



The Excitement is Building! Launching New Logo

The Beaches Habitat newsletter should look different to you. We have adopted Habitat for Humanity's new logo and changed our name to Habitat for Humanity of the Jacksonville Beaches. The purpose of the new logo is to secure and promote a consistent image around the world.

"As an organization, Habitat for Humanity is tremendously blessed by a clear mission, dedicated partners and a well-established name" said Chris Clarke, Habitat's senior vice president of Communications. "A consistent common identifier will only enhance our brand, which already helps pave the way as we communicate who we are and what we do."

This global identifier is especially important now as Habitat readies, in 2006, to celebrate its 30th anniversary and to dedicate, in August, its 200,000th house in Knoxville Tenn. And some 24 minutes later, its 200,001st house on the other side of the world in the tsunami-ravaged area of Galle, Sri Lanka. The house in Tennessee will also provide shelter for Habitat's millionth person.

"The one thing that won't change is our mission. Building simple decent affordable housing remains a priority for us at the Beaches", said Don Mairs, President of Habitat in the Jacksonville Beaches. "Given the loss of affordable Beaches housing, our mission is more urgent than ever, as we look forward to working with both city governments and other housing organizations to make our goal a reality."

Affordable Housing at the Jacksonville Beaches - An Editorial

Articles in both Shorelines and Beaches Leader have featured the affordable housing problems at the Beaches. Trailer Parks and Apartments totaling some 800 housing units have been sold to private developers primarily for conversion to new, more expensive condominium developments. These properties are located off of Mayport Road in both Atlantic Beach and Jacksonville.

With a housing boom, fueled by low interest mortgages, it is not surprising that many owners find it more profitable to sell their properties than continue renting to their existing tenants, especially in the Beaches real estate market. In a free enterprise economy, these owners are under no obligation to continue their existing rental programs. In addition, as housing costs outpace income growth, the problem will become more serious for both low and middle-income homeowners. The issue is not only land costs but also construction costs, which have risen over 1/3 for our new Habitat houses in the last two years alone. 10 years ago, when I began a second career at Habitat, we were selling homes for \$35,000. Today, we sell them for \$82,000.



The Palms Apartments, 100 units condemned by the City of Atlantic Beach, FL.

The typical reaction of most citizens is that local, state and federal governments must do more to provide subsidized housing. This is certainly true. For profit developers, even with tax incentives, often cannot build for renters or homeowners below 60% of median income, which is \$32,580 for a Jacksonville family of 3. We have been forced to raise our minimum income to approximately 30% of median or about \$15,000 per year.

No one organization or government agency can solve this problem, but the laws of economics can and will

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Editorial from front page continued:

change the market. Higher interest rates will certainly slow the housing boom. In addition, supply and demand will also dampen housing sales if housing costs continue to outpace income growth. We at Habitat of the Jacksonville Beaches plan to lead the way with a bias for action rather than blame government, developers or someone else.

- In spite of the inflationary housing market, Habitat's lot inventory is currently at a record 85 family units based on duplex homes. We plan to increase our building program, not slow it down because of rising costs. There is a catch. Our homeowners must be willing to provide 300 hours of sweat equity to build their own home. In addition the home is sold to the new homeowner and the homeowner pays for the home with an interest free mortgage financed by Habitat. This is a hand up not a hand out.
- Good government programs that support low income housing currently exist. We will continue to utilize them as well as lobby for additional funds. The Jacksonville Housing Commission, and the Housing and Urban Development Corporation (HUD) both supply funds to Habitat for land acquisition and infrastructure development. The HOME program, sponsored by the Florida Housing Finance Authority, provides mortgage buy-downs for our new homeowners. The home we sell for \$82,000 includes a \$15,000 mortgage buy down, which reduces the monthly payments to the homeowner. This program has helped keep our homes in the affordable range.
- The solution to the problem extends west of the intercoastal waterway. Very few large land parcels (whether affordable or not) exist here at the Beaches. We will work with Habijax and the Jacksonville city government to identify new opportunities. This process has already begun.
- We have formed a group in partnership with the Jacksonville Beach Housing Coalition to work on building low-income housing. We intend to focus on execution by identifying available land, and new partnerships including "mixed use development" opportunities to build new neighborhoods rather than building isolated low income communities. We are looking for new members to help.

The founder of Habitat, Millard Fuller, hit the "nail on the head" when he said: "We have the know-how in the world to house everyone. We have the resources in the world to house everyone. All that's missing is the WILL to do it."

Ralph Marcello, Executive Director

EDUCATION CORNER

Prep Club Outing



Under the direction of Ms. Carla Day, San Pablo Public Library, and supported by the Neighborhood Partnership Organization, fifteen middle/high school students participated in a computer training pro-

gram in February and March. Ms. Day worked with the students on accessing the many library resources on the computer, and gave them a tour of the new facility.



