



The Testimony of a volunteer

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Sam

Decent Shelter in the North

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To have a world beyond one room

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Positive Alliances for the organization

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NEWS

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According to Luis Sandoval, Habitat's Coordinator of Quality Management, the organization has been working on the business processes, since January of this year, planning to meet the requirements imposed by the standards that revolve around meeting customer expectations as well the legal framework. Among the most direct benefits of these actions, Sandoval said that it "will allow greater efficiency, safety and order in the operation, protect customers and users of Habitat and of course, will instill confidence and international recognition for national and international donors. **Más...**

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The goal is to certify the four main processes of the organization: The processing of applications, grants and permits, Construction, Volunteer Mobilization and Fund Raising.



After internal training, the organization is now in the process of implementing the procedures and new tools that have been developed, and is preparing for the first test of the system. An internal audit will be conducted in September.

Habitat hopes to be ready for an external audit, which is the final stage in obtaining the certification, sometime in January and February 2011.

Micro finance

Positive Alliances for the organization

Rafael Vargas, National Director

The term "Micro-finance for housing" has become synonymous with small loans used to supplement, extend or improve housing. Given the qualitative deficit in the country's housing, particularly among low-income families, Habitat for Humanity-Costa Rica has been increasing its practice of micro-financing for home owners.

Habitat originally planned to directly assign funds for improvements. In keeping with a more orthodox approach, the thinking was to target geographic areas with a program that benefits the poorest families, so that clients could progressively make repairs to their damaged homes or add extensions. The idea was to group and concentrate activities to fund, for example, work in very poor communities where many of the houses required repairs to roofs and floors, or the installation of electricity. The concentration of activity and geographic targeting would result in greater efficiency and productivity; at least that was the original idea.

Habitat developed the conditions of the loan for improvements with the intent that its terms were attractive to the poorest families. With a very competitive interest rate, non-mortgage collateral requirements, deadlines and other conditions it was thought that there would be a strong demand for the product. However, the reality was very different: Habitat was not, nor is, a micro-finance institution, and does not have the skills and service platforms that are required for a successful program of micro-finance for housing. Add to this the reluctance and hesitation of many to act as guarantors, and the result was a program that was on the verge of failure.

However, it was a positive experience for Habitat to work in partnership with other organizations related to the social housing sector with successful experiences in micro-finance for housing in other latitudes, who advised the organization to ally themselves with financial or micro-financing institu-

tions who have traditionally have been providing micro loans for business activity. The selected strategic partners so far are COOPESPARTA, COOPEBRUMAS and The Women's Foundation.

The initial results of partnering have been very positive. The knowledge of their clients, the use of modern technology and the promotion of the product by specialists, is all contributing to what now is seen as a success in the making by Habitat's associates.

The second tier operations are demonstrating that with proper monitoring, you can maintain certain conditions that are desirable for both Habitat and the financial organizations that lend and recover the funds. First is the involvement of families in the design and implementation of the work on their home. Second are the financing conditions for the families, which make the loan product financially viable for the lending companies and appropriate to the families' ability to pay. Families are thus able to progressively improve their homes. The loans are granted short term and are not guaranteed by a mortgage but through trust, and intended for families with net monthly income of up to a level four salary. So far, the average loan is approximately \$ 2000 US per transaction.

The technical assistance for the client families is what differentiates this program from traditional loans. Micro-enterprise financial institutions have thus far been more concerned about their financial sustainability than by the impact of the programs on poor households. Timely and appropriate technical assistance can result in better quality home improvements and important knowledge and skills for the client families. Habitat must continue to make improvements to the financing models the organization has been experimenting with. However, opportunities are now emerging like business partnerships and involvement from the government to leverage funds.

The La Cruz Project

Decent Shelter in the North

Habitat for Humanity Costa Rica takes the first steps towards a housing project for 38 poor families in the area of La Cruz, Guanacaste, by evaluating the socio-economic condition of the families, the status of services and lots, and entering into negotiations with local authorities.

The permits are already being processed and they ready to break ground at the 7,564 square meter (1.87 acre) property, which is divided into 38 lots.

The project is located 6 km from Santa Cecilia de la Cruz, an area known as Santa Elena, a small community with a sports field and small businesses.

The cost of the project amounts to \$ 808,250 US, at this time the organization is raising funds through American and local donors.

The estimated time to complete the design and construction is approximately 8 months, but with the paper work to complete the title transfers it will be a full year before the project is complete for the families.

The project includes all permits, services, design, and infrastructure such as streets, sidewalks, pipes for water and rain, and electricity. The municipality, the housing as-

sociation that supports the project and the water company are all more than pleased with the hope of seeing a project of this kind in the area.

The project is expected to provide housing for 38 poor families in the area, a community with lower than average employment rates compared to the rest of the country. In addition, the county has one of the lowest human development indexes.

Another serious problem is the ownership of the land. The State owns 33% of the county, 58% of homeowners (391) hold 3.5 of the total registered farms, while 11.3 (77) own 73% of the area.



