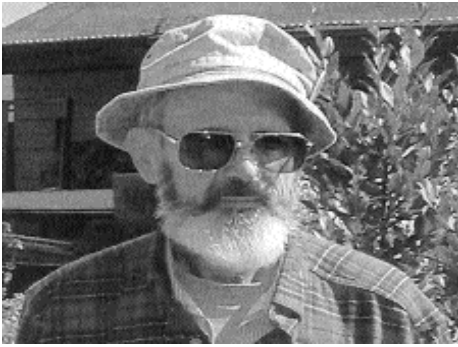


Photo: R. Van Peer



DICK WILLIAMS VOLUNTEER OF THE YEAR

BY ROBERT VAN PEER, BUILD CHAIR

About 18 months ago (May, 2000) Dick walked up to a home we were building in Fort Bragg and asked if he could help. I am the Building Chair and on-site coordinator for our chapter and, never wanting a prospect to get away, I said, "Sure. What can you do?" Dick answered, "Whatever you need." I took him at his word and I am glad I did.

Dick is a retired contractor who moved to the Mendocino coast in May of 2000. He was born in Newark, NJ May 6, 1935 but has been on the West Coast most of his life. He lived in Alameda, CA (San Francisco Bay Area) for 30 years where he had his company, Aspen Construction.

Dick isn't just a retired contractor that can "do anything" (though of course he can); he is the kind of man that makes a building site a place of pride and blesses the surrounding with a feeling of well being. He has the

patience to take the greenest of the green-horns and show them what to do and how to do it in a fashion that leaves them feeling proud of the work they have completed, be it hanging drywall, blocking a wall or putting up siding. He brings a sense of assurance to every task that he is asked to take on and he shares that assurance with every member of every work crew, young, old, female, male, pro or novice.

His presence on the building site goes beyond his expertise in construction. Dick goes out of his way to meet every crew member; He becomes friends with every member of every partner family; He has come to our board meeting to find out "...how things tick..." and he has befriended the neighbors of our projects. He brings camaraderie, humor, calm and pleasure to everyday of work.

Every person that comes in contact with Dick Williams comes away with having had a great lesson bestowed, that lesson is how to be a Volunteer. Volunteers like Dick are the core of Habitat's existence and I hope that every affiliate is lucky enough to have their own Dick Williams.

Want to be an "on call" volunteer and work more often?

Join Habitat's "Golden Hammer Club" by calling Past President Chuck Greenberg at 937-2418.

HABITAT FOR HUMANITY OF THE MENDOCINO COAST, INC.

Board of Directors 2001-2

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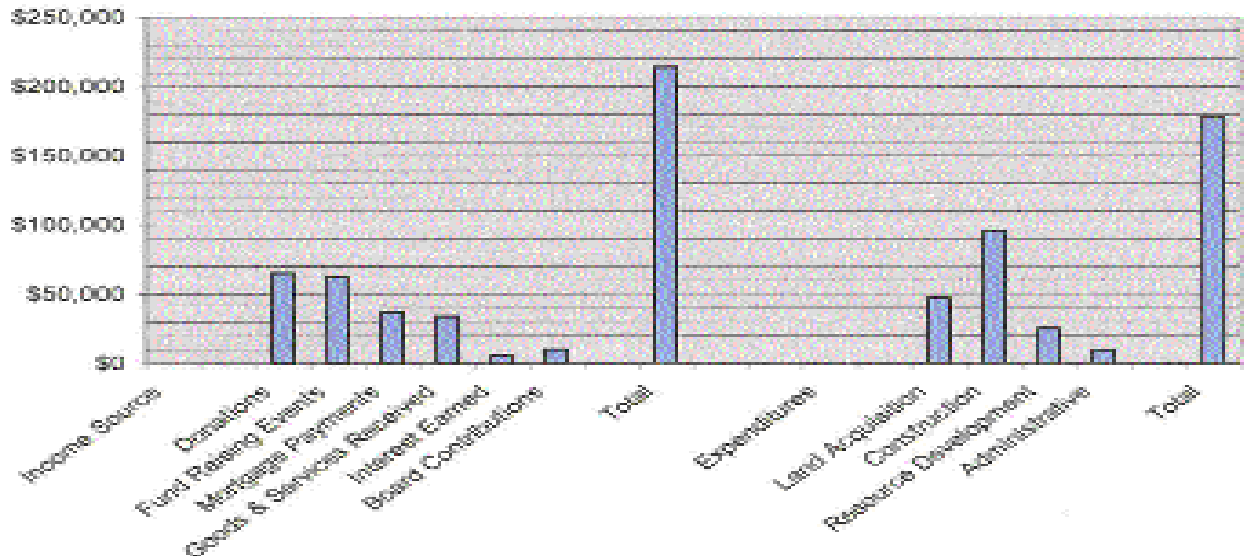
**Habitat for Humanity
of the Mendocino Coast, Inc.
P.O. Box 770, Fort Bragg, CA 95437**

