



# COAST II HABITAT NEWS



Habitat For Humanity of the Mendocino Coast, Inc. - Winter 09/Spring 2010

## IT ALL BEGINS WITH PLAYING IN THE DIRT: MCPHERSON ST. SET TO START



Habitat will reprise the 1991 Oak St. duplex times four as preparations begin for Phase One. Preliminary and Final design work has been underway for two years thanks to LSN Design, Lee Welty & Assoc. and Big River Rock. (See local heroes feature inside (p 2 & 5).)

We will break ground in Spring 2010 intending to complete the grading, sewer, utilities, compaction, two house slabs, the trash area, sidewalks and curbing of the entire property by Fall. We will also rough out the parking area for access and finish surfacing it as the units come on line. Framing the first duplex will begin in 2011 and the existing white rental unit will remain until near the end of the project. To help, call 964-0942.

## HABITAT KIDS TAKE TO THE WATER IN THEIR HOME BUILT CRAFT, TO BE RAFFLED (page 5)



Younger Habitat kids are not allowed on the build site for safety reasons, but they too want to be part of our Mission. Thanks to Rusty and Linda Dillon of Lost Coast TSCA and Sheriff Allman, that wish has become real. The Dillons build boat kits to encourage youth involvement in boating and the Sherriff offered to buy them for non-profit projects. Ray Arnold and Jim MacDannold worked over three weekends with parents and kids to build this boat in the Martinez/Alcala driveway and we christened her at Lake Cleone. The boat builders took turns in this and other craft, most for the first time ever on the water. We will sell up to 300 \$10 tickets for the drawing (photos and instructions p 4.)

## SAVINGS BANK OF MENDOCINO COUNTY FINANCES HFH DESPITE CREDIT CRISIS



Jennifer Tyler, loan officer at SBMC, worked overtime to enable us to refinance a year-to-year loan into a 10 year note at a reduced fixed rate. Despite the credit crisis, lowered appraisals and the need to clear multiple liens for us to get the final payout on our Bank Of The West grant, she persuaded the Bank's Loan committee once again to give Habitat special consideration. Our original note at 7 1/2 percented (already a lower than market rate for land) was due to roll last October. Jennifer worked out a sequenced chain in the midst of challenging regulatory obligations to shift various liens, assign notes, lower our rate to 6 1/2 percent amortized for 30 years with a 10 year balloon at a savings of thousands per year. (See her local heroes feature on page 2.)

**LOCAL HEROES: VOLUNTEERS WHOSE SERVICES MAKE OUR WORK POSSIBLE ( Con't page 5)****LSN DESIGN TURNS HABITAT CONCEPTS INTO BUILDINGS**

By Michael Leventhal, Bob Schlosser, Todd Newberger and Richard Angley



Leventhal, Schlosser, Newberger Architects began its association with Habitat for Humanity in 1992 with the construction of the Oak Street project completed in a Blitz Build in June of that year. Since that time, LSN has designed thirteen more housing units for Habitat on the Mendocino Coast.

Our newest project for Habitat on South McPherson St. provides eight single-family residences around a courtyard on a very constrained site with new fire and Disability Act codes and multi-family project requirements for storage, street appeal, common areas and trash-containment, each of which presented design and cost challenges.

We believe in Habitat and its Mission. We have enjoyed working with the dedicated volunteers at Habitat who give their time and effort to help the community. We are very lucky to live here on the beautiful Mendocino Coast and, through the efforts of Habitat, we can help some hardworking citizens build a home and a life in our community. Our hats are off to the hard working Habitat Board and all the volunteers who make Habitat work. Together, we are helping to make our community a better place to live.

**LOCAL BANKER PERSONALLY INVESTED IN HABITAT GOALS**

By Jennifer Tyler, SBMC Loan Officer  
Savings Bank of Mendocino

County is proud to play a part in assisting HFH and members of our community in their goal of home ownership. We believe that pride of home ownership is critical to a community's success and longevity, and nothing exemplifies this concept better than HFH's model.