Stories That Await Aid

To have a world beyond one room



Zoila Linarte can be counted among the 20% of the Costa Rican population living in poverty. But she won't be defined by the harsh statistic. Despite the absence of both legs, lost three years ago, she has a great sense of humor, and her story is as an example of what it means to live with poverty as a lifelong companion.

Oppression is what best describes how you feel when you peer into the small 25 square meter (270 sq.ft) room in which Zoila resides. The feeling of dry, tight air and limited mobility, makes you want to get out as possible and stretch your arms in the open. When you open the door made of planks loosely linked together, you walk right into one of the twin beds in the middle of the room. In one, Doña Zoila, sleeps and spends several hours a day and the other is for a granddaughter who, when she can – since she has to work during the day - takes her to medical appointments which she must go to religiously once a week.

She knows little of Habitat for Humanity, and initially seems to not understand the reason for the visit. But she quickly realizes the most important thing: that there are people who want to help her have a decent place to live that meets her needs. She has not had contact with the organization, but neighbors have vouched for her and the staff at Habitat in Buenos Aires, Puntarenas believe in her.

At 61 years old, she has brought eight children into the world of whom only one of the daughters helps occasionally with medication. A year ago, an accident caused by a drunk driver, took the life of one of her sons, Eden Lara, who lived closer to her home and on who she had relied on more.

Anyway, Mrs. Zoila seems to be accustomed to self-sufficiency. Even diabetes, which resulted in the loss of her legs at the knees three years ago, has been reversed. "I was very happy ... and still am, because I'm still alive," she

says with a smile that crosses her puffy, brown face. Her slanted eyes occasionally shine as she ceaselessly combs her silver hair and recalls happily a distant past. "Since I was 13 years old I loved going to the dance halls, but I was good. Well, from time to time I went with a boy ", she finishes with a laugh that rumbles through the faded boards of the walls.

Her knees are now like feet as she needs to crawl around the room to browse a calendar, turn on the radio to listen to the outcome of the lottery, or go outside to sit in her wheelchair, because the room is so tiny that this does not fit within its four walls. The house creaks with a plaintive moan of old wood while Doña Zoila proves her ability to move through the small space. Beside the bed is a pitcher with drinking water which is necessary during the almost always sweltering days on the South Pacific coast.

We go to the yard to see where her wheelchair is housed. She insists that we follow her without helping. We note with eager, expectant looks how fast she moves over every board that bends with her weight, until she reaches the wheelchair, placed in front of the steps to make it easier to get in to. A few feet away is what, in any Costa Rican middle-class home is usually called a "bath room." In this case, there is a toilet and a small concrete slab with a curtain around it and a single pipe for washing.

Doña Zoila lives on a pension of \$ 90 a month that, with her daughter's help she withdraws from the bank every month. With that money she pays for bus passes and taxis to get to her hospital appointments, food, and electricity which comes through a lone bulb in the center of the room.

Doña Zoila's case is like many other Costa Ricans now living in poverty and for whom the organization asks for collaboration to provide adequate housing to help them cope with their reality, and bring dignity to their life.

Habitat received a donation of \$15,000 from Tech Data to rebuild a home.

This past July, Habitat for Humanity Costa Rica received a donation of \$ 15,000 from the company Tech Data, which will be used to help an elderly couple rebuild their home, which is now in poor condition.

This support comes as part of the technology company's Social Responsibility Program that will leverage resources and build a new home for Don Luis Fernando Monge and his wife Miriam Vargas Quesada, both seniors, who now live alone in a house with severe structural damage that is putting their lives at risk.

This family, in San Pedro de Montes de Oca, was unable to repair their house because the only small income they have comes from Mr. Monge's pension, which in turn prevented him from qualifying for a bank loan. "I am very grateful for how they helped us, even when I had surgery and it was impossible to get around to make arrangements, this is a dream, we were treated very well, we have no way to thank them," said the 68 year old pensioner.

Jeimy Gamboa, Habitat's Fund Raising Manager, explains that this is "an example of how a company can directly and positively impact disadvantaged populations in the country, as well as bring awareness of the needs of Costa Ricans through the participation of volunteers".

About 100 company employees and friends of Cisco Systems - a company that made this important project possible - will come to the country to carry out different tasks in the construction of the new house which will begin in September and take about 20 days.

For Tech Data and Cisco it has been an honor to have participated in this project. We feel that our work paid off, we feel happy, energetic and above all keen to continue helping people in need through our Social Assistance Committee", Ericka Rojas of Tech Data, said.

The house will be 42 square meters (452sq.ft.) , two bedrooms, a living room, kitchen and dining room and will be built on the same lot as the original house.

Tech Data did not rule out contributing to future Habitat projects.

"It's very exciting to be part of the work that Habitat does, especially for what it means to us to promote solidarity, which is our main goal, if not for it, it would not be possible to help so many families at risk and spread hope in these households" concluded Rojas.

A proposal that BBDO made happen

An Emotional Auction



A few months ago we were struggling to find an idea for an activity that could generate community awareness for Habitat and simultaneously raise funds but avoid the possibility of also attracting a massive number of housing applications.

