

COAST HABITAT NEWS



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HABITAT WELCOMES THREE NEW PARTNERS

SECOND DUPLEX OCCUPIED; THIRD STARTED



Three New Families Chosen

by Chet Anderson

After a lengthy open-application period followed by extensive reviews by the Family Selection Committee (Sue Shabazz, Marilyn Leroy and Chet Anderson), the Board of Directors has accepted three new families into the Habitat family. The Mendoza, Walton and Lopez families will begin working immediately on construction of the next duplex at McPherson St.

The MENDOZA family is father Jose, mother Evangelina (Eva), daughter Monserrat (Monse) and son, Diego. Jose has worked for Gary Roach (WindRiver Timber Company) for 23 years. Monse, 15 is a sophomore at FBHS where she loves school, is actively involved in AVID and is looking ahead to college. She works weekends at the Bistro restaurant. Diego, 12 is in 7th grade at FB Middle School; he likes soccer, loves history and computers.

The WALTON family is father Rudy, mother Sarah, sons Donovan and Noah and daughter Summer. Rudy works for Sears in the delivery and setup & he is a professional painter. Sarah works part time for In Home Health Services. Noah, 16 is a Jr. at Noyo High School where he enjoys English; he volunteers and works for Noyo Food Forest. Summer, 10, is in the 5th grade at Three Rivers Charter School where she loves her music and piano classes; she is also an avid artist.

The LOPEZ family is father, Jorge, mother Angeles, daughter Dafne and son Eduardo. Jorge works two jobs including Silvers at the Wharf (9 yrs) and as a Medical Assistant at Coast Clinic (2 yrs). Angeles is the "designated driver" for the kids as they go from school to swim team to playing soccer. Dafne, 10 is in the 5th grade at Dana Gray and she loves to read. Eduardo, 5 is in kindergarten at Redwood Elementary and he likes to draw.

We look forward to working with these new families in the coming years.



HABITAT GETS \$40,000 PGE GRANT FOR SOLAR

Habitat has again qualified for a PGE program that will pay for free solar installations on each of the next 4 homes. Bruce Erickson of Mendocino Solar is doing the installation discounted to the amount of the grant.

This wonderful PGE program saves each Habitat family over \$1000 a year on their electric bills in perpetuity. It has already saved families on Dick Williams Way over \$50,000 since it's inception.

Bruce usually works with our families, but since this is a more dangerous 2nd storey installation, he is using his crew. (See picture on right.)

HFH GETS \$36,000 LOAN/GRANT FOR DUPLEX

The City of Fort Bragg has awarded a combined loan/grant package for the water and sewer fees and installations on the next four homes on McPherson St. \$9,000 will be gifted outright from the Redevelopment Fund and \$9,000 will be loaned interest free, payable starting one year after the permit is drawn for each duplex.

This greatly reduces Habitat's upfront permit costs (\$18,000 per duplex) by paying \$9,000 outright and deferring payment of the remaining \$9,000 over four years after the homes are built, occupied and paying mortgages to Habitat.

CHARLIE & HEATHER BAXMAN OFFER LAND

Sometimes the second offer is better than the first; Habitat declined to buy the site pictured right at the end of Dubois St. off Walnut because of a controversy about its use as a dump site for road spoil by Baxman-Gravel. Charlie tried various times to permit the site for a multi-family project without success and again turned to Habitat in with the offer to donate the two parcels.

Chuck Greenberg walked the site with Lee Welty, engineer, and met with Marie Jones, Senior planner to get its history. It has been used to dump road spoil from City projects in order to fill in a ravine to create a level building pad. No toxics have been dumped, but chunks of concrete do not constitute "clean fill."

Habitat has contracted with John Daily of SHN Consulting in Willits to spend up to \$2,000 to verify what remediation would be necessary to build from 1-4 single family homes or possibly several duplexes. The site is in a quiet cul-de-sac backing up to a stream on the East and the Haul Road to the South.

As a non-profit, Habitat will pay no taxes to hold the land until we are ready to build and with even 1 home on the higher original soil of the site it represents a great gift since land is our greatest expense locally. Four or more homes would make it a spectacular gift.

**SAVINGS BANK COMES THROUGH FOR HFH**

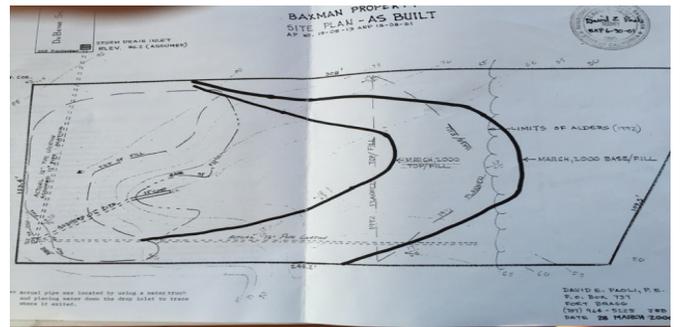
Jennifer Tyler, local Loan Officer at the Savings Bank Of mendocino County, has worked diligently for months with Habitat to secure an additional \$200,000 loan at a lowered rate of interest to enable us to move forward on the 3rd duplex.

