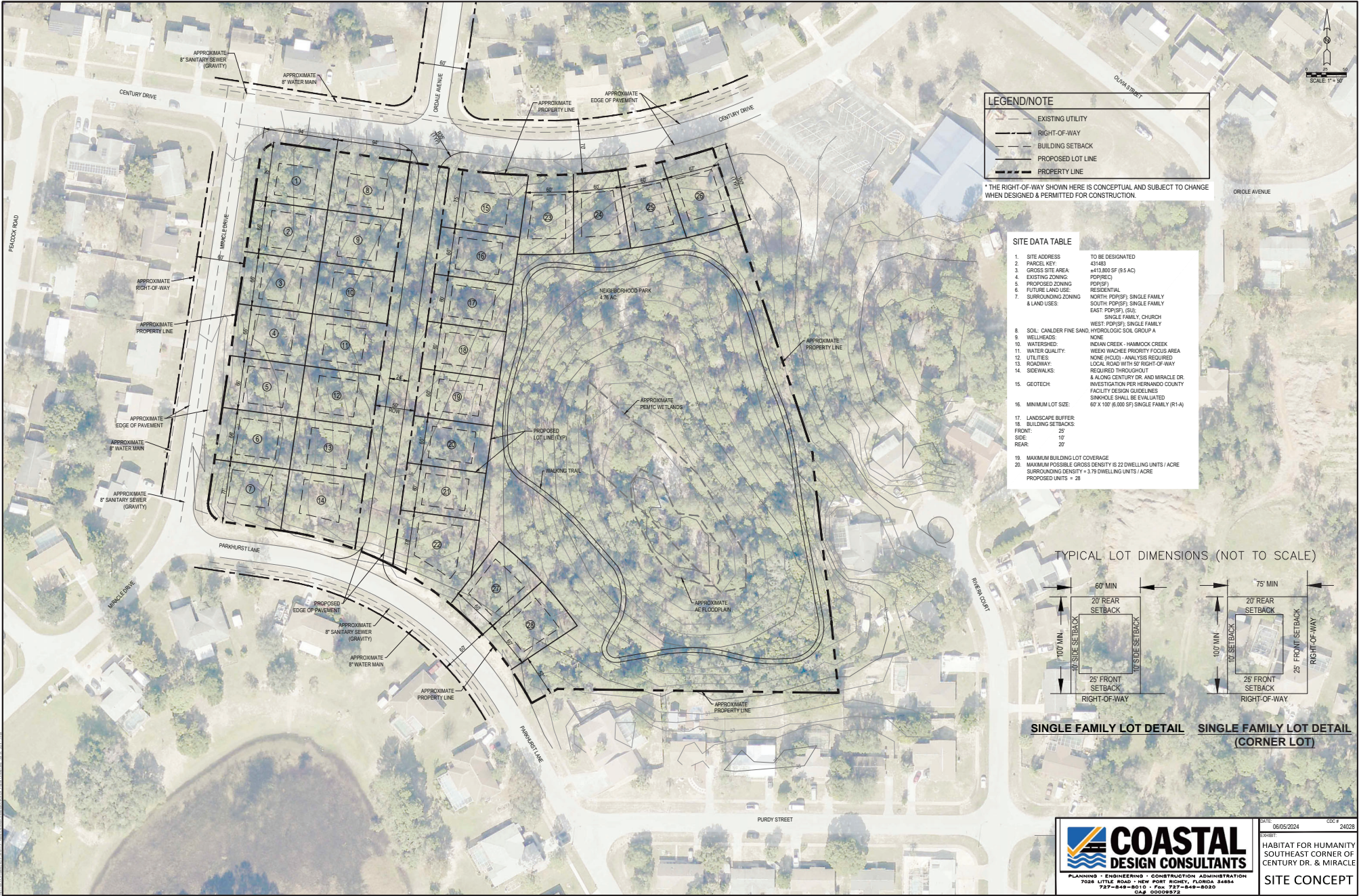
Phase 4: Completion of Residential Units and Remaining Infrastructure

- Duration: 9 months
- Activities:
 - o Complete construction of the remaining homes, including both single-family homes and duplexes.
 - o Finalize internal roads, sidewalks, and utility installations throughout the development.
 - o Continue adherence to approved plans and county guidelines.
 - o Ensure landscaping and external features are completed in line with environmental management plans.



