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 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 (Continued on page 2)
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 program 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!

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

Sheryl Lee pictured with Herb and Miyuki Scheidel
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.

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
Glenda & Fred Ahern
Diane Albert
Joe Albright
Gail Alderson
Diane April
Kathy & Walter Arnold Jr.
Margarita Arruza
Cyd & Richard Ayers
Anne & Haywood Ball
Pauline & Jim Barnes
Mayes Barnett
Betsie & Ray Barrett
Baron Bartlett
William Barton
Ruth Bathrick
Susan & Michael Batten
Peggy & Rollin Bauchspies, Jr
Doris Berg
June & William Bernard
Nancy Bernard
Clare & Vance Berry
Virginia Dee Biel
Mary Ann & Don Birch
Jim & Sarah Black
Lugia Bliss
Paul Block
Marillete & Max Booke
Marcia Booth
Mary-Louise & David Boyer
Susan & Robert Branley
Bill Brass
Vicki & Ralph Brown
Laura Brown
J. Wiley Bryant
Margaret & John Bunting
Christine Burghardt
Brian & Peggy Nolan Burke
Nancy & John T. Burrows
Joann Campbell
Denise & Richard Carey
Jean & Frank Cashin
John Cefaratti
Sharon Chandra
Matt & Alan Chipperfield
H. D Stanley Christovich
Beau Clark
Keith & David W. Clarke Sr.
Brenda & William Collins
Jane Conley
Mary & R.C. Connolly
Richard A. Cooper
George Coquillard
Rebecca & Donald Custis
V. Carole Davis
Ben & Gretchen Hoss De Luna
Susan DePorre
Rita Dillon-Sendon
Catherine & Eric Dinnett
Polly & Gerald Dirvin
Mahlon & Scott Dixon, Jr.
Lilyan & John Dolaghan
Linda & Patrick Doran
Fay Duffy
Dennis Elswick
Barbara Endriss
Signe Evans
Daphne & Randall Falck
Linda Felker
Paul Ferber
Mike Fields
Denise Sparf & Paul Finley
Virginia Finley
Patricia & Raymond Fisher
Mary Foley
Dwin & Curtis Ford
Shirley & Joseph Furber
Pat & Ben Garrett
Gregg Gause
Genevieve & Edwin Gee
Madeline & Stewart Geiger
Kelly George
Carolyln & Don Glisson
Percy Golden
Susan Hardee, Jr.
Barbara & John Harper
Pattie & Dave Henry
Richard Hilgartner
Linda Hill
Betty & Al Hoehn
Thomas Hoey
David Honrath
Nancy & Lawrence Huang
Linda Ingraham
Mary & Capt. Edward Jardine
Penny & Archie Jenkins II
Michelle & Archie Jenkins III
James Johnson
Dr. Elizabeth Johnson
Teotimo Fe Jotojot
Marianna & Barney Kane
Terry Kane
Richard Keene
Paul Kempten
Mary Beth Koechlin
Janet & Cliff Koehler
Shelley Kohen
Helen & Robert H. Lambert
Hal & Mary-Parker Lamm
Carolyn Lane
James Lee
Mark Lee
Dan Leonard
Joan Logan
Ruby Lowe
Katherine Lowenthal
Barbara & Don Lynn
Kate Lyons
Mary Lou & Bill MacLeod
Nora & Donald Manahan
Gleith & James Mann
Barbara Maple
Carol & Ralph Marcello
Loela Marinelli
Linda & Dave Martinak
Carol & Edward Mashek
Eleanor & Douglas Maxwell
Ann & Thomas May
Thomas & Mary O'Connor
McCormick
Nancy McDonald
Kristin McLauchlan
Sharron McLeon
Nelida McMahon
Robert Meador
Angela Meyer
Teresa & Arthur Milam
Suzi Miller
Mary Miller
Amy & West Minton
Sarah & Jami Good Moore
Shauna Moore
Mrs. Christine & Dr. Charles Moyer, Jr
Mike Nealsen
Dorothea & Harry Neinstedt
Robert Neilson
Ellen Nicholson
Mary & William O'Connor, Jr
Louise & Bill Peaks
James & Linda Pellot
Susan Perez
Carol & Chuck Pittman
Susan & Mark Popovich
Marjorie & Richard Quina
Mary Ellen & Horton Reed
Suellen & Norm Reimer
Betty & Jerry Rouse
Robert Rutter
Charlene & Tom Salonen
Donna Samuel
Miyuki & Herbert Scheidel
Mary & Van Schrock
Douglas Schroeder
Carole Schwartz
James Scielzo
Elizabeth C. & Wallace Sears
Lynn & Ed Seay
Patricia & Michael Sera
Martha Shafer
Jane Day Stewart & Marty Siegel
Jean Simonsen
Julie A. Sleeper
Adrienne Smith
Catherine Snowden
Judy & Ted Spetnagel III
Florian Sprinkle
Nancy & Jim Swindell
Tarek Tabet
J. Kenneth Taylor
Shirley & Bruce Teerlink
Deborah & Gary J. Testa
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 financial 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 Grage 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.
Surf’s Up for Beaches Habitat! EPIC Surf Ministries & Oz-boards 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
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
Larry Bradfør
Larry’s Giant Subs - Mayport
Lion’s Club
McNickles Landscaping
Members of the Apostles Build
PGA
Ringpower

Sandalwood Senior Men’s Club
KFC– Jax Beach
Larry Bradford
Larry’s Giant Subs - Mayport
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.

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

(Left) Willie Scott resides in Scheidel Court. PGA Tour sponsored his home.
Beaches Habitat
Habitat for Humanity of the Jacksonville Beaches, Inc.

PO Box 50939
Jacksonville Beach, Florida 32240
Phone: 904-241-1222
Fax: 904-241-4310
Email: info@beacheshabitat.com

RETURN SERVICE REQUESTED

Please make checks payable to Beaches Habitat.
All donations are tax deductible.
Return to: Beaches Habitat, PO Box 50939,
Jacksonville Beach, FL 32240

PLEASE SUPPORT BEACHES HABITAT THROUGH YOUR DONATION

Charge my credit card: Master Card Visa
Card Number: ___________________________ Expiration Date __________
Signature: ________________________________
Name(s) __________________________________________________________
Church / Organization _______________________________________________
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.