BBDO, the advertising agency that has donated their talents to the organization, devised a proposal to conduct an auction of purely emotional items, almost symbolic, to enable young people to participate through the already popular social networks. The activity was launched in August this year under the motto "Auctioning just what we have for anything you can give."

Organizers anticipate that more than \$ 2,000 has been raised as the first session draws to a close, when we will know for sure how much has been collected. A new auction will then open up and based on the viral nature of the campaign new suppliers and buyers will participate.

Auction items have emotional value only, from a napkin with a phone number to the first pen used at Habitat for Humanity CR's reception desk or a very original email address. "Whatever young people and participants in general can contribute, and the more original or different the item the better, because what we want is for the public to become familiar with us and interact with the organization by donating what they can to support the cause for adequate housing that so many families need", said Jeimy Gamboa, Habitat's Fund Raising Manager, who is coordinating the initiative.

Visit the subastahabitat site on facebook and share with Habitat a memory or an object that will give life and shelter to others.

The Testimony of a volunteer



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As a phase 1 group, we got to see the house materialize before our eyes.



Mixing concrete was difficult, especially when all the water spilled out like a volcano and we had to scramble to put it back in.



We bantered as we took turns digging the trench for the septic tank.

The build trip to Costa Rica was an extraordinary experience. This past week has been one of the most hard-working, most fun, and most rewarding of my life.

Our Habitat group happened to be there during phase 1 of construction, meaning we started from scratch. Every day our group worked from 8 a.m. to 3:30 p.m.

Throughout the week we dug post holes, mixed concrete by hand, and hauled concrete slabs around to make walls. By the end of our five days, we were walking through a structure with recognizable doorways, rooms, and windows. I think our group had the most difficult phase in terms of physical labor, but we had the privilege of seeing the most progress on the house.

We built the house directly behind the family's old house – a ramshackle structure with buckling walls and a roof of rusty, corrugated tin. They watched us every day, greeting us at the work site with smiles and "Hola"s. They supplied us with fruit, drinks, and snacks while we worked. My favorite drink was the coffee. They say you can't find a bad cup of coffee in Costa Rica, and that is utterly true. It was so delicious I had no problem drinking the steaming cup even with sweat pouring down my face. Fresh, vine-ripened pineapple was our favorite snack. Buenos Aires, Costa Rica is a major producer of the fruit, and the juicy explosion of sweetness with every bite paid homage to that fact.

There were many, many adorable children around the neighborhood in which we built. Susan, the 3-year-old girl in the family we built for, was a group favorite. Her big brown eyes and cute little smile captivated all of us and attracted picture after picture. She was a photogenic child, and she knew it! Each time a camera came out, she would run around to get in front of it and pose to have her picture taken. At times it seemed as though there were two jobs on the construction site—building the house and playing with Susan. We danced with her, played clapping games with her, and listened to her songs—bubbly strings of made-up Spanish words.

Susan had a feisty side, too. One of the funniest moments of the trip was when Drew, one of the Habitat guys and the group translator, asked her how she got the egg away from the chicken. Without hesitation she grabbed some dirt, threw it in the chicken's eyes, and snatched the egg away.

"That's how you do it," she said.

During our free time, we hung out, talked, played cards, and walked into town to check out the shops or go to the internet café. Thanks to the exchange rate (500 colones to one dollar) most everything was fairly cheap and it was fun to shop around.

As we walked, the locals would call out "¡Gringos!" or "Hello!" to us, proudly demonstrating their handle on the English language. Sometimes men would whistle or catcall to the women in our group. Our local Habitat leader Esteban explained the calls weren't meant to be derogatory; it was simply the culture there. Besides, our white parade was pretty distinctive.

The hotel provided us with delicious meals each day. We had avocado salad, cheese empanadas, fried plantains, pork simmered in broth, fried chicken, and many other local foods. Almost every dish incorporated rice and beans, but the authentic Costa Rican fare was so savory we didn't mind at all.

My favorite mistranslation occurred on the one night our group went out to dinner at a pizza joint (of all places). When Carissa, the girl next to me, ordered a vodka and coke, our waitress paused, looking very confused. After finally getting the message across, she laughed and explained in broken English that she thought Carissa had ordered a 'vaca' and coke. Vaca means 'cow' in Spanish.

By the end of the week, our group of twelve got to know each other pretty well. We worked through days when it was so hot the sweat would pour off our faces in buckets as we broke little by little through the clay everyone agreed looked like red velvet cake. We worked through days when it was so rainy the clay turned to a slippery mass beneath our feet and the wheelbarrow would not go forward but drove straight into the ground, and we had to go home because it was too dangerous to continue. We worked when it seemed as though we would never finish, yet we were astounded with the amount we were able to accomplish each day. On the last day, in what was once an empty patch of dirt, Susan was able to stand in the space that will be her room in two weeks.

"¿Este es tu cuarto?" my friend Betsy asked her on the last day of construction. Is this your room?

"¡Este es mi cuarto!" Susan said, running in small circles. This is my room!

Again, thank you all so much.

Love,
Sam



Putting up the walls was the most difficult and dangerous part. Each concrete slab weighed about 120 lbs.