Century Drive





LEGEND/NOTE

- EXISTING UTILITY
- RIGHT-OF-WAY
- BUILDING SETBACK
- PROPOSED LOT LINE
- PROPERTY LINE

* THE RIGHT-OF-WAY SHOWN HERE IS CONCEPTUAL AND SUBJECT TO CHANGE WHEN DESIGNED & PERMITTED FOR CONSTRUCTION.

SITE DATA TABLE

1. SITE ADDRESS	TO BE DESIGNATED
2. PARCEL KEY	431483
3. GROSS SITE AREA	±413,800 SF (9.5 AC)
4. EXISTING ZONING	POP(SF)
5. PROPOSED ZONING	POP(SF)
6. FUTURE LAND USE	RESIDENTIAL
7. SURROUNDING ZONING & LAND USES	NORTH POP(SF), SINGLE FAMILY SOUTH POP(SF), SINGLE FAMILY EAST POP(SF), (SU), SINGLE FAMILY CHURCH
8. SOIL, SAND/CLAY FINE SAND, HYDROLOGIC SOIL GROUP A	
9. WELLHEADS	NONE
10. WATERSHED	INDIAN CREEK - HAMMOCK CREEK
11. WATER QUALITY	NEEDS WATERSHED PRIORITY FOCUS AREA
12. UTILITIES	NONE (INCLD - ANALYSIS REQUIRED
13. ROADWAY	LOCAL ROAD WITH 50' RIGHT-OF-WAY
14. SIDEWALKS	REQUIRED THROUGHOUT & ALONG CENTURY DR. AND MIRACLE DR.
15. GEOTECH	INVESTIGATION PER HERNANDO COUNTY FACILITY DESIGN GUIDELINES
16. MINIMUM LOT SIZE	SINKHOLE SHALL BE EVALUATED 60' X 100' (6,000 SF) SINGLE FAMILY (R1-A)
17. LANDSCAPE BUFFER	
18. BUILDING SETBACKS	FRONT: 20' SIDE: 10' REAR: 20'
19. MAXIMUM BUILDING LOT COVERAGE	
20. MAXIMUM POSSIBLE GROSS DENSITY IS 22 DWELLING UNITS / ACRE SURROUNDING DENSITY = 3.79 DWELLING UNITS / ACRE PROPOSED UNITS = 28	

TYPICAL LOT DIMENSIONS (NOT TO SCALE)



SINGLE FAMILY LOT DETAIL SINGLE FAMILY LOT DETAIL (CORNER LOT)

COASTAL DESIGN CONSULTANTS
 PLANNING • ENGINEERING • CONSTRUCTION ADMINISTRATION
 7026 LITTLE ROAD • NEW PORT RICHEY, FLORIDA 34886
 727-849-8010 • Fax 727-849-8020
 CDP 0000022

DATE: 06/05/2024
 CC# 24028
 EXHIBIT: HABITAT FOR HUMANITY
 SOUTHEAST CORNER OF
 CENTURY DR. & MIRACLE
SITE CONCEPT

Conceptual Building Plans

Architectural designs for the proposed development have not been fully completed, as this is just an initial proposal. However, attached are elevations of similar homes we have constructed in other developments, which reflect the quality and style we aim to achieve. We are committed to varying our building elevations to provide variety and ensure that the homes fit the character of the surrounding neighborhood. This approach will enhance the visual appeal and create a harmonious residential community. Building elevations are attached for review

Sales Price Estimates

We will construct a variety of 2-bedroom, 3-bedroom, and 4-bedroom homes within the single-family home community. The sales prices for these homes are not preset and will be based on the affordability of each homeowner. However, we anticipate the blended average sales price across all unit types to be approximately \$250,000. These estimates ensure that we accommodate a diverse range of financial capabilities while maintaining an average blended sales price of \$250,000, providing affordable and varied housing options within the community.