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COAST HABITAT NEWS



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STEWARDSHIP HABITAT STYLE: WHERE THE MONEY COMES FROM AND WHERE IT GOES

Every year is different for Habitat, but the principle goal is the same: to raise as much money as possible in a variety of ways and spend it as economically as possible to house the maximum number of families. The graphs above represent the period from July 1, 2000 to June 30, 2001.

Our principal sources of income are events 29.5% [\$62,607], donations 30.5% [\$65,308], Board Gifts 4.5% [\$9,700], goods & services 15.8% [\$33,857] and a growing income stream from homeowner mortgages — 17.2% [\$36,800] & interest 2.5% [\$5,417].

All events are self funding so Resource Development expenses 14.1% [\$24,986] do not come out of monies you contribute. Board pledges each year have been greater than our small

Administrative overhead 5.4% [\$9,570]. Nearly every dollar you have contributed, along with mortgages, purchases land 26.7% [\$47,340], or builds homes 53.8% [\$95,396]. As each family repays its loan, your gift returns to Habitat again and again to be reused for the same purpose.

Through it all, lean years and fat, we have been able to house ten families in as many years. This is the highest per capita record of all Affiliates in California!

Land, materials and fees have risen sharply over the past few years so the average cost for a Habitat house on the Coast is \$130,000, twice the average for Habitat nationwide. Still, with your help we will continue to raise more and work smarter to reach our goals.



Photo: Chuck Greenberg

REAL FREEDOM IS A DECENT PLACE TO LIVE

Habitat families and board members gather to celebrate the 4th of July in The Mendocino Parade as hundreds cheered in support.

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Volunteers for House 9 (p3)
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Photo of Charles Maden by Tony Valentine



Partners Speak out

By Charles Maden, President

As president of the Partners Association for Habitat, I work very closely with all the families that have built or will be building their own homes in the future. This is currently a group of 14 families with lots of extended family and a core group of volunteers who have helped families to realize their dream of home ownership. In my short tenure, I have witnessed the love and dedication of those involved with Habitat. It is easy to see how important it is to have a strong relationship between the Board of Habitat, who raise funds and choose participants, community volunteers, and the homeowners. When I began as president, Kent Brown, Partnering Committee Chairperson, presented a unique vision of what he thought our Partners Association should be. Kent saw three entities, The Board, the Partnering Committee, and the Partners Association, that overlapped and intermingled to such an extent that they could not be segregated. It is true that when all three groups are represented at our Partners Association meetings that there is a wonderful sense of energy and open communication. We have begun taking a more

active role in planning a series of activities on behalf of Habitat. The Mexican Dinner and Kite Festival, with food prepared and served by all the families and Board members brought in almost \$8,000 this year. We put together and decorated a mini house float for the Mendocino 4th of July parade and won a prize in the Paul Bunyan Parade in Fort Bragg. Several times a year we team up with the Board to do the Cal Trans Highway 1 Cleanup from Hare Creek to Pudding Creek and of course are part of the crew to build each of our homes and those of others. Through the association we have been able to contribute to the design of the houses to come on Dana Street and continue to make them better for the new families. There is so much we can do together as we look ahead to the future. As we continue to build houses we must continue to build strong families and ties with each other.

CANO-KU HOME REMODEL NEARS COMPLETION.

Habitat's first remodel involving building a footing and foundation under the original home on Dana Street is nearly complete. The Cano-ku family were renting it until they could build their own home and liked the house so much, they asked to buy it. Actually, Raul said, "I love this house — I want to live in it until they carry me away for good." The Board agreed to grant his wish. A new bathroom and electrical upgrade will bring it up to code and for sale by Christmas.



Photo by Karen Bowers

LEONARDO BOWERS: THE MAN BEHIND THE MAP

Developing a major subdivision versus building a single home is like having to build a car from a parts kit instead of just driving it off the lot. Without Leonardo volunteering his expertise, our Site Development Committee would still be studying the manual for Dana Street. His 30 plus years of civil engineering experience have been sorely tested in the effort to round up the needed soils & drainage tests, and survey benchmarks, plot plans, building envelopes, grading and road design plans and all the legal issues and mitigations that accompany them.

