



# COAST || HABITAT NEWS



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## LOCAL BUSINESSES BEAT THE RAIN: VAUGHN HOME READY FOR FINISH

Once again local suppliers and businesses expedited our build scheduling by insuring that we closed in our homes for interior finishing during the Winter rains. Rossi's, Matson's and Friedman's deeply discounted building materials and worked special deliveries around our work schedules. Fanto and Barnett's crew closed in all the openings and sided the building. Mark Mertle of Fort Bragg Electric trenched and ran the utilities for us and supplied and made up the electric panel. Without their generosity, Scott Anderson, David Crowningshield, Ron Hensell and Frank Richards who lead our many new Partners would head into winter faced with uncertain weather and challenging scheduling. Please reward them with your thanks and give them your business.



## GRANTS INCREASE OUR BUILD CAPACITY, CREATE SOLAR OPTIONS

**Redwood Investments** opened its special non-profit grant program at [www.myredwoodinvestment.com](http://www.myredwoodinvestment.com) with a \$1000 gift to purchase the kitchen for the Vaughn home .

**The Federal Home Loan Bank Of San Francisco** contributed \$31,000 to the recently completed Hurtado and Delgado homes. These, like those on Oak and Dana, are gifted towards our construction funding, leined to each family for five years and then forgiven if the Partner Family retains ownership. It is thus not part of the house cost.

**PG&E** is granting Habitat mendocino \$45,000 to solarize the three homes worked on in 2007; we are negotiating for funding to do the rest.

**The Soft Lumber Grant** from Habitat, as part of a NAFTA trade agreement lawsuit, will re-imburse HFH for all construction lumber purchased after August 15, 2007.

## HFH GARDENS ADD GRACE TO OAK MAPLE AND DICK WILLIAMS WAY



Salvador Hurtado gathered his friends and created the garden above. Mauricio Delgado plans a large rose garden for his home seen behind Salvador's.



Auscencio Martinez (center) has worked his garden & fence magic on the corner of Oak and Dana since 2000.



Trina Taylor created the beautiful bower for the front yard and entrance porch of her home shown above in 1998.

**ON GIVING BACK**

Dan Cattone presented the Habitat Board last month with a check for \$1000 dollars towards our current home for Dale and Angie Vaughn. He said that his partners at Redwood Investment Co. all felt that they needed to give something significant back to the community that had made their business so successful. All of us who serve in Habitat feel much the same way.

For some it is the richness of their time they have to offer; for others a lifetime of skills to share and for all of us and so many of you, a portion of their wealth.

Each of you has been thanked annually by a phone call and a note, but it is necessary to emphasize that, except for the generosity of volunteers listed in the last issue and the donors listed here, Habitat Mendocino would only be a nice idea, not 15 families housed and 9 more on the way in the next 6 years. We are in the most literal sense a community, a tapestry of many essential threads of varying sizes none of which is expendable.

We know that some of you strain harder to give \$25 than others may to give \$1000 and want you to know that we are the sum of all parts, both large and small, much like the homes we build. No one would want a house missing a few small nails in the roof; nor would we want to minimize the contribution every one of your gifts to our mission to create decent affordable housing for local working families.

If you have already given this year, please consider another gift; if not, please use the enclosed envelope. ***If you should be listed and are not, please call 937-2418 so we can correct our oversight.***

**INDIVIDUAL DONORS 11/1/07****Master Builder**

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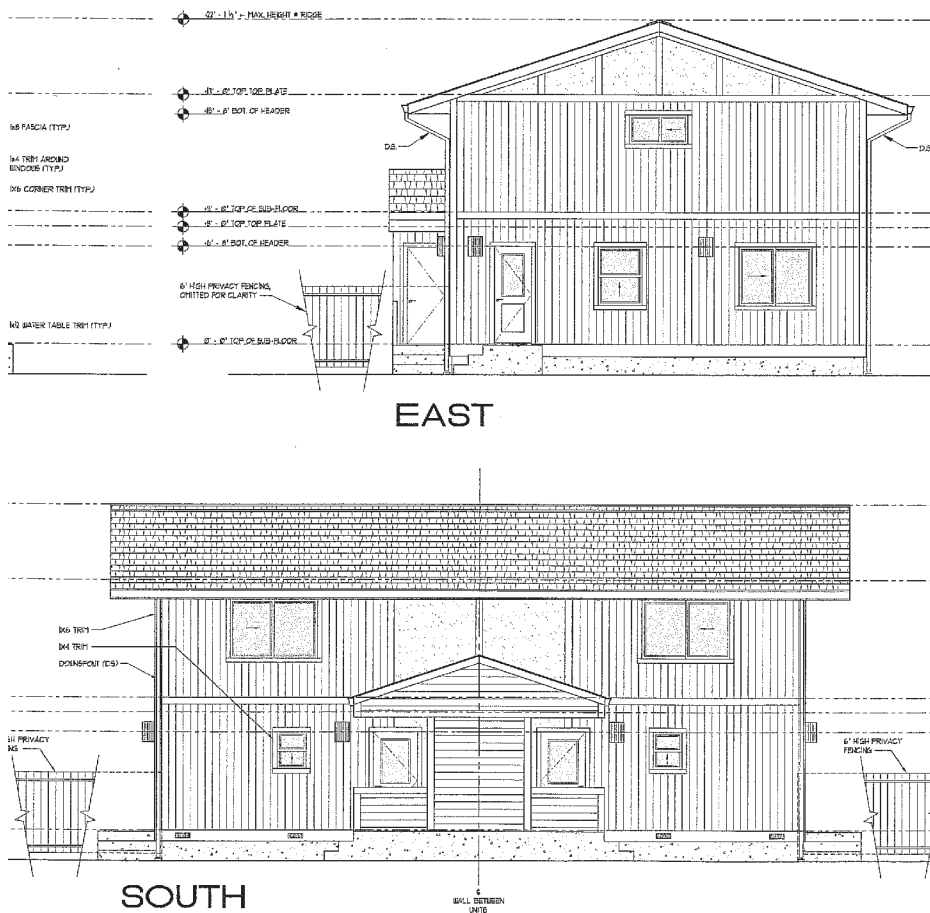
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MCPHERSON SUBMITTED FOR CITY REVIEW

NO GOOD EDGE OFS UNPUNISHED DEPT.



