

# EARLY BIRD WEEKLY



NewbergRotaryEarlybirds.org

March 17, 2022



We're This Close to Ending Polio. As of March 2022 there were 5 (that's five) new cases of polio in the world. We keep "feeding the polio pig" as a weekly commitment to ridding the world of this debilitating disease forever.



President Elect Casey Hostetler opened last week's meeting with a table seating mashup. We all (well, everyone without a press pass) drew numbers from a basket and sat at those represented tables.

The exercise was a way to shuffle the deck of members to discuss favorite club activities so Casey has an idea where to focus her energy in 2022-23.

Mayor Rick Rogers, in attendance as our guest speaker, commented on the variety of activities and means of involvement that rolled out of people's memories.

Yes, fellow Early Birds, you're making a difference in our world.

Habitat For Humanity was the talk of the morning.



Larry Hampton (president of Newberg Kiwanis), its president, and Mayor Rick Rogers, its executive director, had a lot to share.

An ecumenical Christian housing ministry, Habitat for Humanity is a community-based volunteer-driven, self-help homeownership program serving low to very low-income residents that builds, renovates, recycles and repairs homes for those in need.

Founded in 1976 in Americus, GA, Habitat's doors opened with Newberg volunteers in 1995.

Pres Jimmy Carter is often thought to have founded the project though he has been but a merely a volunteer like the rest of us since 1984. Of course he and Rosalynn (wife of 75+ years) have helped build over 4,300 homes in 14 countries. [slightly more than my one].

In the past 25 years our community has served 33 families by building 27 homes. 20 of which are current mortgages with 7 paid off and only 1 foreclosed upon (a brutally difficult decision).

ReStore grosses \$200,000 a year (in non-COVID years) and is Habitat's principal fundraising activity.

Habitat doesn't charge interest on its mortgages. If a homeowner needs out before the mortgage ends they get all their money back (without interest or appreciation). What's the benefit? Well, imagine getting back 100% of the rent you paid for 15 years. However, when you pay off the house, it's yours to do with as you see fit with no further obligation to Habitat.

This is also not a free house lottery. Homeowners must contribute 500 hours' worth of sweat equity which could mean work for a stranger's house or ReStore.

The 30 year mortgage payment is calculated as a percentage of the residents' income and stays the same (save taxes and insurance).

This makes room for the family to build stability and wealth. One recent home recycle was because the husband was offered a job in Spokane that he simply couldn't pass up. The money from the buy back served as a down payment on an open market home.

These are most often families bent on changing the trajectory of their family destiny being the first to attend or graduate college. Such as one of our families that now has three kids at Gonzaga.



In 2010 Newberg's ReStore was in a quonset hut until it recently moved to the location it built on Meridian.

The three benefits of ReStore:

- 1) A place to take good stuff and avoid the landfill.
- 2) It's a place to buy things they need without paying Home Depot prices.
- 3) It funds construction of homes (about a house a year).

ReStore's volunteer staff and leadership are good at building things and being useful but not so great at fundraising. Other than grants from the Murdoch Trust and Meyer Trust used for constructing their new location, the ReStore business is it's best, most consistent income source.

The home repair program started a few years ago, with a \$10,000 grant from Newberg's Affordable Housing Trust Fund, and is a way for low to very low income people to stay in their manufactured homes. The "[A Brush With Kindness](#)" program builds ramps and handrails, remodels bathrooms for accessibility, replaces windows, repairing roofs, and other necessities.

It also provides volunteers a way to jump in, complete a small project, and move on. HFH will also defer to other local groups tasks they cannot handle in time.

Advocacy is also important. A home a year doesn't solve the housing shortage alone. Affordable housing, annexation, and high density housing also needs a voice.

The next family selection is April 19. The family must 25-60% of area median income and have an ability to pay (work/credit history and landlord/other references). When even a great deal isn't enough, HFH carries a Silent Second. At the end of 30 years the owner can pay in full, re-mortgage, or the debt could be forgiven.

You're itching to know how to help, right? <https://newberghabitat.org/volunteer/>