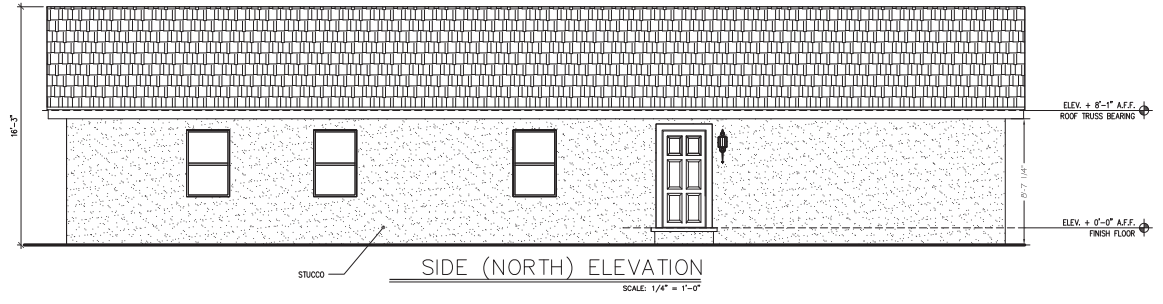
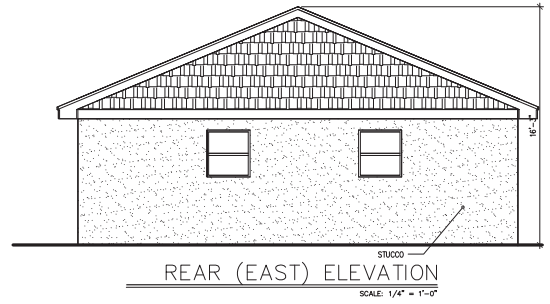
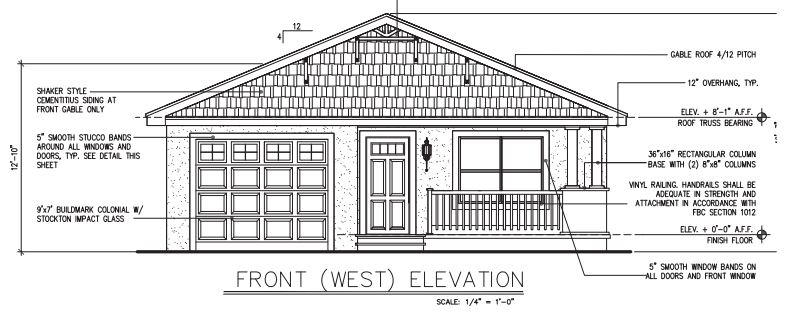
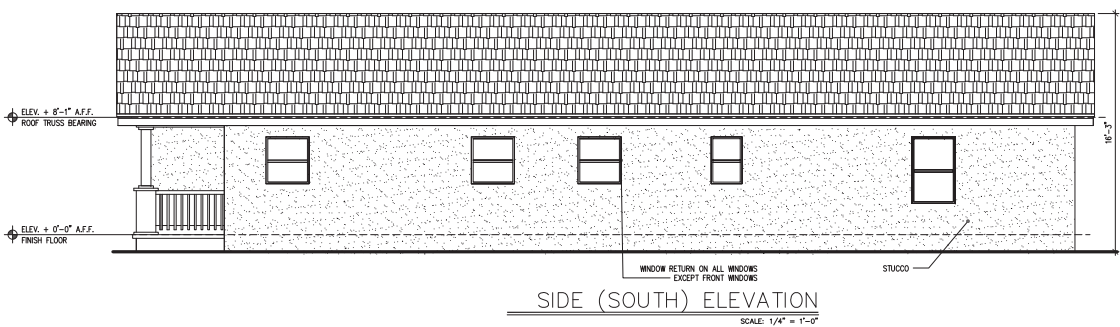
Construction Standards

Our proposed single-family home development will adhere to high construction standards, ensuring durability, safety, and aesthetic appeal. The homes will be constructed using traditional stick-built methods, which involve building the structure on-site using high-quality materials and skilled labor. Solid concrete slab foundations will be designed to meet or exceed local building codes and withstand regional soil conditions. Structural wood framing with treated lumber will ensure strength and longevity, while roof trusses will be engineered for stability and to withstand local wind loads and weather conditions. The exterior will feature high-quality siding materials, such as fiber cement or vinyl, and energy-efficient windows and doors that meet or exceed ENERGY STAR standards. Insulated exterior walls and roofing systems will enhance energy efficiency and indoor comfort. Interiors will include drywall with smooth or textured finishes, high-quality flooring materials, modern kitchens and bathrooms with durable fixtures and fittings, and high-efficiency HVAC systems. Plumbing and electrical systems will be designed and installed to meet all local codes and standards, and energy-efficient lighting and appliances will help reduce utility costs for homeowners. Additionally, all homes will comply with local building codes and regulations, including fire safety, electrical safety, and structural integrity, ensuring the safety and accessibility of the residences.



