

# Habitat - MC Monthly Blast!

## January 2011

### Contributions

All should be pleased with the last quarter contributions! It has been reported that Chuck Greenberg was... The contributions equaling \$13,708 constituted 62% of our 2010 overall cash donations and included \$2,058 from the Redwood Health Club for the Tennis Tournament fundraiser, \$3,340 from a Coastal Mendocino REALTOR® fundraiser, and lots of really generous individual donations.

### McPherson Project

No additional news to report other than everything continues to be on track.

### Inland Property

The background/preparation work is proceeding very slowly. Susan Dersch was very prompt in responding, but felt that what we are facing was outside Habitat's direct ability to support. She related that she was sorry that this long transfer had resulted in such an ending, offered what thoughts she had, and referred us back to Sheri Ghatak, the attorney at Morgan, Lewis who was most familiar with the whole situation. Sheri acknowledged our request for assistance, promising to get back with us as soon as she could, but has been busy with other non pro bono matters. There also may be some concern as it appears there was no title search done reflecting the judgment lien on the Hamilton property when the property was transferred. Until we have a more clear direction, board involvement seems premature. Norm Rudman, Ron Hensell, and Ron Eich have access to all the pertinent documentation and are trying to push ahead toward foreclosure.

### Financial Status

The year end financials are attached in "short form" format. The 2-page Statement of Financial Position shows a comparison with the prior year with our Assets growing an additional \$131,610 in 2010. The Statement of Financial Activity for the quarter showed a growth of \$10,742 primarily from contributions mentioned above, in addition to the normal rent income. Judy Cutino can send the "long form" reports to anyone interested in addition to Richard Green and Chuck Greenberg who still review the total detail.

Savings Bank gave HFHMC a \$2,180 interest credit on 12/29/10 based on bank mistake we noticed previously when preparing mortgage payable projections for Jerry Murphy's audit. Our Treasurer is still reviewing the bank's calculations, but it looks good so far.

### Next Meeting

The meeting planned for Wednesday, February 2<sup>nd</sup> has come under question. Other than just having a chance to chat and see each other, there does not appear to be enough of substance to constitute an agenda. Ron Hensell requested feedback which has been limited to date, but appears to suggest that we wait until Wednesday, April 6<sup>th</sup> for our next meeting. Anyone feeling to the contrary, please respond to Ron quickly this week.

Regards, and thanks to all for your support of "Habitat" ...

*Ron*

Ron Eich, Secretary  
January 19, 2011



# Habitat - MC Monthly Blast!

## February 2011

### McPherson Project

Hopefully everyone saw Chuck Greenberg's note regarding the final plan review with the city this last week on 11/17. The revised phasing has us completing the hardscape, infrastructure, and the southeastern duplex #1 over this year and next as part of Phase 1. The next four phases will carry us through 2012-2016 to complete the other three duplexes after demolishing the existing house. Exciting project continuing to move ahead...

### Interesting Bits in the Life of a Landlord

A blocked sewage line led to complaints from neighbors that our tenants in the existing house on McPherson were using the exterior to relieve body waste. By the time the concern reached us, Fort Bragg Plumbing had addressed the problem and all seems under control.

### Inland Property

Pro bono legal assistance has been quite slow in jelling from the San Francisco office of Morgan, Lewis & Bockius, LLP. As a result, we are planning to proceed on our own with foreclosure on the Hamilton property through the Ukiah firm, Prime Pacific, on March 1, 2011 if nothing further has materialized and no one on the Board raises any serious concerns or objections.

### Habitat Partner Family Notes

Chet Anderson provided an update on many of our partner families in an e-mail to all of you on February 3<sup>rd</sup>. I won't repeat any of that here, but many thanks to Chet for his conscientious tracking and interaction with the families during these difficult times for many of them.