McPherson Street represents a new era for Habitat on the Coast: our first townhouse condominium with a Homeowners Association, a collaborative governing body of Family Partners and the necessity for cooperative property maintenance. It also represents a logistical and funding challenge to develop eight homes in four duplex units with common walls. Each unit will be similar in scope to the Oak Duplex done in 1992, but the overall task will unfold on a much larger scale over 6 years at triple the cost.

We plan to phase this project to isolate construction impacts as much as possible. If feasible, we will retain the existing very low income rental until the last stage, so we propose to grade and prepare the site around it as Phase 1 in 2008. Phase 2 in 2008-9 will be construction of the North East and South West units as well. Phase 3 will be completing these 2 units between 2010 and 2012. The last phase in 2013-14 will be to raze the old house and complete the project with the North West unit and final landscaping.

The units will be heavily sound buffered, each with its own assigned parking spaces and yard as well as access to common trash units, utilities and vegetation which will be native and drought tolerant and scaled to the site. The units will have 1100 square feet of living space, 3 bedrooms, 2 baths and open living/dining area. They will be Hardie sided in the same basic color scheme with pergolas, porch details and entrance colors harmoniously varied to individual tastes.

It is our goal, despite sharply rising land and construction costs, to sell these units for under \$200,000 and to insure they are as attractive as the Dana/Dick Williams Way project within the constraints of a higher density project.

At long last we have transferred title to all of the homes built between 1993 and 2007, each at a mortgage tailored to the Partner Family's income and a cost 25-60% below market depending on when they were built. Noe we find the Tax Assessor has a different view of the "sale price" basis than we do.

Each Habitat house is priced at our actual cost without profit and a note recorded on each family for that amount. We get a market rate analysis for each home at the time of sale to calculate our recoverable percentage of any gains in the event of sale before 40 years have passed. This keeps homes affordable guaranteeing sufficient funds going forward to replace any units that are sold and thus continue affordability. This lock-in has been essential to obtain concessions during the City Entitlement process.

The Assessor is presently obliged to tax 1% of the "sale price", defined by comparables. Usually this is close to the actual sale price and appealable if too high to a homeowner's eye. In our case on Dana the discrepancy, due to our deep discount, is between 1% of a market sale of \$400,000 versus our sale for \$160,000—an annual tax bill of \$4000 versus \$1600 per family. When our typical mortgage is \$450 a month, it is easy to see the impact of this difference of an extra \$200 per month.

Draft bills to resolve this issue are pending in the California legislature for non-profits who, in most jurisdictions, are the only folks working to fulfill State mandated housing targets for low-income buyers. Meanwhile we are working with the Assessor to develop a compelling argument that our special conditions, recorded Covenants limiting re-sale over 40 years and our understandings and agreements with the City of Fort Bragg to receive special incentives render our houses different from their market rate neighbors and deserving of a much lower assessed value. More to come.



**FROM THE BOARDROOM  
CHUCK GREENBERG,  
PRESIDENT**

This is an important turning point for Habitat as we end our 15th year and house our 15th family.

All outstanding title issues have been resolved with the City Of Fort Bragg and the homes transferred to their rightful owners, completing our promises to them and the community. We will complete our \$400,000 Block Grant in June of 2008 when the Vaughns are housed and the \$60,000 Home Loan Bank Grant when the Martinez family moves in- Fall of 2008. These will close a long and successful chapter in our mission to house working families.

As we turn our full attention from these matters to focus forward on mentoring our newly chosen Partners and the permitting process on McPherson Street, we are also making some changes on the Board.

Chet Anderson has served as Chair of Events and Partnering since 1998 and has handled all of our day to day dealings with Partner mortgages, tax impounds and other family issues. He will leave the Board, but will continue to perform these tasks at the Committee level until we resolve the tax dispute with the Assessor. He will also remain on the Partnering Committee. Ron Eich will be assisting him with the tax matter and April Cen will assume many of Chet's Partnering tasks with Irene Malone at the Board level .

Marilyn LeRoy is stepping down as Secretary after serving a full 6 year term from 1997-2003 and coming back in 2004 to resume that post and guide the Family Selection process. Thanks to her, we have a full set of minutes from 1992 and an orderly process for tracking all of the Board's business. Ron Eich will assume her post in 2008.

April Cen who co-chaired the recent selection of Partners, will work with Irene Malone and Chet to mentor them as they take on the responsibilities of sweat equity and home ownership. April will continue to work with Gayanne to coordinate and oversee the Kite Festival and the Mexican Dinner.

Ron Hensell will co-chair the Build Committee with Scott Anderson.

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***WANT TO HELP?***  
*Call Chuck Greenberg at 937-2418 to offer your skills, time and resources to Habitat's work. Also, check our webpage at [www.habitatmendocino.org](http://www.habitatmendocino.org)*



**Habitat for Humanity  
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