

Upcoming Events/Meetings:

RLC Meeting

When: Monday, December 3
5-6:30 PM

Where: Greg's Office

City Q&A

When: Monday, December 3
6:30-7:30 PM

Where: Greg's Office

Ponderosa Website

www.ponderosaboulder.weebly.com

COMMUNITY UPDATES AND ANNOUNCEMENTS

Housing Workshop

Thank you to all the residents who attended the November 3rd Housing Workshop. You may contact Leah Gutierrez, lgutierrez@flatironshabitat.org, for any questions regarding this topic.

Community Resources

A community resources tab has been added onto the Ponderosa website at www.ponderosaboulder.weebly.com.

Here, you can find contact information for the sheriff's office, local libraries, schooling and more. If you find that you are wanting more out of the tab, please reach out to the Trestle team during meetings, events, or danica@trestlestrategy.com so we can accommodate the community.

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UPDATE FROM GREG

Hello Ponderosa residents!

Are you ready for winter? It can be tough in a mobile home park. Please make sure that your water line coming into the mobile home is protected by heat tape and insulation. Also, please make sure your mobile home skirting is 100% covered. It's so much easier to fix things when it's 40 degrees as opposed to when it's 0 degrees which is usually when things go wrong.

Each month we want to give a resident shout-out or two. This month's shout out goes to Ed in #61 and Robby in #46. Ed brought holy water to Ponderosa, and we did a small ceremony to bless a couple areas of the park where trouble keeps happening. Since then, we haven't had any trouble, so a big thanks to Ed! On the video cameras, Robby was seen cleaning up some mattresses that someone had illegally thrown by the side of the road by the dumpsters. Thank you, Robby! This award doesn't come with a prize, just some recognition and the fame that goes along with being in the Ponderosa newsletter.



Some folks have asked why we are asking non-operating vehicles to be moved out of Ponderosa. It won't be too long until Trestle starts to put utilities in the roads. This means the roads will be torn up and folks will have to park remotely on a temporary basis. Even before all that, there will be surveys which need a clear line of site to all kinds of places. Cars that are non-operating can create a lot of problems for this process so we need every parked car at Ponderosa to be a functioning vehicle that can be moved quickly upon request.

Hope this letter finds you getting ready for a big Thanksgiving feast or passed out because of one!

Greg

UPDATE FROM RLC

Summary of Ponderosa RLC - Provided by Kathy Schlereth
Monday Nov. 1, 2018, 5:00 - 6:30 PM

Next RLC Meeting:
Monday, December 3
5:00PM-6:30PM

Present were RLC: Victor Lemus Vargas, Karen Campbell, Kathy Schlereth, Ed Zick, Caesr Lopez, Charissa Poteet, Saul Cardona **Trestle Team:** Danica Powell, Emily Alvarez, Holli Steinhart, Amy Gunn, Marina LaGrave **Community Members:** Bernard Dueren, Maria Lopez, Bernarda Ramirez **City of Boulder:** Pamm Gibson, Leslie Pinkham, Crystal Launder **Park Manager:** Greg Gustin

Sign-In Sheet -- All participants signed in and Holli collected the sign-in sheet.
Meeting called to order at 5:00pm by Karen

Meeting Rules and Agenda reviewed by Emily (reminder to all to be respectful). Keep conversations one at a time. If needed, the football will be used to keep everyone focused and keep side conversations to a minimum.

Review and Approve Minutes of 10.1.18 Kathy motioned to approve the minutes from October. It was unanimously approved.

New Secretary

Kathy volunteers to be the new secretary for future RLC meetings.

Debriefing of the Homeownership and Homebuying Workshop on 11.3.18

Karen presented her notes and thoughts from the Homeownership and Homebuying Workshop which took place on November 3, 2018. The workshop was run by three presenters who discussed in detail what it means to be a homeowner and what responsibilities come with it. The presenters also covered how the Habitat homes will be constructed and installed on site. The homes will be built off-site and then relocated to Ponderosa. They will all have concrete foundations with vents for flooding, as required in the floodplain.