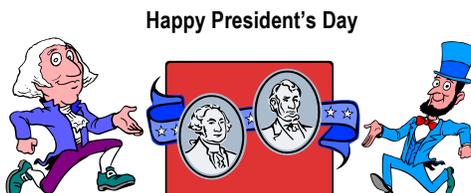
### April Meeting

Our next regular meeting will convene at 3:00 pm at the Habitat Office on Wednesday, April 6<sup>th</sup>. It will be good to see everyone... has been awhile. Please let us know if for some reason you will not be able to make it.

Best to all,

*Ron*

Ron Eich, Secretary  
February 20, 2011



# Habitat - MC Monthly Blast!

## May 2011

### McPherson Project

Lee Welty's team prepared the plans which were signed, filed, and have been distributed and Lee will confirm with Q-Ball that the fire, water, and landscape plans are "O.K."

Lee will then give the go-ahead to Sean to extend his encroachment permit and drop off medium stones for rip rap over fabric for the back yard. Later we will plant and make it pretty!

Sean, Lee, and Mark will meet over the layout of the frontage and Scott will contract with Jeff and Mark Mertle to execute it after Sean removes the base fill and breaks up the walk.

Lee will establish points for reference and heights for batter boards for the sidewalk once the front and back are "secured."

David and Scott will lay out sidewalks, form, and get Auscenscio, Jeff, or Larkin to pour with our crew, if available.

Sean will rock and do one asphalt lift as far as feasible.

We can layout and dig the first footing behind Too Short, pour, call Sean for gravel, and North Coast for plumbing.

And away we go...

### Inland Property

The notice of default was filed on the Hamilton property and information copies were sent to the appropriate parties by Placer Foreclosure. We had a little difficulty as one copy of the Hamilton forms were sent to the Cejas in addition to their own information copy, causing serious concern for a short period.

Richard Green had success contacting NCCS (North Coast Collection Service) with a positive sounding first discussion with David Tavelli, who suggested he would have to do due diligence, but gave the impression that things might be worked out favorably.

### Kite Festival

Trust everyone is set for our annual event coming quickly on Saturday, June 11<sup>th</sup>. Advertising and promotion are going out. Most board members in town that weekend are planning to work the event. Chet Anderson is doing his usual great job coordinating. Should be a great day!

Regards,

*Ron*

Ron Eich, Secretary  
May 27, 2011

Happy Memorial Day



# Habitat - MC Monthly Blast!

## June/July 2011

### McPherson Project

Site improvements continue. The permit application and map went for final approval to the Fort Bragg City Council on June 27<sup>th</sup>. Plans are to get started right after the 4<sup>th</sup>!

### Inland Property

The “Foreclosure” action on the Hamilton property looks like it will be able to be stopped. Our Board is currently in the process of approving a \$1,500 payment for release of the outstanding medical judgment lien, which had grown to over \$25,000 with interest at NCCS (North Coast Collection Service). Richard Green has been successful with Robert Tavelli, President, negotiating the release. We hope to be able to negotiate a “Deed in Lieu of Foreclosure” in the next few weeks and to bring this long saga to an end and get the property back in the hands of a qualified family with proper covenants in place.

### Kite Festival

The turnout for the Kite Festival on Saturday, June 11<sup>th</sup> was similar to last year with similar “breakeven” results (after all, we are a “non-profit”)... Judy Cutino will be providing final numbers in our next financials. As anticipated, it was a community success, generating kids with cute painted faces, flying kites and smiling from ear to ear. Thanks to all who helped pull it off.

### Next Board Meeting

Our next meeting is still scheduled for August 3<sup>rd</sup> at 3:00 pm at the Habitat Office in Fort Bragg. Mark your calendars...

Regards,

*Ron*

Ron Eich, Secretary  
July 1, 2011

Happy Independence Day



# Habitat - MC Monthly Blast!

## September 2011

### McPherson Project

Repeating Chuck Greenberg's earlier communiqué, the new parcel numbers for the McPherson Street project are:

NW duplex lots 018-051-26/27  
NE duplex lots 018-051-28/29  
SW duplex lots 018-051-30/31  
SE duplex lots 018-051-32/33 (*1<sup>st</sup> to be built*)

### Inland Property

### Next Board Meeting

Our next meeting is scheduled for November 2<sup>nd</sup> at 3:00 pm at the Habitat Office in Fort Bragg. Mark your calendars...

