

# Habitat for Humanity Turns Pumpkins Into... Houses

**By Jim Smith**  
Real Estate Counselor

This is the time of year when we take our children to a pumpkin patch in pursuit of the perfect pumpkin. Sure, you could go to Safeway, but it's just not the same as walking through that huge field of pumpkins and finding "the one."

For the fourth year, there's a pumpkin patch in Lakewood where you can have that experience and also help the homeownership dreams of a deserving family come true.

At Garrison & Alameda, a coalition of faith groups called **Jeffco Partners for Interfaith Action** is once again sponsoring "The Great Pumpkin Patch." I know something about this group because I'm the volunteer coordinator and webmaster for them. (You can sign up to help sell pumpkins by visiting their web site at [www.JeffcoPartners.com](http://www.JeffcoPartners.com).)

Each year this one pumpkin patch earns enough money to underwrite half the cost of building a Habitat for Humanity home. Just this summer, Jeffco Partners dedicated two Habitat townhomes in the 1400 block of S. Pierce Street that were funded primarily with proceeds from pumpkin sales.

Please visit this pumpkin patch and help Habitat build yet another home in Jefferson County.

## Speaking of Habitat...

Perhaps this is a good time to report on my own success in raising money for Habitat for Humanity. As you may know, I'm the Realtor who pledges 10% of every commission to Habitat in my clients' names, and in the first six months of 2003 alone, I'm pleased to report that Habitat and CARHOF (a real estate foundation that supports Habitat and other afford-



Graphic Design by Carol Davenport

able housing programs) received over \$10,000 in donations resulting from transactions in which I represented one or both parties.

Specifically, over \$2,000 went to fund the two townhomes on Pierce Street, and over \$1,000 went to the Habitat home just built on Ralston Road.

Additional donations went to Evergreen's Blue Spruce HFH, Okiciyapi Tipi HFH (on a reservation in South Dakota), and Tanzania HFH. The Colorado Assn. of Realtors Housing Opportunity Foundation (CARHOF) got almost \$3,000.

I try to help Habitat for Humanity in other ways. For seven years, I chaired the Speakers Bureau for the Denver affiliate, and I've participated in four Jimmy Carter Projects in South Dakota, Watts, Appalachia and rural Georgia.



## Mortgage Update

By Jean Rowe, 303-601-4035  
Clarion Capital Mortgage

Mortgage interest rates have dropped overall in recent weeks, although they continue to vacillate from day to day. Rates for 30-year fixed rate mortgages dropped as low as 5.75% in the last 7 days. Mortgage loan applications for both purchases and refinances increased in the last week. This does not signify another refinance boom, but people who did not refinance earlier in the year are taking advantage of this current opportunity to get a great rate!

## This Week's Featured Listing

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