We are deeply in his debt for the hundreds of hours he has donated to complete the mapping and titling of Dana, Oak and Maple Streets

Redwood Health Club Tennis Tourney Nets Habitat \$2000

Almost 40 tennis players, mostly local, hit the courts at the wonderful Mendocino Tennis Club on the weekend of Aug. 4-5 to serve, volley, lob and have fun while contributing \$2,000 toward Habitat's homebuilding goals. Shannon Smith, Tennis pro for Redwood Health Club/Mendocino Tennis Club was pleased with the participation, the quality of play, the fun and the fact that the proceeds for Habitat increased over last year's inaugural Habitat Benefit tournament. Huge thanks to Redwood Health Club owner Don Pollard and Manager Alana Williams for their support. Shannon already has plans for a bigger, better tournament to be held in September next year to avoid the vacation conflicts for a lot of players. Get those rackets strung! Take some lessons! Call Shannon 964-6336!

FROM DIRT TO DREAMS--SITE OF OUR NEXT SEVEN HOMES LOOKING NORTH ON DANA STREET FROM OAK. WORK TO BEGIN IN 2002 WITH YOUR HELP

Photo: Chuck Greenberg



Photo: Jim Austin



THE PRESIDENT'S COLUMN

Ten houses in ten years! This is what we celebrated on Nov. 4 – an extraordinary achievement for our community, our volunteers, and most of all, for our 10 Partner Families who are now proud homeowners. And we are moving ahead with land and plans for 7 more homes; four more families are already working to make those plans a reality. It is an exciting time for Habitat, and I'm privileged to serve as your new president. Almost my first official action, and by far the most rewarding one, was to present the Escobedo family with keys to their new house! With your continued help and support, this dream will come true for another family in 2002.

Perhaps you recall that last spring Habitat sponsored a community forum on affordable housing. A variety of groups are discussing ways to address the problem, and Habitat is committed to be a part of this process. We want to make housing a "matter of conscience" for everyone. It will take creative ideas and innovative approaches, but if we all work together, real progress can be made. Most ideas are still just in the discussion phase; we'll keep you posted as they develop.

BOARD NOTES

Many thanks to my fellow board members for making the transition to president so easy! I'd like to express special appreciation to outgoing president Chuck Greenberg for all his support and help - not only in preparing me for my new duties, but for establishing such a strong board/committee structure for our group.

We welcome Lupe Arreguin as a new board member. Lupe is part of the partnering committee, and sponsors the Gaeta family. Also, we accept with regret the resignation of Max Nye, who has moved away. Thanks, Max, for all your contributions, especially your work with our local churches. Recent events in the U.S. and abroad make me more appreciative than ever of the community we have here. It is something to be especially thankful for during this holiday season.

ANNUAL FUNDRAISING LETTER

By Chuck Greenberg, Resource Chair

Thanks to you, our donors, we have accomplished great things since you read this annual gift request last year. We have housed both the Escobedo and Martinez families in their dream home. We have also remodeled the older white house on Dana to be purchased by the Cano-Ku family making a record 3 homes in 12 months. Of necessity, things will slow a little as we go through the long approval process for the rest of the homes on Dana Street. We will first have to complete the roads and infrastructure at a cost of \$230,000. Then we will work on the Fraser and Gaeta houses which will front Dana Street later in 2002-2003.

We have been very successful in getting out of the area grants and pledges for much of this up front cost; the rest is up to us. The good thing is that for the next 5 homes we will have no land or development costs, only the construction materials. These average \$45,000 of the \$130,000 it costs to build each house today.

If you have already made your contribution to Habitat for 2001, we thank you again. If not, please use the enclosed envelope and join the hundreds of donors who make all this good work possible. I know it has been a bad year for many people with the current economy; it has been a worse year for the poorest of Coastal working families. Please continue to help us help them. Even a \$5.00 contribution buys some caulk and a few pounds of nails!

In a time of so much destruction, help us continue to build a better world, one house and one family at a time.

HOUSE 9 VOLUNTEERS GET THE JOB DONE!