Regards,

*Ron*

Ron Eich, Secretary  
September 15, 2011

# Habitat for Humanity of the Mendocino Coast

## Board Agenda

### November 2, 2011

#### **Consent Agenda:**

Ron Hensell

Introduction & Welcome of Potential Board Members  
Sue Shabazz, Helio Cen

Approval of Agenda

Approval of Minutes of 8/03/11

#### **Financials:**

Acceptance of Statement of Activity & Financial Statement

Richard Green  
Judy Cutino

Donation & Contribution Status

Judy Cutino

\* Reminder to Board Members for Annual Giving

#### **Board Business:**

McPherson Project

Chuck Greenberg  
Robert Van Peer

Phone Tree – Building Team

Ron Hensell

Inland Property Status

Foreclosure – Beverly Smith Hamilton

Ron Eich  
Ron Hensell  
Norm Rudman

#### **Activities:**

Mexican Dinner Plans

Irene Malone

Newsletter

Chuck Greenberg

Other

Ron Hensell/All

Adjournment

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**Habitat for Humanity of the Mendocino Coast**  
**Board Agenda**  
**April 6, 2011**

**Board Business:**

McPherson Project Update

Lee Welty  
Chuck Greenberg  
Scott Anderson

**Consent Agenda:**

Approval of Agenda

Ron Hensell

Approval of July 7, 2010 Minutes

Ron Eich

**Financials:**

Donations Update

Judy Cutino

Acceptance of Statement of Activity & Financial Statement

Richard Green  
Judy Cutino

**Other Board Business:**

Beverly Hamilton Foreclosure Plan Discussion

Ron Eich  
Ron Hensell  
Norm Rudman

Fund Raising Activities

(MTC Event, Kite Festival, Mexican Dinner, Tennis Tournament, Other)

Chuck Greenberg

“Brush With Kindness” Rehabilitation Program

Ron Hensell

Planning for New Building Sites

Chuck Greenberg

Communications Between Meetings

Ron Eich

Family Administration (Moras)

Judy Cutino

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**Tentative 2011 Schedule**

**Habitat Blasts!**

**May / June / July**

**Next Board Meeting**

**August 3<sup>rd</sup>**

**Habitat Blasts!**

**September / October**

**Board Meeting**

**November 2<sup>nd</sup>**

**Habitat for Humanity of the Mendocino Coast**  
**Board Agenda**  
**August 3, 2011**

**Consent Agenda:**

Approval of Agenda	Ron Hensell
Approval of April 6, 2011 Minutes	Ron Eich
Introduction of Potential Board Member Helio Cen	Chuck Greenberg

**Financials:**

Acceptance of Statement of Activity & Financial Stmt	Judy Cutino Richard Green
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**Fundraising:**

Kite Festival Debriefing	Judy Cutino
Mexican Dinner	Chuck Greenberg

**Board Business:**

Inland - Beverly Hamilton [Action]	Ron Eich / Ron Hensell Norm Rudman
McPherson Project Update	Scott Anderson Chuck Greenberg

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**Remaining 2011 Schedule**

**Habitat Blasts!**

**Board Meeting**

**September / October**

**November 2<sup>nd</sup>**

# Habitat for Humanity of the Mendocino Coast

## Minutes from August 3, 2011 Board Meeting

**Opening:** The meeting was formally opened at 3:04 pm by Ron Hensell. Present: Judy Cutino, Ron Eich, Richard Green, Chuck Greenberg, Ron Hensell, Irene Malone, Frank Richards, and Norm Rudman with Scott Anderson joining the meeting in progress.

**Consent Agenda Items:** Agenda approved unanimously. Minutes of last meeting also approved unanimously. Expected guest and potential Board member, Helio Cen, was unable to attend.