Scheidel Scholar Graduates

Sheryl Lee graduated from UNF in December with a degree in Social Science Education and has begun her teaching career at Landmark Middle School. She is currently teaching 7th grade geography. Congratulations Sheryl!



Sheryl Lee pictured with Herb and Miyuki Scheidel

Robert Thomas graduated from FCCJ with his associates degree and will continue his education this fall at UNF as a junior. Congratulations Robert!

Fourth Quarter Already!

In April, the Education Committee will host a reception to thank the many volunteers who helped in the after-school program. We have many great volunteers to thank for their service this year to the students in the Donner Community.

Kathy Moeder-Christensen, M.Ed. Education Committee Chairperson & After School Coordinator

CHURCH RELATIONS MINISTRY

Church Relations News

Be prepared to hear a recurring theme around the Beaches Habitat Church Relations team... momentum is still continuing to build!!! Our regulars have been steady... Sawgrass Chapel, every Thursday and Saturday... Ponte Vedra United Methodist, second Saturday every month... Church of Jesus Christ of Later Day Saints, every Thursday morning. The steady commitment of these churches is a huge help and we appreciate them so much. But what about the builds, you ask? How have they been going? Take a look below for the current update...

Beach United Methodist Church / Epic Surf Ministries / Sunrise Community Church/ SteinMart

What a conclusion to an awesome build!!! Dedication was Saturday, January 29th and a crowd of approximately 150 people gathered for the celebration. The day was kicked off with a picnic lunch with food provided by Epic Surf Ministries, Sunrise Community Church, the Beach United Methodist Church Men's Club, and Ocean Park Baptist. Special thanks to all of these ministries as the picnic was a lot of fun and provided great time of fellowship. Following the picnic everyone gathered inside the Sunrise Community Church sanctuary and watched a 4-minute slide show of pictures from the build. This provided a great time of reflection and laughter for everyone who watched. Following the slide show everyone walked over to the completed homes where the Epic Surf Ministries praise band kicked off our worship service with a high-energy praise set. This was followed by gifts, speeches, tears, many thanks, and even a sermon from homeowner Bob Sax. On behalf of homeowner's Gail Crumbley and the Sax family, Beaches Habitat would like to thank all of you who participated in this build. From beginning to end, this build provided nothing but blessings to our ministry and our homeowners.

Apostle's Build

Groundbreaking for the apostle's build was Saturday January 7th. A crowd of 200 plus parishioners gathered for an awesome picnic and worship service. What an awesome event this turned out to be. The day included a picnic, performances from the Mayport Navy Station Chapel (MNSC) Choir and Neptune Baptist's Gathering Band, prayers from Lt. Randy Mortensen (MNSC) and Rev. Jeff Bennett from Ponte Vedra United Methodist Church, speeches from the homeowners and apostle representatives, and special site Blessing from the Rev. Peyton Hopkins of Community Presbyterian Church. In addition, the team had met all fundraising and volunteer commitment goals by the time the groundbreaking worship service was completed. Can we all say God is good?

Construction began on Saturday, January 29th and we have been moving along quickly ever since. Our apostle Churches are listed below and thanks to their steady and consistent volunteer efforts we have pushed ahead of schedule by two weeks. Everyone is working really hard and having a great time on the worksite. Our homeowner has been truly blessed by all the help she has received to build her home. All of our apostle's have been a true blessing to our ministry and we are anxiously looking forward to our Saturday, June 3rd dedication worship service.



Representatives from each Apostle church break ground on their work-site.



Apostle's work together to raise a wall on the first day of construction.

Apostle Churches

Community Presbyterian Church, First Christian Church of the Beaches, Hodges Presbyterian Church, Mayport Naval Station Chapel, Neptune Baptist Church, Our Lady Star of the Sea, Palms Presbyterian, Ponte Vedra Presbyterian, Holy Church of the Living God Revival Center, Robert's Mt. Pisgah AME, and St. Matthew's Lutheran.

CONTRIBUTORS

Thank you to the following contributors during the months of December 2005 to February 2006