LOT 48- LESALLE ST. - 2 bdrm. 2 bath

Habitat for Humanity



Daniel Stowers
 Digitally signed by Daniel Stowers
 DN: c=US, st=Florida,
 l=Clearwater, o=Habitat for
 Humanity of Pinellas and West
 Pasco Counties, cn=Daniel
 Stowers,
 email=dcstowers@aol.com
 Date: 2022.08.03 10:54:18 -04'00'



601 BLANCHE B LITTLE JOHN	Daniel R. Stowers P.E. Civil Engineer 5212 28th AVENUE SOUTH GULFPORT FLORIDA 33707	HABITAT FOR HUMANITY OF PINELLAS & WEST PASCO COUNTIES 13355 49th STREET NORTH CLEARWATER, FL 33762 PHONE: 727 536-4755 FAX: 727 209-2191	SCALE 1/4" = 1'-0" ELEVATIONS SHEET 5 OF 9
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Stewardship or Similar Plan Describing How to Keep Homes Affordable for a Minimum of 50 Years

Firstly, we go to great lengths to ensure that our homeowners are matched for their affordability level. Our qualified homeowners are matched to properties based on location and need, with the homes being matched to family size. Homes are sold at the appraised value or max affordability of the homeowner. The homeowners are provided a 'conventional' 30-year 0% interest mortgage, in accordance with their affordability.

Our mortgage documents also contain provisions to retain affordable housing. Habitat retains the 'right of first refusal', which allows Habitat to purchase the affordable housing unit back by right if the homeowner wishes to sell the property. Also per the mortgage, homeowners must also keep the property as their principal residence for the duration of the loan term, meaning they cannot rent the property to someone that does not meet affordability requirements. Along with the mortgage, our homeowners enter into an Agreement not to Encumber or Transfer Property, which prevents the transfer of the property for the loan term, and prohibits any encumbrances like liens or easements. Finally, a Shared Equity Agreement requires that the homeowner pay Habitat a portion of the Adjusted Net Equity should they sell the property, this protects the equity of the homes and discouraging resale/"flipping of the property".

At Habitat, we seek to find a balance between preserving affordable housing supply and our equal goal of building intergenerational wealth for our homeowners. For this reason, we prefer 30-year mortgages and affordability restrictions rather than the 50 years proposed. Plus, our homeowners do not typically sell. In the last 3 years, despite record high demand and low interest rates, only 5 of our homeowners sold their homes.

Financials – Development Cost (hard and soft) and Financing

Our team is well-equipped with robust financial capabilities to undertake the proposed development. We have a proven track record of successful project financing, underpinned by strong operating revenues and a solid history of debt repayment. Our financial health and stability are evidenced by financial records, which are attached for your review. These documents include detailed financial statements and letters of credit that demonstrate our ability to effectively manage and complete the proposed development project.

The financial proforma details both the anticipated costs and the sources of funding required to bring the development to fruition. Within the proforma we request the County's generous in-kind donation of the land as it significantly reduces the initial capital outlay and allows for project financial feasibility. Attached is a breakdown of the projected costs, including predevelopment, infrastructure, and vertical construction expenses, along with the expected sources of funding and overall financial outlook for the project.

Habitat for Humanity Development Proforma

Project Name: Century Drive
Developer: HfHPWP

Unit Total 28

Uses

		Unit Total	Per Unit
Acquisition Costs:			
Acquisition: Land		\$ -	
Total Acquisition:		\$ -	\$0.00
Predevelopment:			
Civil Design		\$150,000.00	\$5,357.14
Architectural Services		\$150,000.00	\$5,357.14
Contingency	5%	\$ 15,000	\$535.71
Total Predevelopment		\$ 315,000	\$11,250.00
Infrastructure:			
General Infrastructure & Site Development Costs		\$ 1,120,000	\$40,000.00
Construction Contingency	5%	\$ 56,000	\$2,000.00
Total Infrastructure		\$ 1,176,000	\$42,000.00
Construction:			
Vertical Construction Costs		\$ 4,480,000	\$160,000.00
Construction Contingency	5%	\$ 224,000	\$8,000.00
Total Construction:		\$ 4,704,000	\$168,000.00
Total Hard Costs:			
Total Costs to Construct (includes land):		\$ 6,195,000	\$221,250.00
Soft Costs:			
Developer Fee	12%	\$ 743,400	\$26,550.00
Total Soft Costs:		\$ 743,400	\$26,550.00
Total Development Cost:		\$ 6,938,400	\$247,800.00

