

**Habitat for Humanity of the Mendocino Coast
Board Agenda – March 5, 2008**

- Security/Gang Activity Chet Anderson
 - Tax Appeal Status Chet Anderson
-
- Approval of Minutes & Updates Ron Eich
 - Approval of Financials Richard Green
 - McPherson St. Final Draft Plan Review Chuck Greenberg
 - Solar Grant Status Chuck Greenberg
 - Build Status - Dana/Dick Williams Way Scott Anderson
 - Habitat Insert in Press Democrat
Opportunity in Beacon/Advocate (?) Discussion

**Habitat for Humanity of the Mendocino Coast
Board Agenda
November 5, 2008**

Open Meeting

President

Consent Agenda

Secretary

- **Approve Minutes**
- **Amend/Approve Agenda**

Financials

Treasurer

- **Financial Report**
- **Adjustable Mortgage Payments**

Events

- **Mexican Dinner Debrief**
- **Event Chairs Oversight**
(Kite Flying, Mexican Dinner)

**April Cen
Chuck Greenberg**

Finishing Current Projects

- **Timelines and Tasks**

Scott Anderson

Inland

- **Review Materials**
- **Formalize Plans to Proceed**

**Ron Hensell
Chuck Greenberg**

McPherson Project

Chuck Greenberg

- **Cost Allocation and Pricing**
 - o **Indeterminate Mortgage**
 - o **Construction Costs**
 - o **Impact of Grants**

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Habitat for Humanity of the Mendocino Coast

Board Meeting Agenda

July 2, 2008

Consent Agenda

- Approve Minutes
- Approve Agenda

Financials

- Financial Report
- Dana Costs & Timing / Grant Final Report
- Five Year Projections & Impacts on McPherson Development

Building

- McPherson Solar and Tankless In Floor Heat Cost Benefit Assessment

Programs

- Kite Day Debriefing
- Mexican Dinner Conundrum

Board

- Inland TIC liability implications
(helping HFHI, gain \$48,000, \$500 monthly income)
- Maden mortgage delinquency and appropriate response
- Re-creation of Lost Leadership – Recruitment

Other New Business

Habitat for Humanity of the Mendocino Coast

March 5, 2007 Board Minutes

PRESENT: Chuck Greenberg, Ron Eich, Richard Green, and Norm Rudman. Chet Anderson, former Board member, also attended to present status information. Scott Anderson, Ron Hensell, and Irene Malone were absent and April Cen is temporarily on leave.

AGENDA: The agenda for the March meeting was agreed with two topics ahead of the formal meeting.

SECURITY/GANG ACTIVITY: Chet Anderson gave a update to the prior security concerns centering around Dana/Dick Williams Way and potentially involving Wilbert Escobedo, Jr. The board members present were concerned that we do everything proper to address this situation. Safety of the community and protection of the Habitat concept reputation were the salient interests. Having the Escobedo's encourage their adult son to live elsewhere, if it could be done effectively, was one major thrust since he has apparently pleaded guilty to multiple felonies. Norm Rudman agreed to look at the covenants to see if anything could be done in the current situation, but also to look ahead to update the future covenant agreements to address situations where partner family violations could occur.

TAX APPEAL STATUS: The current plans regarding the Tax Appeal were reviewed: 1) Postponement of the existing appeal request (Maple/Corry) to hold it to coincide with the planned review putting the most grievous cases (Gaeta, Maden, Fraser) first which will be filed July 2, 2008, for a date most likely in October, 2) This new set will be prepared and shared with the new deputy Assessor ahead of any meeting with the Supervisors acting as the Board of Equalization for the county, 3) the next three in line (Martinez, Cano-Ku, and Escobedo) have been discussed with the appraiser, Renna, with an explanation offered about the Fort Bragg increases in property value impacting one of the three. Norm Rudman is drafting the script with assistance from Chuck and Chet, everything is proceeding well, and the nature of our requests appears compelling to this observer.

MINUTES: The minutes of the December 2007 Board meeting and an Update prepared in February 2008 in lieu of a meeting, both previously distributed, were approved.

