



November 2008

The News

Welcome to the quarterly newsletter of the Big Bear Valley Habitat for Humanity affiliate. Our desire is to inform, inspire and encourage by our Christian service to others.

Wishing each of you and your families a Very Merry Christmas and a Bountiful New Year. May the spirit of the Holiday Season be upon each of you.



The Beginning of Home #4

Home #4 Construction:

After some time-consuming delays with the building plan approval, construction has begun on Home #4. Under the expert guidance of Ken Anderson many have contributed to the initial efforts. The Crew Chiefs of the Volunteers, Sam Vigione and Ron Keyson, have organized the folks who have helped to build. Special thanks and appreciation for their skilled expertise goes to AAA Builders (Mark Harris) for grading the lot, Mile High Construction (Dave Heuther) for trenching, Ram Concrete Construction (Rick Merritt) forming and pouring, Robertson Ready Mix for donating the cement for the foundation, Roman Construction (Rick Romans) for picking up and delivering the sewer tank, McGrath Concrete Pumping (Scott McGrath), CSS for a free storage container, Connelly Pumping Services for donating a porti-potti and Mike Saderup of Timbercraft Corp. for efforts on the sub-floor. A special thanks to the workers who helped do the forming, pouring, mudsill and buildup: Rick F., Steve W., Gus R., Greg O., Jack B., Lewis, Sam V., David B., and Ken A.

Anyone who would like to assist in building this fourth home please send a note to our E-mail address bbvhfh@gmail.com

Investments, Foreclosures, Habitat

Giving to Habitat is good business. It is a sound investment in the future, in our community and in the lives of families. It is transformative and makes good sense. All around us we hear and watch our national economy struggle with a downturn caused by excess and exuberant spending. This cannot be said of Habitat. There has always been a steadiness in Habitat--a desire to build on good practices and frugal ideas. Giving to Habitat is good investing and by giving there is an investment that lasts. We believe in our community and believe that building decent shelter for some will benefit all. Consider your investments and consider giving to Habitat--it is something that will last.

BBVHFH @ <http://www.bbvfh.org/>

The BBVHFH Web Site has had some updates applied. We appreciate the feedback about the site; we have tried to incorporate as many suggestions and corrections as possible. One significant, new feature is the ability to make a financial contribution online using Google Checkout via a credit card. No service charge is applied, so an entire contribution is credited directly to BBVHFH. You can preview this feature at http://www.bbvfh.org/donate_14.html.

FAMILY SELECTION NEWS

The Family Selection Committee is continuing to seek applicants to join with the Big Bear Valley Habitat for Humanity in building our fourth home. Requirements for families include the following:

- 1) Present housing inadequate
- 2) Willing to partner with Habitat in building the home. The family will need to contribute 250 hours of work on the house per adult.
- 3) Low income. The approximate UPPER yearly income limit for a family of 2 persons is \$39,680; for a family of 3, \$44,640; for a family of 4, \$49,600; for a family of 5, \$53,600; for a family of 6, \$57,520. There are no minimum income requirements, except that the family must have enough income to cover all the costs of owning the home. This is not a give-away program, but the mortgage will be interest-free, and the cost of the home will be significantly less than a comparable home.

The three bedroom, two bath home is being built on 5th Lane in Baldwin Lake on an unpaved road. It will not be completed before mid-2009 at the earliest. Propane will be used for the home. It will also have holding tanks for drinking water, fire protection and sewage. These tanks will need to be refilled and/or pumped out as needed.

The partner family will become the owner of the home once all qualifications are met and the home is completed. The family will be responsible for a down payment of approximately \$500, mortgage payments, closing costs, property taxes, homeowner's insurance, utilities and repairs.

Additionally, family members must be residents of the Big Bear Valley for at least one year and provide proof of citizenship or legal residency in the United States. Proof of automobile insurance is required.

For more information or for more detailed income limits and requirements or for an application, please call BBVHFH at 909/547-3671 or download and print an application form from our website, www.bbvfh.org.

President's Message

As the end of the year approaches, it's easy to reflect back on a year's worth of success for BBVHFH, but I believe that it is far more important to focus on the future. Habitat's goals won't change: provide affordable homes for deserving, qualified families, contribute to the community, and maintain organizational integrity - all as prescribed by our Christian principles. All of which presents BBVHFH with some challenges:

- Our search for a qualified family for Home #4 continues.
- We need to complete Home #4 and start planning for Home #5.

- We will be in search of affordable property upon which to build.
- We always appreciate and need additional volunteers.
- We are always in need of a variety of donations.
- We will continue to be active participants in charitable endeavors within the Big Bear Valley.

I can't let the year end without saying THANK YOU!!! Thanks to all of the folks who are actively involved in our affiliate, thanks to the many generous donors who have given financial aid, material and their labor to support our efforts, thanks to all who have participated in our fund raising efforts, and thanks to the community for your prayers, encouragement and support.

Rick Fromm, President
Big Bear Valley Habitat for Humanity

What Is Habitat for Humanity All About?

Big Bear Valley Habitat for Humanity is a true non-profit, faith-based organization that funnels donations of materials and monies into the building or the refurbishing of homes for our Bear Valley families. All of our members are volunteers. BBVHFH is a tax exempt 501 (c) (3) entity. Habitat has always had a policy of building with people in need regardless of race or religion, and we welcome volunteers and supporters from all backgrounds.

Habitat's ministry is based on the conviction that to follow the teachings of Jesus Christ we must reflect Christ's love in our own lives by loving and caring for one another. Our love must not be words only—it must be true love, which shows itself in action. Habitat provides an opportunity for people to put their faith and love into action, bringing diverse groups of people together to make affordable housing and better communities a reality.

Assistance Always Welcomed!

BBVHFH could use your help! Although improving the financial base is always a priority, BBVHFH's greatest need is to involve more individuals who are willing to dedicate some of their time, talents and efforts. Within each affiliate there are several groups focused on specific missions:

Business Operations	Church Relations	Community Relations
Construction	Family Relations	Special Projects

Each of these has opportunities for people to help.

If you have the time, we're sure that there are rewarding tasks for anyone who desires to help. Please contact us at:

E-Mail: bbvhfh@gmail.com

Website: www.bbvhfh.org

Phone: 909-547-3671

Mail: P.O. Box 3353, Big Bear Lake, CA 92315-3353

Additionally we meet the 1st Tuesday of each month at the Presbyterian Church, 579 Knickerbocker Road, BBL, at 5:15 P.M. **ALL ARE WELCOME!!**

Note: If you do not wish to receive this publication, a call or e-mail indicating such would be appreciated.