April Cen was excused from the Board, as she is not able to participate at present.

There was a brief discussion about a replacement Board member when Ron Eich ends his tour at the end of the year. Possible candidates will be interviewed. Chuck Greenberg offered to serve as secretary if that isn't something the new member would be interested in.

Some phone numbers needed to be changed in the Excel electronic phone directory. Members were to get the changes to Ron Eich, who would update and send out a new copy to the Board.

Irene Malone mentioned how nice it was to see Partner families at the Mendocino Music Festival using the 8 tickets that had been given for the Chamber Music Concert.

**Financial:** Judy Cutino presented an update on the financials for both a Statement of Financial Activity and a Statement of Financial Position which had been provided in advance both for the fiscal year (7/10 to 6/11) and for the period since the last report (4/11 to 7/11).

Richard Green then offered an explanation of the Cash Flow Statement. Chuck Greenberg asked that separate accounts be set up for the McPherson project, so that the progression through each pair of units and shares of the infrastructure could be tracked for purposes of sale to the partners.

Chuck Greenberg mentioned a plan to apply for WISH funds which should result in grants of \$15-25k per unit at closing, if approved. This seems worth the paperwork

**Fundraising:** The Kite Festival reported earlier by e-mail was about a breakeven financially (\$100 in the hole), but still got the Habitat name and mission out in front of the community and was a fun day for all who were able to participate. The leftovers were distributed or saved for future events. Suggestions were made for next time that we promote the "Donations Appreciated" with a "\$5 Suggested" at entry, moving the food ticket sales away from the front and closer to the food.

Irene Malone agreed to be the Board representative for the Mexican Dinner which was tentatively targeted for the October/November timeframe depending upon the wishes of Teresa, Nacho, and the other families and a check of conflicting events

which Chuck Greenberg offered to check on the Chamber, Non-Profits, and other Calendars.

**Inland Foreclosure Plan:** The documents from NCCS Inc. releasing the judgement lien on Beverly Hamilton's property were at the County Recorders office being recorded (*since received*). The planned foreclosure has been put on "Hold" with Placer Foreclosures pending discussions with Beverly herself concerning a "deed in lieu" releasing the property back to Habitat for an accomodation fee which Ron Hensell will negotiate with Beverly. If agreement cannot be reached, we plan to proceed with the foreclosure which has an associated cost and will impact Beverly's credit rating further.

Discussions concerning the validity of an out-of-state notarization of the deed in lieu documentation were resolved with a quick call to the title company. Out of state notary signatures are accepted in Mendocino County all the time as long as they are done on the proper form expected which the Country Recorder has in a master book recognizing the approved Colorado statement for California recording.

**Family Administration:** Chet Anderson will be coordinating a "mortgage burning" celebration with the Canul and Mora families.

The family partners without Solar capabilities have been give information regarding a Sacramento Solar Program that allows installation without cost for non-profit sponsored efforts depending upon income. Chet Anderson is also following up with this.

The payment delinquency issue has been improved as a result of letters sent. Most response was very prompt. This will require continuing focus with certain families.

**McPherson Project:** Frustration was high over the many (9) steps and delays before the project map could be approved and permits issued, although it was believed we were nearing the end. (*Subsequently the map has been recorded and the initial permits have been pulled*). Scott Anderson is working out a work schedule to begin the effort with sidewalk and other site work, footings, pouring, etc. to be done before a time compressed framing effort. Lumber is expected to be at good prices right now. Overall the expectations are that the costs on these units should be good.

**Next Board Meeting:** November 2, 2011 at the usual 3:00 pm time.

There being no further business, the meeting was adjourned 4:15 p.m.

Respectfully submitted,

*Ron*

Ron Eich, Secretary

# Habitat for Humanity of the Mendocino Coast

## Minutes from November 2, 2011 Board Meeting

**Opening:** The meeting was formally opened at 3:05 pm by Ron Hensell. Present: Judy Cutino, Ron Eich, Richard Green, Chuck Greenberg, Ron Hensell, Frank Richards, and Norm Rudman with Irene Malone joining the meeting in progress. Robert Van Peer attended to address the McPherson project. Scott Anderson was excused.

