

COAST HABITAT NEWS

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MADEN, GAETA AND FRASERS CLOSER TO MOVE-IN; HABITAT CHOOSES FOUR NEW FAMILIES FOR DANA



As we go to press, the three homes are closed in to the weather with special help from Scott Anderson and MacDonald Roofing and special volunteers Ron Hensell, Frank Richards, John Snodgrass and Tom Hawkins. Bill Loethen, Frank Richards and Malcolm Dunham wired the houses and Richard Everett trained the plumbing crew. Paul Cookenboo and Tom Kilgoss are whipping the sheetrock gang into shape and Mat O' Halloran will paint the interiors soon. Thanks to a Fire Department grant, these homes will pioneer the first residential sprinkler systems in FB.

Why I Volunteer by Tom Hawkins

I have given money to Habitat for many years, but thought it was time to do more. As a Realtor, I have seen real estate prices more than double in the last few years. For example, I sold a house in 2000 for \$160,500 that is now on the market for \$399,000; most Locals can no longer afford to buy here. A few statistics will help you understand why. According to the Coastal Mendocino Association of Realtors multiple listing service, the average sales price for residential property in Fort



Bragg for 2005 is \$468,539. A 20% down payment would be about \$93,700 leaving a loan amount of \$374,839 with monthly payments of \$2250. Insurance would push the monthly ownership costs to about \$2800 with Utilities and maintenance extra. According to Susan Weaver of Mendocino Mortgage, a buyer would need annual income of about \$77,850 to qualify.

The median household income for the City of Fort Bragg for 2004 was \$36,500, less than 1/2 of the income required. A smaller downpayment would mean an even higher monthly payment and require even more income to qualify, so you can see why there are few local buyers.

Volunteering for Habitat is just one small way I can help locals own their first home. There are also some benefits for me personally. In my job it is helpful to know how a house is built, and I pick up skills that I might use myself someday. I have helped install sub-flooring, framing, roof trusses sheathing, Hardie siding, window and door trim, insulation and drywall. Coming to every build I can gives me a broad overview of how housing is made and it is interesting to watch the road go in. I enjoy working with the families because I get to meet people that I would otherwise not come into contact with who express their appreciation, making it an enjoyable experience for all.

WHY DOES HABITAT KEEP TRACK OF ALL THE VOLUNTEER HOURS?

Some of our volunteers have asked this question since we have sign-up sheets at every build event. First, the work you do shows our Families this community cares! Second, some organizations (banks, foundations, etc) require a clear demonstration of community involvement and support as a condition of their decisions to make loans or grants to Habitat to help pay the costs of building. Third, our insurance carrier requires an annual report on the numbers of volunteer hours (as a measure of their exposure!) (Note: We do have liability insurance protection which would cover you, as a volunteer, if you were injured, after your primary insurance first covers their maximum allowance.)

Each family must put in a minimum of 500 hours to purchase their home. At least 1/2 of this minimum must be put in on a building project. The rest can be earned on other Habitat activities (Kite Festival, Mexican Dinner, newsletter work, etc). Usually our families actually put in much more than the minimum required hours. So, when you work.....sign up and double the returns on the investment of your valuable time. And.....thank you!

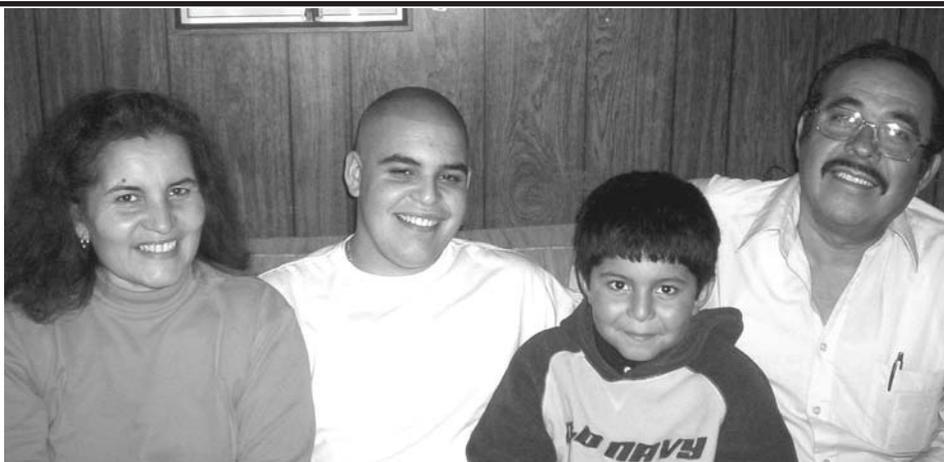
HABITAT WELCOMES FOUR NEW FAMILIES

Chet Anderson for H4H newsletter November 2005

Thanks to the hard work of Habitat's Selection Committee, chaired by Marilyn Leroy, the Board has selected the families who will be eligible to own the next four homes that Habitat builds after the three now under construction, for the Fraser, Gaeta and Maden families, are completed. All four new families have already been hard at work at the build site and fundraising events, putting in dozens of hours of "sweat equity" each toward the minimum 500 hours per family that are required for home ownership.

We're proud to introduce you to our new families who are all excellent examples of hard-working families pursuing the American dream of home ownership. (When you get a chance to meet them, you will be struck by the similarities: willingness to work hard, positive attitude, beautiful happy children, and a view to the future!)

The anticipation of the families for the day when, we break ground to start their home is obvious and exciting. Even though they know their move in date isn't going to happen for several years, they are all prepared to wait and work on the homes of those who are ahead of them in the lineup. You can meet them and our current crop of families as well at the build site almost any Saturday.



