



A place to call HOME

Community Frameworks Team

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- Diane Leigland**
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- Alan Trunnell**
Homeownership Division Director
- John Fisher**
HomeStarts Manager
- Carol McKenny**
Finance Manager
- Oscar Maravilla**
Director of Finance
- Christina Mejia**
SHOP Manager
- Jelili Ogundele**
Development Services Manager
- Chris Venne**
Development Finance Manager
- Max Benson**
Senior Housing Developer
- Sherri Byrd**
Operations Associate
- Cyndi Duren**
Senior Finance Associate
- Roy Gebeke**
Operations Associate
- Rita Helmbrecht**
Associate Housing Developer
- Melody Kinkad**
HomeStarts Group Coordinator

- Marina Kite**
Finance Associate
- Kelly MacDonald**
Marketing Associate
- Heather Massie**
Program Specialist
- Jeff Nicely**
Senior Housing and Community Developer
- Ginger Segel**
Senior Housing and Community Developer
- Terri Symbol**
Senior Housing and Community Developer
- Lynn Turner**
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ANNUAL REPORT 2008-2009

“WITHOUT COMMUNITY FRAMEWORKS WE WOULDN'T HAVE OUR HOME. IT'S FREEING TO HAVE A PLACE TO CALL OUR OWN TO RAISE MY FAMILY IN.”



MESSAGE FROM BOARD CHAIR AND EXECUTIVE DIRECTOR

Imagine a world without a home.

No place to start fresh, no place to grow old, no place to call your own. Lack of affordable housing may be a reality for many in our region but we at Community Frameworks believe it doesn't have to be.

We all know a home is much more than nails, concrete and wood. A home and the community surrounding it is a place to belong — the place where your story can grow.

Every day Community Frameworks employees come to work with that goal in mind: to create safe and secure homes that individuals and families of the Northwest can call home.

For over 36 years Community Frameworks has helped low-income people have a place to call their own. Although the economy has faltered and funds have become scarce, we continue to pursue our mission of affordable housing and shelter development for homeowners, renters and the homeless. In FY08/09 Community Frameworks:

- Completed 36 units of affordable housing, totaling \$2,775,200 in development costs and creating 18.45 jobs.
- Made 26 loans totaling \$2,980,000 to affiliate organizations to build 199 homes for first time buyers.
- Assisted our affiliate organizations to complete 286 homes for first-time buyers, totaling \$54,912,350 in development costs and creating 366 jobs.
- Helped 27 technical assistance client organizations accomplish their own affordable housing goals.

Whether it is a shelter bed on a cold winter night, an affordable apartment for a grandmother on a limited income, or simply a house a young family can proudly call their own, Community Frameworks knows being able to depend on having an affordable place to live benefits the citizens of our communities. It helps children do better in school, helps families save for the future and enables our friends and neighbors to thrive in our communities.

Thank you for your continued support.

Sincerely,

Linda Hugo, Executive Director

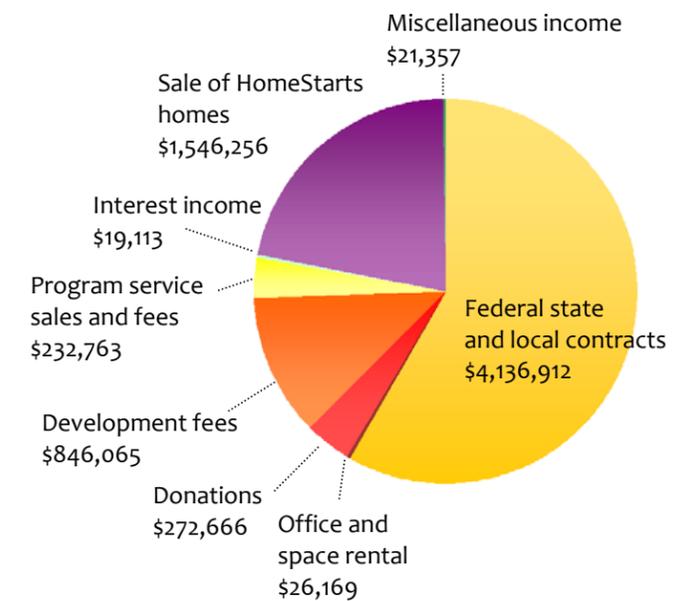
Don Tuttle, President of the Board of Directors



2008-2009 FINANCIAL REVIEW

Revenue

Federal, state and local contracts	\$ 4,136,912
Office and space rental	\$ 26,169
Donor contributions	\$ 272,666
Project development fees	\$ 846,065
Program service sales and fees	\$ 232,763
Interest income	\$ 19,113
Sale of HomeStarts homes	\$ 1,546,256
Miscellaneous income	\$ 21,357
TOTAL REVENUE AND GAINS	\$ 7,101,301