Jeff Bennett	Beau Clark	David Honrath	Suzi Miller
Glenda & Fred Ahern	Keith & David W. Clarke Sr.	Nancy & Lawrence Huang	Mary Miller
Diane Albert	Brenda & William Collins	Linda Ingraham	Amy & West Minton
Joe Albright	Jane Conley	Mary & Capt. Edward Jardine	Sarah & Jami Good Moore
Gail Alderson	Mary & R.C. Connolly	Penny & Archie Jenkins II	Shauna Moore
Diane Aprile	Richard A. Cooper	Michelle & Archie Jenkins III	Mrs. Christine & Dr. Charles Moyer, Jr
Kathy & Walter Arnold Jr.	George Coquillard	James Johnson	Mike Nealsen
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Cyd & Richard Ayers	V. Carole Davis	Teotimo Fe Jotojot	Robert Nellson
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Doris Berg	Fay Duffy	Carolyn Lane	Suellen & Norm Reimer
June & William Bernard	Dennis Elswick	James Lee	Betty & Jerry Rouse
Nancy Bernard	Barbara Endriss	Mark Lee	Robert Rutter
Clare & Vance Berry	Signe Evans	Dan Leonardi	Charlene & Tom Salonen
Virginia Dee Biel	Daphne & Randall Falck	Joan Logan	Donna Samuel
Mary Ann & Don Birch	Linda Felker	Ruby Lowe	Miyuki & Herbert Scheidel
Jim & Sarah Black	Paul Ferber	Katherine Lowenthal	Mary & Van Schrock
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Vicki & Ralph Brown	Pat & Ben Garrett	Loela Marinelli	Jane Day Stewart & Marty Siegel
Laura Brown	Gregg Gause	Linda & Dave Martinak	Jean Simonsen
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Christine Burghardt	Kelly George	Ann & Thomas May	Catherine Snowden
Brian & Peggy Nolan Burke	Carolyn & Don Glisson	Thomas & Mary O'Connor	Judy & Ted Spetnagle III
Nancy & John T. Burrows	Percy Golden	McCormick	Florian Sprinkle
Joann Campbell	Susan Hardee, Jr.	Nancy McDonald	Nancy & Jim Swindell
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John Cefaratti	Richard Hilgartner	Nelida McMahan	Shirley & Bruce Teerlink
Sharon Chandra	Linda Hill	Robert Meador	Deborah & Gary J. Testa
Matt & Alan Chipperfield	Betty & Al Hoehn	Angela Meyer	
H. D Stanley Christovich	Thomas Hoey	Teresa & Arthur Milam	

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(continued)

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Christine Waters
John Wiatt
Jay Wike
Linda & Albert Wilkinson, Jr.
Jane & George Wright
Eileen & Leon Zebroski

Advantage Plumbing
BDI of Ponte Vedra, Inc.
Beach United Methodist Church
Berry & Co. Real Estate
Blackrock Construction
Bob's Limousine Service
Buschman, Ahern, Persons
China Cat Antiques
Clary & Associates, Inc.
Design Center at the Avenues
Dirvin Family Fund of Greater Cincinnati
Epic Surf Ministries, Inc.
First Christian Church
FL Federation of Garden Clubs
GreenFrog Pest Control
Habitat for Humanity-Guelph Chapter
Hodges Boulevard Presbyterian
Holy Church of the Living God Revival Center
Huang Family Foundation
Jacksonville Jaguars Foundation
Jaguar Drywall
Kellogg's
Learning Technologies Ltd.

Legacy Trust Company Inc.
Linx Educational Publishing
Mashek Enterprises, Inc.
Meador Sales, Inc.
Mount St Mary's Univ.
Pan Am Mini Storage
PGA Tour, Inc.
Ponte Vedra Presbyterian Church
Ponte Vedra United Methodist Church
Purdue HFH
Quina Family Charitable Trust
Ring Power Corporation
Roberts Mount Pisgah AME Church
Sunrise Community Church
The Chapel at Sawgrass

Volunteer Recognition

Atlantic Beach resident, **Nelida McMahon** relocated to the Beaches in 1990 to join her brother & his family, after the loss of her husband.



15 years ago, a fellow parishioner at St. Paul's Catholic, asked her to volunteer with Beaches Habitat. Since our beginning in 1991, she has managed both our accounts payable and payroll. Her commitment and consistency is instrumental in keeping the organization's financials records sound. This is amazing given the growth of the organization over the years.

Besides Beaches Habitat, Nelida participates in church activities at St. Paul's Catholic Church including the Council of Catholic Women. She is indeed an asset to us!



Born in Atlantic Beach, **Juliette Adams Sleeper**, became a Beaches Habitat volunteer 8 years ago on the advice of a neighbor and personal friend. Julie sought to remain active after the loss of her father and the start of her mother's new nursing home residence.

Julie is responsible for many office tasks including maintenance of our affiliate database which includes donors, volunteers and homeowners. She records all contributions and responds with a "thank you" to all our donors. She also prepares over 4,000 newsletters for mailing together with friends and members of her knitting club. Along with this volunteer work, she is an avid craftsperson and her handicrafts such as jams, knit hats/scarves, plants, and jewelry are often gifts to staff, homeowners, and volunteers. She resides near Adele Grace Community Center, where her sister is her neighbor, in the home built by her father. We would not know what to do without her and her historical knowledge of the Beach Communities, as a long time resident, she shares her stories of the changes of past and present of the Beach Communities.

