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Josh Dean, Coordinator for the University of Idaho Volunteers, discusses the possibilities of creating a Fuller Center Student Builders program on campus with Glen Barton. *Photo by Judy*

Our Guest from the Fuller Center

By Barbara Fisher

On September 26th, board members and volunteers met with special guest, Glen Barton, Director of U.S. Field Operations of the Fuller Center for Housing. The purpose of the meeting, held at the Mountain View Congregational Church, was to make the group more familiar with changes in handling “builds” that are different from the way things were handled in Habitat.

Mr. Barton’s talk was informative, encouraging, friendly, and provided useful suggestions for *Silver Valley Fuller Center for Housing* to use to make their work more effective.

Mr. Barton began with Habitat 16 years ago and noted that Millard Fuller was an amazing man—almost 200,000 homes were built worldwide while Millard was president. He believed that homes being built in other countries and must go by rules of the particular country—Zaire, Nigeria, Mexico, Armenia, etc. Mr. Barton explained the changes that occurred in Habitat and why he left. Millard did not try to switch people over to his new organization. Everyone must make up their own mind, he stated.

There are 8 principles to follow stating what committees should do, what volunteers can do, federal laws if you are involved in a mortgage, and other useful information. The Fuller Center newspaper *Building Materials* was given to those present. Kellogg was featured in the October edition. We were also featured on the web quoting Nick Rotunno’s front page article in the News Press. <http://fullercenter.org/2009/10/new-covenant-partner-first-in-idaho/>

Mr. Barton discussed questions of the Board Review:

- ❖ Do we have a 501(c)3 non-profit status? Yes, we obtained that status on 9/26/08.
- ❖ Do we tithe? Yes we tithe 10% of non designated donations & fund raising monies to the Fuller Center for Housing, Inc. This tithe is used for materials only in 3rd world countries—none for administrative costs. We also keep a tithe 5% to a new “Greater Blessings” account here for local repairs.
- ❖ Do we send in a 990 tax report for our non-profit? Yes, since we have our own 501(c)3 status, we are able to change accounting to a calendar year vs. a fiscal year. Which means our treasurer, Verne Blalack, will submit the next report after the end of the year. This will be easier for Verne, since this is our slowest time with fund raising and construction. We will send fiscal statistics to the Fuller Center for their accounting purposes.
- ❖ Do we send in our monthly meeting minutes? Yes, our secretary, Kathy McPherson, will email them to Glen.

Mr. Barton noted that the Fuller Center Conference in January at Shreveport, Louisiana, will be well worth attending to learn more with a variety of workshops and to network with other volunteers.

A main topic for discussion was The Fuller Center’s “Greater Blessings Box”, which describes low-cost home repairs or renovations that can be offered without a loan agreement. It is designed for those such as senior citizens or disabled people who can’t afford the repairs on their homes. The program is being used in different parts of the country now. Roofs are fixed, mold is removed, floors mended, and painting is provided if necessary. The object is for things to be done to make the home stable. Those interested must complete an application, which is reviewed by the family selection committee. Then that committee’s recommendations are reviewed by the construction committee to see if it is feasible as far as cost and volunteers available to help. The “Greater Blessings Box” is actually a box with envelopes in it. Since the homeowner is not asked to pay for the repairs before they are made, they are encouraged to contribute whatever and whenever they can afterward. It gives people the opportunity to “pay back to bless others” as the money they contribute will help with future “Greater Blessings” projects. *At this time we only have \$150 in the account—we obviously need help with funding and volunteers for these short term repairs.*

The group had a lunch break at the Silver Spoon Restaurant. Following lunch, those attending had the chance to go to a “build” and meet the youth volunteers from the University of Idaho who helped that day.

Attending the special meeting were: Marilyn White, Norma Seaton, Duane Little, R’Gean Lillibridge, Mary Lou Dubiel, Judy Blalack, Joann Carlson, Mike Humphrey, Donna Stone Nick Rotunno, Kathy McPherson, Janice DeVoe, and Barbara Fisher. Construction supervisors, Bob Larson and Verne Blalack, are also board members but were needed at the worksites with 35+ volunteers from the U of I that day.

I have observed the misery of my people . . . I have heard their cry . . . I know their suffering.
Exodus 3:7



This is the property donated to us by the City of Mullan. We are working with another non-profit, Shoshone County Housing, Inc. who will build one low income home on it. Earlier the Mullan Fire Dept. burned the weeds off and then half was remediated. The wider graveled area along the road will help with snow removal and drainage.