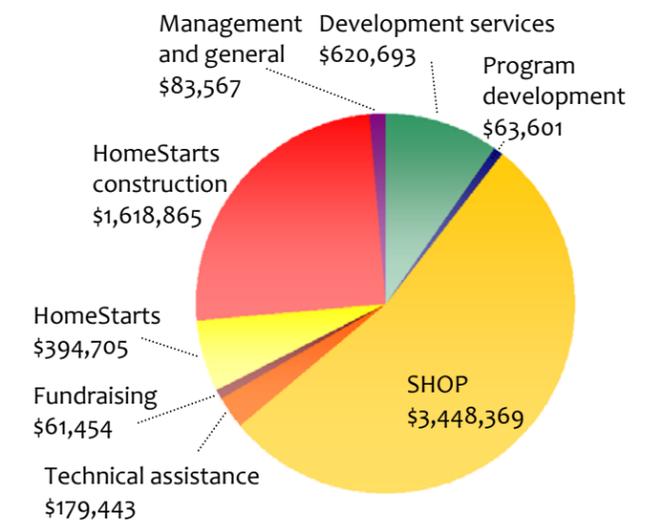
Expense

Program Services

Development Services	\$ 620,693
Technical Assistance	\$ 179,443
SHOP	\$ 3,448,369
HomeStarts	\$ 394,705
Construction	\$ 1,618,865

Support Services

Program Development	\$ 63,601
Fundraising	\$ 61,454
Management and general	\$ 83,567
TOTAL EXPENSES	\$ 6,470,697



Net Assets End of Year \$ 1,554,638

THANKS TO OUR DONORS

Individuals

Anonymous	Brian Norris
Fay and Joseph Baptiste	Stacy A. Olson
Sister Madonna Buder	David and Carol Osenga*
Elizabeth Cole, SP	Michael and Joy Otis
Patricia M. Houff	Ann and Jim Price
George and Lila Girvin	Robert Stone
Richard and Judith Gammon	Maureen and Joe Shogan Jr.
Diane and Sam Leigland	Robert and Patricia Skattum
Scott and Betty Lukins	Jessie and Edward Wilkerson

Foundations and Corporations

Avista Foundation	The Norcliffe Foundation
Bank of America Charitable Foundation	Sisters of Providence
Banner Bank	State Farm Insurance
Desautel Hege Communications*	Sterling Savings Bank
Guardian Life Insurance Company	U.S. Bank
Inland Northwest Community Foundation	Washington Trust Bank
NeighborWorks® America	Wells Fargo Foundation
	Wells Fargo Home Mortgage

*In-kind donations



Community Frameworks' program fosters life long relationships among homebuyers who work together to build their homes and their community. As a group, they don't just build their own homes, they build a neighborhood.



How can you help?

VOLUNTEER OPPORTUNITIES

Passport to Ireland Annual Fundraiser

Help gather auction items, decorate and staff our annual celebration and fundraiser

Homeownership Resource Fair

Help find sponsors, promote and staff the annual fair

ENLARGE OUR NETWORK

Introduce others to our organization by inviting friends and family to attend our annual fundraiser and events

HOW TO DONATE

Donate securely at www.communityframeworks.org or mail donations to Attn: Diane Leigland 315 West Mission, Suite 100 Spokane, WA, 99201

PLANNED GIFTS

Interested in continued support? Contact Diane Leigland at dianel@communityframeworks.org or 509-484-6733 ext. 121

WHO WE ARE

Community Frameworks is a non-profit corporation that facilitates the construction of affordable rental and shelter housing with supportive services, as well as provides homeownership and rental housing opportunities for hardworking families.

WHAT WE BELIEVE

Community Frameworks believes that a quality, affordable place to call home is a great predictor of individual and family success. With a suitable place to live in a safe neighborhood, a person is better able to focus on work, health, and education, and can get to know and help their neighbors. From this stable foundation, vibrant and thriving communities are born.

OUR MISSION

“Support and develop affordable housing as a foundation upon which individuals, families and neighborhoods can build vital communities.”

HALLMARKS OF OUR APPROACH

Community Frameworks meets a full continuum of housing needs, from shelters for the homeless, to affordable apartments, to homeownership. We focus on rural areas and disenfranchised urban neighborhoods. We both “do” and “teach” with 36 years experience in direct bricks and mortar development and helping others succeed.

We are an active local partner in our “home” communities of Bremerton and Spokane, Wash. Elsewhere in our service area, we build local capacity where it can be sustained and provide services where it cannot. Our primary objective is to serve households at or below 80% of area median income. We expect that every project we touch should be an asset for its occupants, neighborhood and community for decades to come.

Homeownership Programs

HomeStarts

- Offers homebuyer education and financial literacy counseling to prepare buyers for homeownership.
- Preserves and develops affordable homes and condominiums for purchase by low-income households in Bremerton and Spokane, Washington and in the Idaho Panhandle.
- Assembles construction and mortgage financing for homes developed by HomeStarts and provides deferred low or no interest secondary mortgage loans to qualified homebuyers.

SHOP

- Provides pass-through loans to self-help affordable homeownership programs in Washington, Idaho, Oregon and Montana, primarily using HUD resources.
- Provides training, toolbox resources and technical assistance through its Affiliate Sustainability Initiative to help loan recipients operate more effective and efficient homeownership programs.