FINANCIALS: The Balance Sheet, Profit & Loss, Family Partner Accounts, and Cash Flow statements were provided in advance with an update that \$52,000 was being paid for the Solar program from the grant lowering the working balance from what was shown. A suggestion was made that future versions of the QuickBooks financial reports be summarized eliminating the extra levels of detail.

FAMILY ACCOUNTING: New packet statements with history, due, and past due information have been generated by Judy Cutino as of March 1st. This process will continue to be tuned, but should lead to greater understanding with all the families. It was suggested a policy be written to sequence application of

payments less than what was due to be insurance first, property tax second, and the mortgage last. Overpayments would be applied to pay down the mortgage if there were no past due items of higher priority.

MCPHERSON ST. FINAL DRAFT REVIEW: The fine work done by Leventhal and Schlosser and especially Todd Newberger was noted. The board gave approval to the final plans, which Chuck Greenberg will be taking forward to the City for negotiation of smaller set backs with sheds inside, parking, exterior appearance/character (non-project), slab on grade with one disability “adaptable” unit, etc. for approval. Some heating cost implications for in-floor heating with the slab on grade design were discussed. The grading sequence is yet to be decided, although 2 or 3 slabs may be done simultaneously. The units will be build 3-4, 7-8, 5-6, 1-2 with the house which is where 1-2 will go staying as long as possible.

SOLAR GRANT STATUS: The solar meeting with the partner families went very well. They came together really as a partner family asking good questions and favoring the idea. Bruce Erickson is working well with us with advances, credits, and whatever is necessary to make this all work. There will be one member from each family, some future partners, and 3 electricians to complete the work doing 2 houses at once probably over 2 Saturdays. Continuing the concept will really make sense economically for the families.

BUILD STATUS: Since Scott Anderson was stuck in Sacramento, Chuck Greenberg gave the latest update: 2 weeks= taping, paint the following week, 2 more weekends for doors, trim =April, carpet=May, move in by end of June. Chuck reported that the Block Grant people were thrilled with the outcome to date. We are almost out from under the current Home Loan Bank loans. We will probably pursue them again, although they are administratively a lot of work. Martinez should break ground around May 1, running in parallel.

POTENTIAL OF HABITAT INSERT IN LOCAL PAPERS: Ron Eich brought in a copy of the 12 page Habitat for Humanity of Sonoma County insert which none of those present had seen. It was agreed that Ron would approach Kate Lee to see if something similar could be done in the local papers for our Habitat. There was a precedent 3-4 years ago and there are some events (completions, new starts, multiple unit complex) coming up that would make great copy.

ADJOURNMENT: The meeting was adjourned at 4:50 pm. The next meeting will be determined by business needs, but will likely not be before May. The coordinator for the Kite Festival needs to be clarified before the next meeting.

Respectfully submitted,

Ron Eich, Secretary

Habitat for Humanity of the Mendocino Coast

July 2, 2008 Board Minutes

PRESENT: Chuck Greenberg, Ron Eich, Richard Green, Norm Rudman, Scott Anderson, Ron Hensell, and Irene Malone. April Cen was still temporarily on leave.

CONSENT AGENDA: The Minutes from the March meeting and the Agenda for this meeting were agreed without comment.

FINANCIAL REPORT: The June Balance Sheet (5 pgs), Profit & Loss for June and YTD (2 pgs), Family Partner Accounts (6 pgs), and Statement of Cash Flows (2 pgs) were provided in advance of the meeting. They were accepted as presented and used for reference in other discussions.

DANA STREET: It was reported that the Vaughn home on Dana Street closed escrow on June 18th. So far it looks like the total hours will be close to 12,000 for the first six houses going into the seventh. There is approximately \$60,000 yet to be expended to complete this successful project. The Martinez home is underway with poured foundation for completion spring of 2009. This will close out the Dana 2 Phase of the SF Home Loan Bank grant. We still have \$31,000 coming to us for that grant.

