

President: Carolyn HAddress: PO Box 2177, Walnut Creek CA 94595D5160 Club 461Notes: Anne HPhotos: Paul WJan 8, 2025Club Website: www.rossmoorrotary.orgDistrict Website: www.rotary5160.org

MEETING NOTES: 01/08/2025

Call to Order: The meeting was called to order by President Carolyn H at 12:30 p.m. The Pledge of Allegiance was led by David B, and the "Star Spangled Banner" was sung at what looked like an Army/Navy football game.

Guests and Visiting Rotarians: Brian Re is thinking of joining us, and Tom G from Bloomington, Indiana, Rotary was visiting. Joy introduced our last District Governor, Clare R. There were also several people who came just to hear our speaker.

Thought for the Day: Alison L quoted Horace Greeley: Fame is a vapor; popularity an accident; riches take wings. Only one thing endures and that is character.

Happy Dollars: Stan was happy that John R had a hole in one; John was happy too; Jim O was happy to tell Teddi she didn't have to do the minutes today; Bill will miss the 49ers; John S visited his Turlock Rotary and mourned with the group a just-deceased friend; Patrice was happy that Brian R is interested in joining our Rotary; Joy was happy she saw her granddaughters in NY, and her flight back with a medical emergency aboard did get home. Tom G also was happy about the hole in one, even though John said it turned out to be an expensive time.

ANNOUNCEMENTS

Carolyn led the recitation of the 4 Way Test.

Business: Jeff, our custodian for many years, has been promoted to the Recreation Dept. The BOD has voted to give him \$250 plus a gift card and a Certificate of Appreciation.

The BOD also decided to give table numbers at random to members on the 2nd Wednesdays of the month. That way we can get to know each other better. The BOD also decided we need to find more ways to raise money for our Club. We do July 4 and See's candy, but we need to find ways to do more.

Clare R, from the Lamorinda Club, spoke and invited us to the Fab Five luncheon. This is at the Event Center Feb. 5, \$40. Sign up by January 28. The speaker will be Mary Kimble from the Center for Land Based Learning, speaking about sustainable farming and restoring habitat.

The Diablo Symphony is having a Gala at the Concord Hilton on Feb. 22 at 5:30. The Symphony contributes to our Gala, and we would like to reciprocate.

Anniversaries: Jim O and Anne H

Raffle: Bill won a coffee gift card, and Brenda won a free lunch.

PROGRAM

Ken Dowling spoke to us about Habitat for Humanity. California is having a housing crisis. 80% of people can't afford a median priced home. Affordable housing comes in several forms, mostly rentals: shelters, navigation centers, sheds and tiny homes. These renters must verify every month that they qualify. But Habitat for Humanity builds affordable homes that people own. "Our folks have mortgages, they have good credit." And if cities require HOAs, Habitat has classes to teach buyers how to run HOAs.

Habitat got its start in Americus, Ga in 1976. Jimmy Carter saw building going on in Americus, and joined in the work. He and his wife were supporters for the rest of their lives. Habitat is now in 70 countries, and the headquarters has moved to Atlanta. He says any of us can come out and build with them. Habitat has many projects in this area in the pipeline. Habitat gets funding from cities, counties, and donations.

The homes in this area are based on 50 to 80% of the area median income. For 2 people, \$41,751 to \$52,152. Habitat, a mortgage, and hours of work equity can get you a house. Habitat helps the buyer establish a credit rating so they can get a mortgage. In Sequoia Grove in Hayward, Habitat houses have a value of \$250,000 and up. But they are comparable to houses that sell to the general public for \$600,000 for an old comparable house, or up to \$885,000 for a new comparable house.

Habitat also helps with home repairs. It has ReStores, where materials are repurposed and sold. There is a lottery to choose who can get a house through Habitat. Asked if the buyer must be a citizen, he said he thought so. You cannot resell your Habitat home for 30 years. If you wish to sell before that time, you must sell the house back to Habitat. Habitat and the seller then split the equity in the house.

The meeting adjourned at 1:28.

UPCOMING EVENTS

Jan 15	10:30 RRF Trustee Meeting
Jan 15	Kenn Adams – Theater Arts
Jan 22	John Bateman – Golden Gate Bridge Suicide Barrier
Jan 29	Alison Simon - AMTRAK
Feb 5	Fab 5 Meeting

PHOTOS