**Introductions:** Guests and potential Board members, Helio Cen and Sue Shabazz were introduced and joined the meeting.

**Consent Agenda Items:** Agenda approved unanimously. Minutes of last meeting also approved unanimously.

**Financial:** Judy Cutino had provided an advance copy of both the Statement of Financial Activity and the Statement of Financial Position. Richard Green shared a revised copy of the Statement of Financial Position (Balance Sheet) showing the change from October 31, 2010 to the same date in 2011 showing a slight reduction in our total assets over the year.

Donations received have totaled \$7,250 year to date with one large donor contributing IBM Stock with a value of \$3,354. The tennis tournament also generated funds.

After discussion, it was decided to proceed with moving all our accounts from Bank of America to Savings Bank of Mendocino.

**McPherson Project:** Robert Van Peer, who with his partner, has agreed to manage the project gave his initial impressions of what had been designed. He expressed a number of concerns that could potentially inflate costs, complicate the process, and impact the sequencing of the total project. After much discussion, it was agreed that the architect, engineer, contractor, subcontractors, and Habitat Board members should go over the initial project and make changes as appropriate.

In the meantime, earlier in the week the stem wall for the slab foundation had been poured with the forms to come off on the weekend. Any potential changes were to be addressed before proceeding with the slab. Questions related to the amount of fill, drainage, the amount of grade fall, the compaction effort, the amount of hand work required, the staging of the infrastructure from the start to the fourth unit, and more.

**Inland Foreclosure Plan:** The plan to proceed with the foreclosure on 931 Peach Street in Ukiah was discussed. The trustee sale is planned for November 9<sup>th</sup> on the County Courthouse steps. Ron Hensell and Ron Eich are to represent HFHMC. Numerous approaches were discussed, but ultimately it was agreed that we would proceed to proceed with sale, postponing the sale on the spot if there was a chance of a third party bid. Placer Foreclosure has handled the pre-sale details and briefed us on the steps.

Discussion ensued of how best to clean up the property for rent and/or sale to either the Ceja family pulling the property into one and redoing the Covenants and lending arrangements or to another qualified family. Without a true consensus, further discussion and a decision will be needed once the property reverts to Habitat.

**Tamale Sale:** Irene Malone reported that the families would like to do a Tamale Sale rather than a Mexican Dinner this year. The plan would be to take orders and distribute in advance in December, along with selling tamales on Saturday evening December 3<sup>rd</sup> (First Saturday) during the Lighted Truck Parade. The price will be \$20 per dozen.

**Newsletter:** Chuck Greenberg is working to get the year end Newsletter out before leaving town in four days. Articles have been input and editing is underway. A final proof should be available this week. 1,200 copies will be created. Judy Cutino will prepare the mailing labels.

**Family Administration:** Chet Anderson is continuing to work with the title company and Judy Cutino to coordinate recording the payoff and a “mortgage burning” celebration with the Canul and Mora families. Morales still has 2-3 years to go. Letters will be prepared explaining the need to pay taxes and insurance separately.

**2012 Board Meetings:** Meetings were proposed by Ron Hensell and accepted to be quarterly (Feb, May, Aug, and Nov) on the first Wednesday of those months at 3:00 pm in the office in Fort Bragg. Additional meetings will be called as needed.

**Officers:** Chuck Greenberg agreed to take over as Secretary as of the first of the year. New signature cards will be completed for the new bank accounts when the transfer is made with Ron Hensell, Richard Green, and Chuck Greenberg as signer. In the meantime, current signatories will keep business flowing while several members are out of town over the two holiday months

**Executive Session:** After excusing our guests, the Board considered Helio Cen and Sue Shabazz to become Board Directors and unanimously voted to extend invitations to both.

There being no further business, the meeting was adjourned 4:55 p.m.

Respectfully submitted,  
Ron Eich, Secretary