Financing a duplex in a multi-family setting is far more costly than building two stand-alone homes. The site work is all under concrete so must be done correctly and all at once with the slab which contains all the conduits for plumbing, electrical, cable, etc.

All building materials are double the cost as the two units are built simultaneously as well as all the permit and impact fees. This makes it impossible for a small affiliate like ours to take it out of monthly cash flow from contributions and mortgages.

This loan makes it possible to cover the nearly \$80,000 initial cost for permits, slab and first framing package (which occur in less than a month.) This is much like financing a car purchase into monthly affordable payments, in this case spread, over 10 years. We can easily afford the monthly payments from our steady income from mortgages, but could not pay the cost upfront.

Our local bank has supported Habitat's work since 1999 with below market rates and excellent service and special consideration of our mission. Habitat is very grateful to have them as a Partner.



HOW HABITAT PICKS FAMILIES TO BECOME PARTNERS

By Chet Anderson and Sue Shabazz, Family Selection Committee Co-Chairs

Habitat for Humanity’s mission is to work in partnership with the community to build decent, simple, affordable housing for families who could not otherwise achieve the goal of home ownership. Habitat does not “gift” houses but requires very substantial investment by families that are selected. They must demonstrate that they can repay a mortgage & they must be willing to invest substantial time and effort working in construction or other Habitat activities.

The selection of families to participate in this program is guided by the principles of Equal Opportunity and non-discrimination on any basis. The three basic elements of eligibility, all of which must be met, are: **1. Need; 2. Ability to Pay; and 3. Willingness to Partner.**

Need: Is the family’s existing housing inadequate (problems with crowding, structural defects, sanitation and electrical systems, etc) or overcrowded considering the number, age and gender of the children compared to number of bedrooms?

Ability to Pay: A family must demonstrate that their income is neither too low (cannot reliably meet mortgage, tax and insurance obligations) or too high (above 80% of area median income) where a conventional loan would be available to them.

Willingness to Partner: A family must commit to partnering with Habitat, not only to build their home and others’, but to continue to support the mission of Habitat even after they have received their home. The minimum “sweat equity” required is 500 hours, but families usually put in much more time than that.

An interested family must submit an application with supporting materials including 3 years of Income Tax Reports, Credit Reports, banking and rental information for review. Home visits are made for applicants who submit this information. Background checks are made with credit and law enforcement agencies.

The Selection Committee reviews and ranks all acceptable applicants and makes recommendations to the Board of Directors, who make the final decisions in a “blind” format in which the applicants are not identified by name.

HABITAT NEEDS YOUR HELP TO FINANCE & BUILD HOMES

The fuel that runs a Habitat Affiliate is an unusual kind of self interest. It does not ask that you put others first, merely that you see their humanity as not unlike your own.

Our Partners are are working hard to feed, clothe, house their families and improve their lot in Fort Bragg. They love their children and appreciate that things could always be harder for them than they are. They have chosen to live in this special place and want to be a part of its communal life. Habitat tries to give them a hand up by welcoming them and giving them a chance to build and buy their home.

Our volunteers have the pleasure of serving a cause that brings them into contact with people they would otherwise not meet. Many fast friendships have started by swinging a hammer on a Habitat build.

Without our donors, there would be no houses. They enjoy the most abstract joy of doing a good thing for its own sake without any tangible reward and they trust us to make this real. Many have never driven by the projects to see what they have helped to create.

This Affiliate puts virtually every dollar to work in home building; our overhead consists of a small office and a part-time bookkeeper. We welcome contributions, however small to Habitat, P.O. Box 770 Ft. Bragg 95437. Our 2014 donors appear below.

Many of our volunteers, some with us for 20 years, have had to stop due to health or family issues; some have moved away or died. We will be starting our new duplex, weather permitting, in November. Please consider giving us a few work days while we frame these homes. Call 707-964-0942 to volunteer.

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**FROM THE BOARDROOM
RON HENSELL,
PRESIDENT**

It has been an eventful year for us! In the spring we completed our 2nd duplex at McPherson St. (Chuck Greenberg Court) and we are in the process of preparing the ground and laying out for our third duplex unit. We believe this project will be a wonderful addition to Fort Bragg.

We are excited about *Charlie and Heather Baxman's* gift of nearly an acre of land on which can potentially build four new homes. We are also extremely grateful to the *Bauccio family* for their \$50,000 gift late last

year which helped complete the Telles and Bermudez families' homes.

Habitat is dependent on your gifts and labor, receiving little assistance from government entities. We are your own coastal asset, helping local families achieve the American dream of home ownership. Our goal is to help families help themselves through their labor and through the repayment of our zero interest mortgage loans to them. Your generosity is essential to our mission.

If you want to see what we do, drive East on Oak St. then left on Dana St. and left again on Dick Williams Way. You will see a thriving community of vibrant Habitat for Humanity homeowners. Then drive to the 400 block of McPherson St to see our current work in progress.

***PLEASE CONSIDER
VOLUNTEERING FOR A
BUILD DAY; IT IS FUN
AND SATISFYING TO
HELP HOUSE SOMEONE.***

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