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The financing terms for Habitat homes will be defined closer to when home are constructed and ready for move in. Habitat homebuyers are not obligated to use Habitat's financing option(s) and always have the option to gain a mortgage from whomever they choose. Habitat's options will, however, most likely offer the most favorable terms. In the workshop, Habitat provided an example of their current program with FirstBank as an illustration, not a guarantee this is what will be available when Ponderosans purchase. In that example, the monthly payment is set to not exceed 30% of a household's income, not including utilities. (The planned Habitat homes are designed and will be built to be very energy efficient and have very low utility costs.) Thirty percent of income includes the mortgage payment, which in some cases will be principal and interest, any common area fees/HOA, taxes and insurance.

Habitat homes are typically no larger than 1,200 square feet. The new carriage homes will have garages. The amount of bedrooms per home will be determined by the approved site plan for Ponderosa. Currently, Habitat gets cabinets from a prison program and provides appliances (We are currently able to provide a refrigerator, stove, microwave, dishwasher, washer and dryer) in Habitat homes. Habitat relies on partnership for all of these amenities, so while they intend to include appliances, they cannot guarantee it. It's also possible that throughout the years of home construction, this could change. Heating and cooling systems will be defined by the city's review of site plans and technical documents. If Habitat uses mini split pumps there is generally one pump for the home with several controllers throughout the home. Habitat home recipients may not request changes to the home before move-in. Once moved in, however, you can change features in the home (paint color, flooring, cabinets, etc.)

Update on Home Evaluations

Pamm Gibson, City of Boulder, provided an update on the progress of the mobile home evaluations. The evaluation meetings have been delayed with just over one half of the reports returned to Pamm so far. In addition, Pamm is compiling a packet for each meeting with residents for their home evaluation. The packets are 10+ pages long and not all pages apply to the homeowner. Homeowners will only receive the pages that apply to them. A cover sheet will be provided with the year and condition of your home (poor, fair, excellent). This packet will be in both English and Spanish. The City of Boulder is also finalizing their appraisal process utilizing national appraisal standards. Appraisals

will be executed using an appraiser specialized in mobile homes. Additions to mobile homes will take special consideration.

Newsletters

Let's encourage all friends and neighbors to open and read the newsletter when they receive them. They're all full of valuable information!

Meeting adjourned by Karen at 6:30 PM

Next RLC meeting is Monday, Dec. 3, 2018 - 5:00 PM – 6:30 PM at Greg's Office

All Residents are Welcomed

UPDATE FROM TRESTLE



Dear Residents,

Our team has been working diligently to provide you with the most updated information we have been given. This information will always be listed within each newsletter, as well as the Ponderosa website. Please check out the website as often as you can for the most recent update. If you would like us to add something to the website, please send us a text or email danica@trestlestrategy.com. Ponderosa website www.ponderosaboulder.weebly.com



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[COMMUNITY LEADERS / LÍDERES COMUNITARIOS](#)

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Monthly Newsletters

Please encourage your neighbors to check their mail and read the monthly newsletters. Our team is hoping to start incentives for reading the monthly newsletters via mailbox. Awards will be collected at the RLC meetings. The purpose is so that more people will become more involved through the entire annexation process.

Reminder

RLC meetings and City Q&A are held every first Monday of each month unless otherwise noted. Please check out the resident guides on the website and Greg's office before each meeting to make sure each meeting is productive and full of new information. Thank you to all involved - we greatly appreciate your consistent participation!

UPDATE FROM CITY



Home Valuations

I am pleased to report that our first series of home valuation reports are ready for distribution.

On Wednesday, November 14, I will be meeting with the first five households. When your report is available, I will contact you to schedule a time to meet. Meetings will be held in the back room of Greg's office and will last approximately one-half hour.

To see the packet of documents I will be sharing with you ahead of our meeting, please visit the Ponderosa website at <https://ponderosaboulder.weebly.com/documents--documentos.htm>, then search for the folder called "Home Valuations." You will find one document with multiple pages. The last page - that includes a photo of a generic mobile home - shows the format of the valuation page, which will be revised with specific information about your home for our meeting.