Sources

Mortgage Sales		\$ 7,000,000	\$250,000.00
Additional Sources of Funds:		\$ -	\$0.00
Total Development Sources:		\$ 7,000,000	
Gap/(Or Excess Sources):		\$ (61,600)	\$ (2,200.00)

Development Team & Experience

Our team brings a wealth of experience and a proven track record in successfully managing and completing complex housing projects. We have consistently demonstrated our capability in delivering high-quality, affordable housing developments that meet the needs of diverse communities. Our key personnel have significant expertise in the construction and management of similar for-sale housing projects, ensuring that we can provide the necessary skills and knowledge to achieve the project's goals.

Attached to this submission are detailed bios of our team members, highlighting their extensive experience and accomplishments in the field of affordable housing development. These bios provide insight into the scope and quality of our past projects, showcasing our ability to handle projects of similar scale and complexity with exceptional results.

Our organization has vast experience in developing, constructing, and selling fee-simple affordable housing over our 39-year history in the community, having just completed our **900th home**. Our current development team has contributed to most of our growth and success over the last several years. Our CEO, Mike Sutton, has led our organization to this immense growth in serving more families, building over 500 homes since taking over the helm. He leads our executive team with more than 100 years of experience within the construction, nonprofit, development, and financial services sectors. This fiscal year, Habitat is on track to complete **81 fee-simple homes** sold to qualified low to moderate-income buyers. We are also on track to well exceed our 3-year strategic plan to complete a total of 210 homes. Nationally, we are consistently ranked in the **top 5 largest Habitat affiliates by new home construction** and locally, according to the Tampa Bay Business Journal, we are the 14th largest homebuilder in the Tampa Bay region.



Tellor Estates

In June of 2019, Habitat Pinellas and West Pasco successfully broke ground on a 7.3-acre site located at the northeast corner of 68th Street and 62nd Avenue North in Pinellas Park. This neighborhood, named Tellor Estates after the former landowner from whom Habitat acquired the property, has been a significant achievement for our organization. The Tellor Estates project, our largest to date, has provided 75 families with the opportunity to thrive in safe and affordable homes.

The successful completion of Tellor Estates demonstrates our capability to undertake and complete large-scale projects, providing a strong foundation and comparison for the proposed development at Century Drive. The Tellor Estates project showcased our ability to manage complex logistical and construction challenges while delivering high-quality homes on schedule and within budget. Our experience with Tellor Estates has equipped us with valuable insights and best practices that will be directly applied to the Century Drive project.

In Tellor Estates, we effectively coordinated with local authorities, contractors, and community stakeholders to ensure compliance with all regulatory requirements and to foster a supportive community environment. The project highlighted our expertise in site planning, infrastructure development, and the construction of energy-efficient homes. Additionally, the success of Tellor Estates underscores our proficiency in engaging and supporting future homeowners throughout the entire process—from initial application and financial education to the final move-in and community integration.

We are committed to replicating this success at Century Drive, aiming to create another thriving neighborhood that offers safe, affordable, and sustainable housing options. The lessons learned from Tellor Estates will enable us to optimize our construction processes, enhance community engagement, and ensure that we meet the needs of the families we serve. This new development will not only benefit from our proven track record but will also build on our mission to break the cycle of generational poverty through homeownership.







**Habitat
for Humanity®**

of Pinellas & West Pasco Counties

Serving Pinellas, West Pasco and Hernando Counties

Admin HQ

14010 Roosevelt Blvd, Suite 704, Clearwater, FL 33762

Construction Warehouse & Education Center

13355 49th Street North, Suite B, Clearwater, FL 33762

St. Pete Resource Center

1350 22nd Street South, St. Petersburg, FL 33712

Pasco County Office

7237 Little Road, New Port Richey, FL 34654

our mission

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope.

habitatpwp.org | (727) 536-4755