UPCOMING FUNDRAISING EVENT

Surf's Up for Beaches Habitat! EPIC Surf Ministries & Ozboards are teaming up to bring you the 2006 EPIC/Ozboards Surf Jam!



All proceeds from the surf contest will go towards the construction of a new home for a beaches area family!!! How cool is that!!!

You can surf AND help Beaches Habitat at the same time!!! There will be a *Contest Kickoff Party on Friday, April 21st at 7:00pm* at the Beach United Methodist Church and the *Surf Contest is Saturday, April 22nd at 8:30 am* at the Jax Beach Pier.

The contest will have events for men and women, children and adults, skilled and unskilled to participate. All you really need is a board and a desire to paddle out for Beaches Habitat. If you don't want to surf, but want to participate, we will need many hands to help pull off the Kickoff Party and Surf Contest. For more details contact John Wyatt from EPIC Surf Ministries or Chuck Kennedy from Beaches Habitat at (904)-241-1222. www.epicsurfministries.com

Welcome to Beaches Habitat's Newest Partner Families

Ginger Anderson

Ginger Anderson and her sons, Daimer and Tyler will reside in Scheidel Court subdivision. Ginger is an employee of ADT Security Services.

Michelle Carson

Michelle Carson and her daughter, Trinity will be residing in the Scheidel Court subdivision. Michelle works at Dots Fashions.

Tara Harper

Tara Harper and her sons, Ryan, Brett, and Corey will be residing in the Scheidel Court subdivision. Tara is an employee of Pier I Import.

Renata Jones

Renata Jones and her son, Jaheim will be residents of Scheidel Court subdivision. Renata is an employee of Atria San Pablo.

Fe Jotojot

Fe and Teotimo Jotojot and their children, Grace and Ariel will be residing in the Donner Community. Fe is an employee of Avante Nursing and Rehab Center. Teotimo works for Aramark Management.

January Kennedy

January Kennedy and her daughters, Madeline and Alyssa will be residing in the Donner Community. January is an employee of Smile Care Dental.

Laurie Leker

Laurie Leker and her daughter, Jaylee will be residing in the Scheidel Court subdivision. Laurie works at Discovery Montessori School.

Renee Saddler

Renee Saddler and her daughter, Amyah will reside in Scheidel Court subdivision. Renee is an employee of Taylor, Bean & Whitaker.

Thank you to the groups that volunteered with us from December 2005 to February 2006.

Volunteers

Beach United Methodist Church

Bee Becker

Bono's Neptune Beach

Chick Fila - Queen's Harbor

Chip Doll

Chuck Pittman

Church of Jesus Christ of Latter

Day Saints

Epic Surf Ministries

Gary & Deb Testa

John McEvay

Katie Simpson

KFC- Jax Beach

Larry Bradford

Larry's Giant Subs - Mayport

Lion's Club

McNickles Landscaping

Members of the Apostles Build

PGA

Ringpower

Sandalwood Senior Men's Club

Sawgrass Chapel

Scheidel Scholars

St. Paul's Catholic

Stitch & Chat

Sunrise

Susie Snead

Wells Fargo

Women's Build

Call the office if you
want to volunteer

WORKSITE HOURS: The worksite hours are Tuesday
thru Friday 8am-4pm and Saturday 8am-12:30pm

The office number is
241-1222

SPONSOR RECOGNITION (HOME DEDICATIONS)



(Above) Gail Crumbley with her daughter, Katelyn resides in Scheidel Court. **Beaches United Methodist Church** sponsored their home.

(Right) Bob & Stephanie Sax with their daughter Sarah resides in Scheidel Court. **EPIC Surf Ministries, Sunrise Community Church and SteinMart** sponsored their home.



(Left) Willie Scott resides in Scheidel Court. **PGA Tour** sponsored his home.

(Right) Tommie & Eddie Stewart resides in Scheidel Court. **Wells Fargo** sponsored their home.



Beaches Habitat

Habitat for Humanity of the Jacksonville Beaches, Inc.

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Please make checks payable to Beaches Habitat.
All donations are tax deductible.
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PLEASE SUPPORT BEACHES HABITAT THROUGH YOUR DONATION

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Signature: _____

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Address, State, Zip _____

Phone (H) _____ (W) _____ (C) _____

() We (I) will sponsor _____ square feet at a cost of \$30 per square foot for a contribution of \$_____

() We (I) will make a financial contribution in the amount of \$_____

When a square foot sponsorship is made, a message to the homeowner and volunteers is written on the sponsor board in the sponsored space. Contact Beaches Habitat at (904) 241-1222 if you have questions or if you want your square feet to say anything other than your church, organization, or family name.