Hurtado: Salvadore and Teresa have both lived in the Fort Bragg area for over 23 years. Salvadore is a cook at the Mendocino Hotel where he has been for 20 years plus. Teresa keeps a fully-booked schedule providing housekeeping services to very satisfied homeowners on the Coast. Their son Omar graduated from FBHS last spring and is now enrolled at College of the Redwoods where he plans to study before moving on to a four-year university. He works fulltime as a bellman and waitperson at the Mendocino Hotel. He also serves as role model for his 7 year old brother Brian, who is in the 2nd grade at Redwood Elementary School where he likes to do math problems. They all live together with Monica, Omar's turtle who is older than Brian



Vaughn: Marvin (call me "Dale") and Angela live in Fort Bragg with their three kids. Dale is a cook/supervisor at Roundtable Pizza and Angela is a Certified Nursing Assistant & Restorative Aid at Sherwood Oaks Health Center. Their oldest daughter, Desiree McCuiston, 16, is a Jr. at FBHS where she plays the flute, reads "all the time", works at Mendocino Cookie Co and plans to go to Sonoma State U after graduating. Deidra, 11, is in the 6th grade at FB Middle School. She likes science, singing (she's been in Footlighters) and talking! She wants to be either a vet or an astronaut or both? Ty is 9, plays football, is in the 4th grade at Dana Gray, loves football, likes math and P.E. and did we mention he likes football.

HOW HABITAT CHOOSES

By Marilyn Leroy, Chair of Selection

Selection starts with articles in the local paper and in church bulletins announcing when and where applications will be accepted. On the acceptance date, Habitat personnel help applicants go through the process.

Completed applications are compared to HUD low income guidelines (50-80% of the County median) and those falling above or below the set income levels are eliminated, with a letter stating the reason for denial.

Remaining applicants are screened for proof of employment, landlord verification, legal status, creditworthiness, etc. The Committee then sets up personal interviews with the applicants at their home, requesting that all children be present at the time of the interview. These interviews give the Committee a chance to observe and talk to the families and explain to them how Habitat works and what commitments are expected should they be accepted as a Partner. The Committee then evaluates all the families and submits a report to the Board of Directors. The report will describe each family by number only to eliminate bias and present the reason for each recommendation. Once the Board has made its selection, the family names are revealed and the families are contacted so they can start working to accrue the 500 hours necessary prior to becoming Habitat home owners. Generally the Board will pick only as many families as it has buildable lots with one in reserve in case a Partner moves or must drop out.

ANNUAL APPEAL LETTER

If you have already given to Habitat, the Board and 3 families about to be housed thank you again; if not, there is still time to use the enclosed mailer.

This has been an exciting year for Habitat Partners, volunteers, and the Board as we work together to build the homes your gifts of time and money have enabled.

Come out to Dana to see our dreams becoming a reality: the Madens, Gaetas and Frasers will have, thanks to you a very special holiday season in 2005.



Delgado: Mauricio and Yanelli have lived in FB for the past seven years; he lived and worked here for several years prior. Yanelli works at the Little River Inn as a housekeeper. Mauricio works at The Iris Gallery north of FB. He has also had extensive training & experience in masonry, security and the lumber business. They have three children: Mauricio, Jr., 8, a 3rd grader at Dana Gray, likes school and is looking forward to dancing in a school program soon. Sister, Luz, 7, goes to 2nd grade at Redwood Elementary school. She likes to read (and she likes her daddy!) John is 4 and goes to pre-school at Redwood. He has fun at school and likes to play video games with his big brother.



Gordon: Fernando and Maria live in Fort Bragg with 5 of their six children; 21 year old Belgica lives on her own in town. Fernando operates the family business, Gordon's Automotive on Main St. Nelson, 17, a Senior at FBHS works with his Dad at the shop, enjoys computers and plans on going to college after graduation. Jennifer, 15, is a sophomore at FBHS where she enjoys her advanced placement classes and plans to become a medical doctor. (If that doesn't pan out, she may have a career as a comedienne!) Tracy, 7, is in the 2nd grade at Redwood. and wants to be a nurse when she grows up. She is a soccer player starring on the Gordon Automotive team coached by Dad & Jennifer. Two year old twins Rudy and Russell round out the family and are the "apples in the eyes" of the rest of the family. (Just try and tell them apart!)



**FROM THE BOARDROOM
GAYANNE ALEXANDER,
PRESIDENT**

This year's Mexican Dinner was a big success. Thanks to the hard work of past and future families the dinner was more delicious than ever. Approximately 300 people enjoyed an authentic Mexican dinner with all the trimmings and some kicked off the evening with a trip to the ever popular Cantina! If you didn't make a trip through the all you can eat buffet line this year be sure to mark the first Saturday in October on your calendar for next year.

If you haven't driven by the Dana St. build site yet you don't know what you are missing. A neighborhood is being born. Three new homes stand as a testament to the incredible generosity of all the people who have given of their time and money to this project.

We are busy building every Saturday now to get the houses ready for winter so grab a friend or two and join us, no experience necessary and lunch is provided.

Even if you do not wish to work, come on by to see what is going on and meet our four new families who have jumped right in, eager for every opportunity to work. [See feature on page 2.]

Update on those sharing our office...CALAA, a statewide non-profit organization dedicated to supporting California's 250 local arts agencies, including the Arts Council of Mendocino County (the previous co-tenant). CALAA does for local arts agencies what arts councils do for artists and arts organizations. We welcome them into our humble home and continue to share our office with the Community Foundation Of Mendocino County, an arrangement that splits the rent three ways for all of us.

See page 3 for our annual fund appeal; it is an exciting time to be a donor since you can see your gifts at work every week; the Maden, Gaeta and Frasers will soon be in their new homes and we will be starting the remaining ones in Spring for our four new families.

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