HFH means a lot to me personally as well. My sister (a single mom of three) and our family have been working hard to construct her new HFH home near Eugene, Oregon— an opportunity that means so much to her. She is very excited to finish the home and move her family in.

Habitat Mendocino has been incredibly productive over the past 17 years. I anxiously await ground breaking on the development of the McPherson St. project and plan to change my commute route to work each morning just to witness the improvements and the unique touches made by each homeowner.

**THOMPSON PORTASEPTIC: A TEN YEAR SITE SERVICE-FREE**

By Melissa Berman & Benjamin Hayter  
After ten years in place at the current location, we have removed the portable restroom we donated; my husband Ben and I congratulate you on your fabulous success; we know that it is always a milestone to no longer need the outdoor services! We have been glad to add our sweat equity to this wonderful program to house local working families through their own labor. It is our way of giving thanks for everyone's hard work, expressing our best wishes, always, for the continued success of Habitat.

**MARY ELLEN SHEPPARD RUNS HFH'S TAX NUMBERS**

By Maryellen sheppard



Our homes provide us with a sense of place and purpose; protection and pride. When those elements are jeopardized by rising ownership costs, our homes become a source of worry instead of security. The fear that you won't be able to keep your house is a common problem these days and several HFH owners faced burdensome property tax assessments that undermined Habitat's Mission. Chuck Greenberg asked me to consider information he felt the Assessor had overlooked. Working with Chuck, Ron Eich and individuals from the Mendocino County Assessor's Office, we were able to provide the HFH and the homeowners with some relief based on my appraisals.

I grew up on a farm in Wisconsin and my family sometimes struggled financially but we always managed to hang onto our land. The energy and effort it took to keep the property resulted in a strong family bond. Home ownership provides families with a sense of permanence and reveals strengths in individuals which results in strong communities. I am happy to have had the opportunity to assist Habitat for Humanity, an organization that is beneficial to individuals, families and our community.

**LOCAL HEROES FEATURE CONTINUED FROM PAGE 3**

**LEE WELTY “IMPROVES” MCPHERSON WITH CALCS**

By Lee Welty



We believe in the goals and purpose of Habitat for Humanity and feel fortunate to have our own homes and have a service that Habitat can use. When framing a house or preparing a structural plan, it feels great to know we are giving something back to people who need our help.

Welty and Associates have donated our work to Habitat over the last 10 years on a number of mapping and engineering projects including the solar installation on Dick Williams Way. Recently we have supplied the surveying, mapping, subdivision work, grading and structural plans for the McPherson Street project. When completed, this project will provide working families in Fort Bragg eight homes.

**COME FLY WITH US:  
TODD’S POINT 6/12 12-4 PM**

**FREE PARKING, FACE PAINTING, KID’S KITE MAKING WITH FLYING INSTRUCTIONS:**

**BRING YOUR OWN KITE OR BUY ONE FROM US  
FOOD DRINKS AND SNACKS FOR SALE**

**BOAT RAFFLE TICKETS SOLD:**

**SEAN PYORRE, “BEST OF BID” DANA AND MCPHERSON ST.**

By Sean Pyorre



Big River Rock broke ground with habitat for humanity in the fall of 2005 for the site work and infrastructure on the Dana St./DWW project and over the next year and a half was able to see the dedication and commitment the families had for helping each other every weekend for over a year.

At the end of the project, at Dick Williams Way, Big River Rock volunteered time and materials because we are a small, family operated business that prides itself on giving back to the community that has supported our business the last 20 years. We also realize when times are hard, family and communities need to stand together.

We enjoy working with Habitat because it reminds us of how family and friends helped us get into our home and we want to help others the way we were helped and supported. We witnessed many other people and businesses in this community donating and we wanted to do our part as well.