As we've written in earlier newsletters, please know that you, as a homeowner, are not required to make any decisions regarding your housing at this time as a result of these meetings. When you decide, it is important to share this information with the City. In the event you choose to sell your home, the City may consider purchasing the home. The valuation will be used to determine the purchase price.

I look forward to meeting with you. You're welcome to contact me with any questions:
gibsonp@bouldercolorado.gov or 303-441-3144.

Responses to Resident Questions at November 5th Q & A

Thank you to everyone who attended the recent city Q & A! The purpose of these sessions is for residents to get their questions about the Ponderosa project answered. In that spirit, below are city and Habitat answers to questions we couldn't fully answer that night and required talking to the right city or Habitat people.

How much is a sweat-equity hour worth?

Habitat doesn't calculate a dollar value for sweat equity. Sweat equity is required to own a Habitat home. Households are required to complete 225 hours per adult household member. Households that withdraw from the program cannot get credit for their sweat equity. Currently, if someone works sweat equity hours then withdraws from the program, then reapplies, their sweat equity hours do not roll over and they have to start over.

When I apply for a mortgage, the incomes of which adults in the household count toward the calculation of 30% of income?

Currently, Habitat counts the entire household income. If the person is over 18 and in school, we usually have them sign a "zero income statement" to confirm they have no income. Otherwise that person must report their income to Habitat. With that said, it is difficult to answer without knowing the details of your situation. Household income is calculated at time of application.

What is the maximum number of bedrooms we can have in our Habitat home?

The city's policy allows a household to purchase a home with one more bedroom than the number of household members. The site planning team anticipates that the maximum amount of bedrooms a Ponderosa Habitat home could have is up to four bedrooms. Site planning is still in progress though, so stay tuned!

If I own a Habitat home and my household income changes due job loss, a pay increase or other life changes, will the amount of my monthly mortgage payment change?

After the home is purchased your mortgage terms do not change.

More Questions?

Feel free to contact me, Crystal Launder, the Ponderosa project manager, at launderc@bouldercolorado.gov or (303) 441-4141 anytime you have questions. I look forward to seeing some of you next month!

UPDATE FROM HABITAT FOR HUMANITY



Thank you, residents.

On behalf of Flatirons Habitat for Humanity, we would like to extend a huge thank you to those who attended the Housing Workshop. Without your participation, the workshop would not have been as successful as it was.

For those who attended and are going through our Habitat program, your sweat equity hours will be logged for this workshop. If you were in attendance and did not see our sign-in sheet, please contact Leah Gutierrez at lgutierrez@flatironshabitat.org. We will get that taken care of for you!

In the meantime, please keep your eyes peeled for a Housing Design Workshop in the near future. Habitat will be in attendance once more, and a few construction and design members will be there as well. The Family Services Department would also like to stay connected with you. Please do not hesitate to reach out to Leah, the Family Services Director, to schedule a one-on-one meeting, phone call, etc. These meetings can be about anything - goals, budgeting, housing, you name it. Please use us as a resource to build upon your community.


Have a great holiday season!



Thank you for your continued partnership, **Ponderosa.**

PONDEROSA COMMUNITY EVENTS CALENDAR

DECEMBER 2018

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
2	3 RLC Meeting 5-6:30pm @ Greg's office City Q&A hours 6:30-7:30pm @ Greg's office	4	5	6	7	8
Hanukkah	Hanukkah	Hanukkah	Hanukkah	Hanukkah	Hanukkah	Hanukkah
9	10	11	12	13	14	15
Hanukkah	Hanukkah					
16	17	18	19	20	21	22
23	24 Christmas Eve	25 Christmas Day 	26 Kwanzaa	27 Kwanzaa	28 Kwanzaa	29 Kwanzaa
30	31 New Years Eve	1 New Years Day				
Kwanzaa	Kwanzaa	Kwanzaa				