



# Dreams Grow on Trees for Florida Couple

Of the 17 million+ acres of privately-owned forests in [Florida](#), Carlos and Sara Ramirez might say only 88 of them really matter. Those are the ones that the couple is nursing back to glory with their own hands, one tree at a time.

Two years ago, Carlos, Special Forces-retired, and Sara, an Air Force Captain, became the owners of a loblolly pine forest in Milton, and they're hoping to turn it into one of the finest timber plantations in the Panhandle. It's a big goal for a girl from the suburbs of Massachusetts and a guy from Puerto Rico, neither of whom grew up caring for trees or working the land.

"We've both always had a love of nature, and with Sara close to retirement and after years of moving around the country for work, we knew we wanted a homestead with a lot of acreage," says Carlos. "The decision to buy a forest rather than farmland was mostly a matter of economics. For our money, we were able to buy nearly 90 acres of forest land. Plus, Sara and I both like to hunt, and our property is perfect for that."

## Steep Learning Curve

While it seems like you could let a forest just grow naturally, this is definitely not the case. Tending to forests takes time, knowledge, and planning. Statistics show [only](#) 3% of forest owners have a written management plan and only 16% have sought management advice, but Carlos and Sara have been very proactive in learning all they can about every aspect of timberland ownership.

"When we purchased the land, it became apparent an invasive vine called Yaupon Holly had overtaken the loblolly pines," explains Carlos. "Dealing with that has been our biggest battle...knocking out the holly and planting beneficial growth...not to mention working with sandy soil and how to improve the soil condition...it's a never-ending education."

"We have friends in South Carolina who have been in the timberland business for a long time," says Sara. "They know their stuff and are teaching us a lot about what healthy looks like."

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“We didn’t want to ruin the growth,” she adds, “or cut the timber for pasture, we’re doing our best to bring it back to good health and add to it.”

Carlos also credits the [Florida Forestry Association](#) for helping guide them. “Florida Forestry has been a great help in showing us how to qualify and stay qualified for important ag tax exemptions,” he says.

### 24/7 To-Do List

When the couple purchased the forest, there were no structures on it, not even a house. Carlos went to work building a pole barn first and today, it still serves as a “roof” to shelter the RV they currently call home. Someday, an actual homestead will be built on the property and, like the pole barn, it will be done with Carlos’ and Sara’s own hands. “We didn’t and still don’t have the money to pay someone else to do things... building structures, clearing land, building a new road... we’re doing it all ourselves,” he says. “Our next big task will be building our home. I’m very particular about how the work should be done, so I’d rather do it myself.” He says the amount of work it takes is “astounding.”

“Recently, when Sara was deployed for five months, I took advantage of the time by working from sunup and way past sundown,” admits Carlos. “With her away, there was just no reason to put the tools down.”

With Sara back, the pair is focused on how their yet-to-be-named operation will evolve. “We got our first 19 chicks and have been learning ‘on the job’ about caring

for them correctly,” says Sara. “Gardening will also be one of my retirement projects. I want to plant peach, pear and apple trees and a couple of citrus trees, plus a vegetable garden. I’m in the research stage right now...it all takes time.”

Adds Carlos, “We’re also intending to buy a herd of blackbelly sheep once our pastures are ready. The whole idea of [silvopasture](#) is to let the pines, pasture and livestock work together in mutually beneficial ways.”



### Financing the Future

Carlos says it “seems like every time we turn around, we’re spending thousands,” so to help with the unending flow of cash out of the couple’s pockets, he does outside consulting for the military, in addition to what Sara’s military logistics job brings in. But the couple has also found a great financial partner in Jack Hittinger, a Rural Lending Expert with Farm Credit of Northwest Florida.

“When we decided to buy the land, we were going to do it all with cash,” recalls Carlos. “We had put ourselves in a position where we didn’t really need to borrow, but after talking with Jack, we realized the best financial move for us was to finance the property.”

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Carlos says he and Sara were unfamiliar with land costs in Northwest Florida, so they called Hittinger right before they made the initial offer. “He took the time to look up some purchase history and realized we might be able to offer less. We went in a lot lower, they countered, and then accepted our offer. Jack gave us the courage to do it.”

“If they were not experienced in buying land, it certainly did not show. They were very astute in their approach to negotiating a purchase price!” recalls Hittinger. “I think going the extra mile is what makes customers want to come back and continue to do business with us. Ag lending is very much a relationship business.”

Sara says Hittinger’s helpful attitude is shared by the whole Farm Credit team. “These are professionals who will walk you through things you don’t understand. We felt we were asking dumb questions, but Farm Credit never made us feel that way. Through the whole process, Jack and the staff were extremely patient with explaining everything.”

“Carlos and Sara are very good financial managers,” says Hittinger. “I think they’re positioning themselves for long-term success with the investment decisions they’ve made.”

As to the future, the couple is looking forward to Sara’s retirement which will allow her more time to plant her garden and work beside Carlos. Then there’s the next generation to think about. The couple’s daughter, 18-year old Amanda, has also fallen in love with the land.

“Amanda is planning to attend the University of Florida at Gainesville next year and major in agriculture,” says the proud dad. “She’s very excited about the idea of being a part of our land in the future. Knowing this drives me 100 percent...even the most mundane tasks like ripping out weeds or seeding...the future is always on my mind.”

*To learn more about how Farm Credit can help you achieve your operational goals, contact one of our experienced loan officers at 850-526-4910, email us at: [Marianna@FarmCredit-FL.com](mailto:Marianna@FarmCredit-FL.com) or visit our website at [GoRural.net](http://GoRural.net) for answers to all of your financing needs. At Farm Credit of Northwest Florida we live up to our mission of “Helping Rural America Grow” and we are an AgVocator for everything that is important to you.*