Photo by Mike Humphrey

Our Cooperative Home Building Venture

Silver Valley Fuller Center for Housing and Shoshone County Housing have entered into a joint project in Mullan, Idaho to build a single family residence on the property at Dewey Street.

The plan is to build a 1200sf three bedroom, two bath house on lot 7 which was acquired from the City of Mullan.

Construction costs will be paid for through a loan from IHFA's (Idaho Housing & Finance Association) HOME program and a construction loan to be obtained from a bank. The City of Mullan has agreed to furnish the labor and equipment to bring the sewer line up to the property. A predevelopment loan has been obtained from IHFA to complete all preliminary work. SCH has contracted with Silver Valley Engineering to complete a Record of survey, set the property corners for lots 7 & 8, prepare necessary legal descriptions and prepare a topography map and site plan. It is anticipated this should be completed by November 13th. Jessica Hostetler of Design and Build is putting together the floor plan, landscape plan and building design. This should be completed by October 30th.

The IHFA loan application for construction financing was submitted September 21st. They have requested the preliminary floor plans before they are able to complete the underwriting of this request.

Letters have been sent to various organizations in the Silver Valley to solicit families interested in purchasing the home upon completion of the construction. The maximum income for the household has been set at 60% of the area medium income for Shoshone County to be considered. A press release will be issued through Shoshone County News Press when the approval is received from IHFA.

The final long term financing for the homeowner will consist of three layers. A loan from the SVFCfH for the land, a deferred 0% loan from IHFA and a first mortgage from a bank or mortgage company. The IHFA loan is deferred until the property is sold or the deed is transferred from the original purchaser's name.

By Marlene Martin

Executive Director
Shoshone County Housing, Inc

Check Out Our Web Site

www.svfch.org

With a special page for our RV Builders (& Care-A-Vanners)

www.svfch.org/rv_builders.htm



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We wish to thank the Canyon Ladies Pinochle Club for donating many items for our booth and raffle at the Silver Valley Arts and Craft Fair. ☺



Josie Thyr & her dad, Mark, hold up the oil painting donated by Hip & Becky Stein for our raffle at the S. V. Arts & Craft Fair. Our office space is the room behind the Thys in the Farmers Ins. building in Kellogg.

Photo by Judy

Coming Events

Nov 7 & 8—Silver Valley Arts & Craft Fair, Silver Hills School, Osburn, ID

Nov 17—Construction/Partnership and PR/Fund Raising Committee Meetings, 6 PM, Mountain View Congregational Church, Kellogg

Nov 17—Board Meeting, 7 PM, Mountain View Congregational Church, Kellogg

Nov 26— Thanksgiving

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And many privately donated items and homemade gifts

Here's Help for Habitat . . .

- ❖ I'd like to join the "300 Club" and pledge at least \$10 per month for one year. Please note 300 on your check.
- ❖ Here is my pledge for \$ _____ per month for one year.
- ❖ Here is my gift of \$ _____.
- ❖ I have a house and/or land to donate.
- ❖ I can make a no-interest loan for \$ _____. Please call about working out the details.
- ❖ I can provide construction materials either discounted or at no cost.
- ❖ I would like to help with construction and/or committee work. Please call me to help or send a volunteer form.

Name _____ Phone _____

Address _____

City _____ State _____ Zip _____

I do not wish to be on your mailing list.

I do not wish a receipt or thank-you.



Bob Larson & Verne Blalack frame a small door along the side so lumber can easily be slipped onto shelving of the “Little Shop” we are raffling. *Photo by Marlene Martin*



Lois Shadle Boje helps sort donated items for our raffle prizes at our booth during the Silver Valley Arts & Craft Fair Nov 7-8 in Osburn. *Photo by Judy*



Attending our mailing workshop for the October newsletter at St. Rita’s Parish Hall were Kathy & Ed Vang, Verne Blalack, Lois Boje, Carolyn MacPhee, Fay Baun, Lois White Nancy Hardy, Marie Carver, Margaret Eggart, R’Gean Lillibridge, and Natalie Grant—not shown was Hermia Crosby. *Photo by Judy*



Newly selected homeowner-to-be, Darnell Kriedeman and her son, Kyle, start earning “sweat equity” hours by helping landscape at the Lake home. *Photo by Mike Humphrey*

*Please buy some raffle tickets at
our Craft Fair booth this weekend*

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