ANDY HARNEY
 BILL MERTLE
 BILL POPPOW
 BILL WOOLRIDGE
 BO STANTON
 BOB BUSHANSKY
 BRUCE ERICKSON
 BURLEY COX
 CHUCK GREENBERG
 CRAIG JOHNSON
 DANNY BARCA
 DAVID & ARIEL GUGGENHEIM
 DESMOND SMITH
 DICK WILLIAMS
 DON KIRKPATRICK
 DON MCNEIL
 EDDIE PODLESK
 FRANK, SHARON & HANNAH
 FANTO AND CREW
 GLORIA, JUNIOR AND CUKO
 RENTERIA
 IAN AND ANNE BLANTON
 JAMIE KNUITSEN
 JESSE MARTIN
 JOHN SILVA
 JUDITH BAYER
 JUDY PRITCHETT
 KEVIN DRAKE
 LEE RAGAN
 LINDA CHRISTY
 LINDA WILSON
 LUCIA ZACHA
 LUPE ARREGUIN
 PAUL MERTLE
 PETRA SCHULTE
 PETER NAHIGIAN
 RICK LUYTIES
 ROBERT VAN PEER
 ROY AND CAROL ANN FALK
 SAM BROWN
 SCOTT ANDERSON
 SHELLY OVESEN
 STEVE DUNLAP AND CREW
 TERRY BOGGESS
 TOM AND SUE ALLEN

Photo: Jim Austin



THE FINANCE COMMITTEE: MORE THAN THE NUMBERS

By Paul Kemp, Chair

While Habitat's long-term mission is to house deserving low-income families, our every-day task is to somehow provide the money and labor to make it all happen as planned.

Our financial management team consists of a Treasurer, a part-time bookkeeper, and a Finance Committee. The main concerns of this team are 1) to carefully account for and acknowledge incoming donations; 2) to control and record expenditures; 3) to regularly and accurately report our financial status and to protect the safety of our cash and other assets; 4) To make the required reports to the County, Federal and State Governments, Habitat International Headquarters, and other entities; 5) To create and negotiate the various legal documents needed for our homeownership program such as Contracts of Sale, Trust Deeds, Letters of Intent, Lease Agreements, and many others; and 6) to deal with a myriad of other financial and legal details.

CPA Wendy Boise of Fort Bragg donates a part of her efforts to our cause each year in preparing and reviewing our accounts. Ruth Dobberpuhl faithfully keeps our books and records, banks our incoming cash and pays our bills each week.

Our Finance Committee meets several times a year to make decisions regarding our fiscal policies and procedures and work through the various financial decisions that accompany an effort as large as ours has become. The committee consists of the Treasurer, and two stalwart Board Members, Bart Grimes and Chuck Hasty. All have substantial business experience that is a big help in guiding the fiscal policy of our Habitat Affiliate here on the Coast. Allan Cone has provided us with timely pro-bono legal assistance that has been a valuable contribution to our management process and record-keeping protocols.

But it isn't just the money. We also work with each family to determine what they can afford to pay and shepherd them through all the paperwork and joys and obligations of owning their first home. It falls to us to make good management decisions and to assess the human impact of them. We are often called on to work out fair contracts that avoid conflicts and misunderstandings between the families and between them and us and to keep clear accounts of what the families owe to Habitat in return for the opportunity to purchase a home so inexpensively through your generosity.

THE COMMUNITY FOUNDATION OF MENDOCINO County is a vehicle for local community philanthropy - a place where individuals, families, or citizens with common interests can establish philanthropic funds that shape the communities in which they live. Community funds reflect the interests and goals of the people that create them, combining sound fiscal prudence with significant tax advantages for the donor. As the funds grow, they make substantial grants to designated causes, while building a legacy for future generations. Because each Community Foundation is local, their knowledge and oversight is based on *personal knowledge and professional expertise*. For more information on how this can help Habitat, call Chuck Greenberg [937-2418.]

THESE BUSINESSES SUPPORT US; PLEASE SUPPORT THEM

Many of our contributors give as individuals, but their generosity is possible because of their work. Some give or discount materials, others their professional services and some give gifts in kind which further Habitat's work. Considering how hard it is to earn a living on the Coast, their gifts are especially prized. *[If we have left you out by mistake, please call Chuck at 937-2418 so we can correct our records.]*