Rental Housing

Development Services

- Produces affordable homes (primarily rentals) for organizational clients in Washington and Idaho to own and manage in the locations they serve.
- Preserves and develops units to be owned by Community Frameworks.
- Offers organizational, housing project, and program development services and training to improve and enhance the ability of housing developers in Washington and Idaho to produce and preserve affordable rental units for their communities.

SUCCESS STORIES

DEVELOPMENT SERVICES — AFFORDABLE RENTAL AND SHELTER HOUSING WITH SERVICES

In November 2009 Spokane Baptist Association Homes (SBAH) celebrated the grand opening of Lilac Terrace, a 50-unit addition to Lilac Plaza Retirement Community.

Community Frameworks assembled a complex financing package and coordinated construction for the affordable senior housing project.

“Being able to put that puzzle together... it’s an art. When I look at it, it’s amazing,” said Lilac Plaza Service Coordinator Teresa Warren. “There’s no way we could have done it without Community Frameworks.”

The new four-story building features a coffee bar, media room, library, atrium, garden boxes and patio space. New units include washers and dryers, full-sized kitchens and many energy efficient amenities.

The mixed funding allowed for a Wellness Coordinator to be hired and has already helped invigorate residents both physically and emotionally, Warren said. She hopes Lilac Terrace will be a model for future similar projects.

“It’s independent living,” she said, “but a lot of the residents’ needs are met within the building.” For the staff at Lilac Plaza, the goal is to make life as enjoyable



“Putting that puzzle together [financing], that’s an art. There’s no way we could have done it without Community Frameworks.”

as they can. Often this is a senior’s last home, so we try to make it a nice life connected to healthy living, Warren explained. “That’s what we try to do — to make them feel like it is their home.”

HOMESTARTS— AFFORDABLE HOMEOWNERSHIP AND HOMEBUYER EDUCATION



At the base of a wooded hill in North Spokane lies Greenfield Estates. The rows of new houses may not look different from other developments around the city, but for the families living there, it is a place to begin. All have a different story, but all had the same goal — a home of their own.

Daniel and Irene Maltsev moved from the Ukraine to the United States to find a better life. They were looking for a way out of an uncomfortable apartment when they heard about Community Frameworks self-help program for first-time homebuyers.

“We prayed to God and whatever he said to do, we did,” Irene said. “That’s why we were so glad to hear from Community Frameworks.” After approval, the Maltsev family worked with other motivated families to build their homes and build their neighborhood.

“They are hardworking people, determined to own a home,” said Melody Kinkead, Community Frameworks group coordinator. “They would do whatever it took,” Kinkead said. “They wanted that house.”

Although the economic slowdown has taken its toll on the young couple, they have not lost their sense of well-being as homeowners. “Community Frameworks is the perfect program,” Irene said. “We love our home very much. It’s a very peaceful place. It’s just perfect. We always dreamed. This is our dream come true.”



SHOP — SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM LOANS

Community Frameworks’ Self-help Homeownership Opportunity Program (SHOP) uses grants from the U.S. Department of Housing and Urban Development (HUD) to provide zero-interest forgivable loans to more than 40 non-profit organizations and public agencies. These affiliates are sponsors of self-help homeownership programs in Washington, Oregon, Idaho and Montana.

One such affiliate is the Community Action Partnership of Northwest Montana (CAP). Over the past six years 120 families have benefited from CAP’s “Mutual Self-Help Housing” program. The participants help to build their homes in lieu of a traditional down payment.

CAP’s most recent success story is that of eight families in Kalispel, Montana, who built Mountain Vista South—a project made possible by a Community Frameworks SHOP loan for land acquisition. While constructing their homes in 2009, this group of homebuilders overcame some of northwest Montana’s most adverse weather conditions—subzero temperatures in February and 100 degree plus temperatures in August. The families and volunteers provided 12,000 hours and 70 percent of all labor in the construction of their homes.

Throughout the process, CAP staff worked closely with the buyers, providing teambuilding training, technical assistance, day-to-day site supervision and fiscal oversight.

On December 31, 2009, ten months after the project began, eight families ushered in the New Year having achieved their dream of homeownership.

Thanks to Marney McCleary of CAP for contributing to this article



WHAT ARE PEOPLE SAYING ABOUT COMMUNITY FRAMEWORKS?



“Our wishes have all come true. Once we got it started, it’s gone so fast it’s almost taken our breath away. It is an absolutely gorgeous facility. None of it would have been possible without Community Frameworks.”
Roger Bauer, CEO Okanogan Behavioral HealthCare, Omak, Washington



“Without Community Frameworks we wouldn’t have our home. It’s freeing to have a place to call our own to raise my family in.”
Samantha Grant, Homeowner



“In our distressed rural region there are huge barriers to homeownership. Community Frameworks made it possible for us to get SHOP funds to reduce the cost of land. This made it possible for some families who otherwise couldn’t qualify to own a home.”
Betty Tamm, Umpqua Community Development Corporation, Roseburg, Oregon



Why do you like your home?

“I have my own room and a backyard to play with Anna.”
Trent, Age 6.