McPHERSON DEVELOPMENT: A first pass development budget projection was prepared by Chuck Greenberg for this nine (9) parcel project with four (4) 2-unit townhomes with common areas and a HOA. Judy Cutino provided a hypothetical SBMC Loan (2008-2019) projection to accompany it, plus the current loan balance at Savings Bank for the McPherson land purchase (as well as the remaining loan balance for Dana). Discussions on the timing for project approval, an anticipated CDBG block grant, grading and further preparing most of the infrastructure (excluding the existing house for now), were discussed with final strategy to be agreed as things evolve further. The HOA handling will be new for HFHMC with state fees and legal fees, water, electric meters, etc. for the common areas.

It was agreed that we wanted to get solar for this project to reduce the electrical expense for the families. Also we want to pursue tank less in-floor heating. Due to the timelines for entitlement and improvements mapping, we will not break ground until 2009 with or without a grant.

KITE DAY: This is one of our best community relations events. Although several members were unable to participate this year, it was again a fun and successful event thanks to those volunteers, board members, and Chet Anderson who made it so. A financial accounting had been prepared in advance showing that we netted approximately \$1,388 with most of it provided by donations of money or goods.

MEXICAN DINNER: With good news that April Cen (and her sister) were doing better health-wise, and April's willingness to organize the dinner, as well

as return actively to the Board, everyone was anxious to go ahead on Sunday, October 5th, if the Hall was available. Two members volunteered for kitchen duty. Hopefully with younger families participating and making their favorite dishes, the event could be better than ever. Charges were discussed with the consensus being \$20 for dinner, \$6 for Margaritas, and \$4 for beer. Tickets would be pre-sold. A formal manned donation display/jar was also suggested.

POTENTIAL INLAND PROJECT: Discussion of the potential plan to assume the assets from the Ukiah Habitat projects continued. The Board agreed to a set of preconditions and authorized Chuck Greenberg to continue the dialogue with Susan Dersch, ODC, in Ohio. These included a meeting with the families, the plan to convert the property into 2 condominiums, creating all the proper documentation, redoing the mortgages, addressing insurance, property tax, impounds, deeds, etc., working with the attorneys, and solidifying the responsibilities for the expenses and payment. Final Board authorization to proceed is expected once the details are all ironed out.

MADEN MORTGAGE DELINQUENCY: There was much discussion regarding the appropriate approach to Charlie Maden which has continued since the Board meeting. The Customer Balance Detail Report (2 pgs) covering the invoices, payments, and the resulting delinquency balance was presented to the Board as background. Strong views were expressed by Board members as to how this should be resolved. The major issues relate to getting Charlie, if he is able, to meet his responsibilities considering: a) his ability to pay, b) his employment, c) his personal issues and lack of acceptance of counseling, d) his marital separation, d) stress on his boys, e) fairness to HFHMC and the other partners, f) the relationship to the tax appeal, etc. The Board worked to identify the proper method of notification to get Charlie's attention and action. It was agreed that Chuck Greenberg would draft another letter to Charlie requesting a prompt face-to-face dialogue. If this discussion were to turn out unsatisfactory, it could lead to a potential Notice of Default and subsequent Deed in Lieu of Foreclosure.

TAX APPEAL: A question was raised on the status of the homeowner property tax appeal, to which the answer was that we should be submitting the paperwork now, but that Chet Anderson who was going to submit the forms had been heavily involved in other things. Norm Rudman was asked to coordinate with Chet, to offer any assistance, and to see that we submitted promptly.

BOARD RESOLUTIONS: Two Board resolutions were unanimously passed. The first, 2008-01, was the appointment of Judy Cutino as Assistant Treasurer under the authorization of Bylaws 6.02(a). The second, 2008-02, was approval for a Safe Deposit Box at Bank of America, with the President, Treasurer, and Assistant Treasure authorized access.

RESOURCE COMMITTEE: The Board was asked to identify potential volunteers to play a role in events and other activities. Additional or replacement candidates for the Board should always be in our minds.

COMMUNITY CONNECTION: Irene Malone informed the group about an August 1st session to bring the Latino American community together with

business, arts, social services, etc. sponsored by the Alliance for Democracy, Safe Passages, and other community groups. A Habitat presence will be provided.

ADJOURNMENT: The meeting was adjourned at 5:10 pm. The next meeting will be determined by business needs, but will likely not be before October 4th.

Respectfully submitted,

Ron Eich

Ron Eich, Secretary