Ackerman's Fine Foods
 Albion Doors and Windows
 Albion River Inn
 Alegria Ocean Front Inn & Cottages
 Allan Cone, Esquire
 Amerigas
 Anderson Creek Inn
 Anderson Logging
 Andiron Lodge
 Annie's Jughandle Beach Inn
 Artisan Wines
 Austin Color Studio
 Avalon House
 B&B Plumbing
 Barca Construction
 Barnett and Fanto Construction
 Barry Cusick Realty
 Baxman Gravel Co., Inc.
 Beachouse Inn
 Beatty Tree
 Benedetto Landscaping
 Berkich Plumbing
 Blackberry Inn
 Blue Victorian Inn
 Bluewater Properties
 Booth Construction
 Branesky Sheet Metal,
 Brewery Gulch B and B
 Bud Kamb, Realtor
 Canclini Appliance and TV
 Carter, Behnke, Oglesby & Bacik
 Century 21 Realty
 Century 21 Seascape
 Judith Bayer, Certified Accupuncture
 Circa
 Cleone Gardens Inn
 Coast Cinemas
 Coast Cleaners
 Coast Copy & Shipping
 Coast Getaways
 Coast Real Estate
 Coast Tire
 Colombi Motel
 Cookenboo Drywall
 BurleyCox, Construction
 Cut and Curl
 Dehaven Valley Farm Inc.
 Don Prial, Public Relations Consultant
 Digging Dog Nursery
 Don McNeil, Construction
 Dorsey Design
 Dunlap Roofing
 Ed McKinley, Expeditor
 Eureka Design
 Fensalden Inn

Fetzer Winery
 Fort Bragg Feed and Pet, Inc.
 Fort Bragg Plumbing/Electric
 Frank's Fixin
 Fuchsiarama
 Gallery Bookstore
 Georgia-Pacific Corp.
 Gingell Electric
 Glendeven Inn
 Good Connections Plumbing
 Harvest Market
 Heartwood Nursery
 Heritage House
 Heyden Loudon Construction
 Hi-Seas Beach Motel
 Hoppers Market
 Inn At Schoolhouse Creek
 J C Penny
 Jade Construction
 Jenny's Giant Burger
 John Dougherty House
 Joseph's Cabinet Shop
 Joshua Grindle Inn
 K & R Countertops
 Kendall Jackson Winery
 KOZT Radio
 La Bamba Imports
 Ledford House
 Lee Welty & Associates
 Leventhal and Schlosser, Architects
 Lila Sternglass Advertising
 Lincoln Financial
 Little River Inn
 Little River Market
 MacCallum House Inn-owners
 Mandarin Gourmet
 Maryellen Sheppard, Appraiser
 Matson Building Materials
 McDonalds
 Mendo Mill
 Mendo Realty
 Mendocino Cookie Co.
 Mendocino Farmhouse
 Mendocino Preferred Mortgage
 Mendocino Preferred Rentals
 Moore Books/Main St. Book Shop
 Moosse Cafe/Blue Heron Inn
 Moura Construction
 Nello's Market
 New Earth Ceramics
 North Coast Brewing
 Norvell's
 Old Gold
 Out Of This World
 Pacific Ridge Advertising

Perko's
 Popow Carpentry
 R. Everett Plumbing
 Rachel's Inn-owner
 Redwood Health Club
 Redwood Empire Title
 Rick Williams Electrical
 Riley Concrete Pumping
 Rose Memorial Park Association
 Rossi's Building Materials
 S&S Printing
 Safeway
 Sallie Mac
 Savings Bank Of Mendocino County
 Schlafer's Auto Repair, Inc.
 Scott Anderson, Construction
 Sea Cottage Realty
 Seafoam Lodge
 Showplace Homes
 Southern Exposure
 Stanford Inn
 State Farm Insurance
 Stevenson Supply & Tractor Co.
 Strickly Grover
 Surf and Sand Lodge
 Sweetwater Inn-owners
 Thanksgiving Coffe
 The General Store
 The Kessler Group
 The Purple Rose
 The Restaurant
 The Sign Shop
 The Skunk Train
 The Victorian Farmhouse B&B
 The Wharf
 Thomas Weisel Partners
 Thompson's Portaseptic Service
 Tote Fete
 Valentine Photography
 Van Peer Construction
 Victorian Farmhouse
 Video-Ch 3 (MCCET)
 Village Toy Store
 Washington Mutual
 Waste Management,
 Watkins Sand & Gravel
 Weller House
 Wells Fargo Bank
 Wendy Boise CPA
 Wetzler Waterworks
 Wilensky, Neil D.D.S.
 Wm. Zimmer Gallery, Mendo
 Younger/Alarcon Insurance Co.