Despite completion, Big River is still dedicated in helping the families complete work outside the homes and is looking forward to breaking ground on the McPherson Street Project as soon as the weather gives us a dry field to grade.

**NEWS BRIEFS:**

**HABITAT INLAND ADOPTED**

We have been working with Habitat International, a corps of pro bono legal assistants and the remnants of inland’s Board to take over their assets and operations. The Cejas and Hamilton families in Ukiah are now among our Partners and their mortgages will now be part of our income stream along with the approximately \$58,000 of their home payments to date held in escrow for us. It has been a long a winding road to sort all of this out, but the added income and capital will expedite our progress on McPherson Street.

**SOLAR AND DWW WRAP-UP**

The ten homes of Dana/Dick Williams Way are now officially complete with the last solar panels and lawn seeded on the Martinez home. We broke ground in 1999 and this closes a large chapter in our Affiliate’s history. (See photos on Page 4.)

**WEBPAGE MAKEOVER DONE**

We have completely redesigned habitatmendocino.org courtesy of noahgreenbergphotography.com. Noah streamlined the look and functionality so the Board and public can access information, posters, links, and policies. A gallery of photos and blueprints will soon be posted.

**HFH BOARD CHANGES**

Ron Hensell, board member for 2 years, will take over the Presidency from Chuck Greenberg with Scott Anderson, an HFH Founder, as VP. Ron Eich and Richard Green will continue as Secretary and Treasurer and new member, Judy Cutino, will join the Finance Committee



**FROM THE BOARDROOM  
CHUCK GREENBERG,  
PAST PRESIDENT**

We have put all of the issues that have consumed the Board’s attention outside the process of nurturing Partners and building homes behind us at last.

We have perfected title on all seventeen homes and resolved our multiple disputes with the Tax Assessor amicably through negotiating with Barry Little and Renna Le Wolk to arrive at the best (lowest) valuation permitted by law. The permanent reset will free \$5500 a

year for our use in construction; as long as the Prop 8 reductions hold in a down market, we will get further annual savings of \$6000.

Since we could not raise the total housing cost for our Partners, we had to absorb the additional assessed taxes out of our intended mortgage; this settlement will rectify this burden. We will also receive about \$26,000 in rebated overcharges from 2006 to 2009, all of which taken together will expedite our work on McPherson as soon as the weather clears; our families are excited and eager to begin their new homes.

Despite the downturn in the economy, you, our wonderful supporters, have kept up your level of giving enabling us to go full steam ahead into the next phase of our work, an eight unit subdivision.

This pause between large projects is the perfect time for me to pass the Presidency to Ron Hensell; I will continue to serve on the Board.

**2010-2011 BOARD MEMBERS**

**RON HENSELL:**PRES; BUILD CO-CHAIR

**CHUCK GREENBERG:** CHAIR, RESOURCE COMMITTEE; NEWSLETTER EDITOR

**RICHARD GREEN:** TREASURER; CHAIR, FINANCE COMMITTEE

**RON EICH:** SECRETARY; FINANCE COMMITTEE

**IRENE MALONE:** PARTNERING COMMITTEE

**NORM RUDMAN:** LEGAL AFFAIRS

**SCOTT ANDERSON:** V. PRES; BUILD CHAIR

**JUDY CUTINO:** ASSISTANT TREASURER FINANCE COMMITTEE

**NON-BOARD COMMITTEE CHAIRS:**

**CHET ANDERSON:** PARTNERING CHAIR  
**PAT DUNBAR:** EVENT CHAIR

*CHECK OUR NEW WEBSITE:  
WWW.HABITATMENDOCINO.ORG*

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and donate your old car to us***



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*Place \$10 per chance in the enclosed envelope with your name and phone # now & mail or fill it in on 6/12/10 at the Kite Fest or Mexican Dinner 9/25/10. Drawing will occur when 300 tickets have been sold or 9/30/10. To increase your chance of success, send \$20 or more and your extra tickets will be filled out for you by us. Please mark check “boat raffle”*