

**Program Links**

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**Upcoming Events:**

**Education Classes**

**August 5:**  
"Understanding Credit"

**August 12:**

"Managing Your Finances"

**August 19:**

"Mortgage Basics"

**August 24:**

"First-Time Homebuyer Informational Meeting"

**Housing Washington Conference**

September 29-30:  
Spokane Arena

**Save the Date!**

March 17, 2010

**"Passport to Ireland"**

Fundraising Event at Northern Quest Resort and Casino

**Our Locations:**

*Spokane Office:*  
315 W Mission Ave  
Suite 100  
509-484-6733

*Bremerton Office:*  
409 Pacific Avenue  
Suite 303  
360-377-7738

**Salvation Army campus offers shelter and support in tough times**

Needs have never been greater at the Salvation Army. As the country settles into a lengthy recession, people affected by cutbacks and layoffs, many of whom normally wouldn't need the help, are turning to the local Salvation Army for food, shelter and support.

"Things that are happening because of the economy don't only affect those with a low-income," Sheila Geraghty, Salvation Army Business Administrator, said. "More participants, that's what we are seeing and a different type of clientele. It's middle income [persons] who are losing their jobs."

The ability to help those in need of resources is in part due to the newest addition to the Salvation Army campus —The Family Resource Center. Inside the two-story center is an enlarged food bank with walk-in freezer, an emergency shelter with 18 studio apartments for homeless families and professional counseling, therapy and supervised visitation.

The \$4.5 million housing project, completed in 2008, was facilitated by Community Frameworks (CF). Chris Venne, Community Frameworks Development Services Finance Manager, said the project was a good fit with both organizations' missions. Community Frameworks assists non-profit organizations, municipalities, housing authorities, tribal groups, and other charitable organizations build safe, quality and affordable housing. CF's role is to secure the public funds necessary



Left: The Family Resource center on Indiana Street, remodeled

Above: The resources available at the center

"We are a model campus. We are very fortunate to have been able to buy property on this block. This has been a long term and deliberate process,"

Kyle Smith, Salvation Army Captain

and manage construction to see the project to completion.

The relationship between the two organizations began when Community Frameworks assisted the Salvation Army with developing its transitional housing apartments, Stepping Stones. The success of the Stepping Stones development laid the groundwork for Community

Frameworks' role in developing the Family Resource Center.

"The Family Resource Center offers separate apartments with their own bathrooms and kitchens to homeless families, which gives our staff opportunities to teach activities of daily living and responsible care of housing facilities to the people we shelter," Kyle Smith, Salvation Army Captain, said. Salvation Army staff promotes self-sufficiency by teaching classes to encourage independent living, smart budgeting and life skills. Smith stated that 97 percent of those who complete the program remain off the streets.

Smith praised Community Frameworks for their help in making the development

[>>>Salvation Story](#)

**Homebuyer education classes teach fiscal responsibility**

Smart financial management and budgeting skills can keep families afloat, even in uncertain times. From improving credit to increasing savings, HomeStarts first-time homebuyer education classes teach participants the basics of financial management to help the dream of homeownership become a reality.

"I want to improve my credit and buy a house," said Amber, a participant in the "Managing Your Finances" class. "I'm just trying to be in a better place. I want to be here as much as I have to be here." Amber, a receptionist, is participating in the HomeStarts education classes to learn the skills to improve her credit and manage her finances while on the waitlist for a Community Frameworks build group.

What began as one-on-one credit counseling for those interested in building with Community Frameworks resulted in the formalized series of classes open to anyone, free of charge. Melody Kinkead, group coordinator and instructor, says education classes are a great step to avoid the problems of debt and mismanagement. "A lot of people don't realize everyday living affects their ability to qualify for a loan. It helps everyone. Proactive education may keep them from making

"Proactive education may keep them from making the worst decision in a bad situation,"

Melody Kinkead, Instructor

the worst decision in a bad situation."

With funding from The Inland Northwest Community Foundation, State Farm Insurance, Wells Fargo Bank, The Sisters of Providence and Key Bank, CF was able to expand outreach to anyone who needs homebuyer education.

Community Frameworks' HomeStarts staff presents the classes as part of their community outreach to potential homebuyers. First-time homebuyer education opens the door to homeownership opportunities and helps working families learn to plan and save, said Kinkead. Tools gained from the classes can be used to help solve debt issues and budget finances. Even those not looking to build with Community Frameworks can benefit from the classes.



Melody Kinkead from HomeStarts teaches the "Money Management" course on June 10. Participants learn how to set a monthly budget and set achievable savings goals.

Tracy, a participant and homeowner, was unemployed for eight months before finding temporary employment. He is trying to manage a house payment and jumpstart his savings. "I'm looking for advice on working up a savings account," he said. "This is the time to turn things around."

Kinkead sees the class as a starting point, a place where participants can begin to analyze their personal financial

[>>>Homebuyer Story](#)

**>>> Fast Facts about Community Frameworks**

- ◆ Community Frameworks has loaned \$17 million to 42 rural non-profit housing organizations to construct 1,000 single-family affordable homes and is planning 500 more for development.
- ◆ With public and private funding Community Frameworks has constructed more than 127 detached, single family homes and 36 condo units. We have scheduled 61 homes for development
- ◆ In 2008 Community Frameworks developed or preserved 696 low-income rental units plus 90 shelter beds.
- ◆ Community Frameworks manages more than \$6 million in multiple pre-development, construction and mortgage lending revolving funds supporting our rental and homeownership development

To remove your name from our mailing list, please reply to this email "Please Remove Me From List."

Questions or comments? E-mail us at [annp@communityframeworks.org](mailto:annp@communityframeworks.org) or call 509-484-6733

eNewsletter

July 28, 2009

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# Ground breaking ceremony at Valley Pointe: Work begins on newest housing development in Spokane Valley

Community Frameworks broke ground July 20th for its \$4.3 million Valley Pointe Townhome project that will create thirty new owner-occupied homes near Fourth Avenue and University Road in the City of Spokane Valley.

County Commissioner Bonnie Mager joined other civic dignitaries and project partners to kick-off the project that will revitalize the neighborhood near the proposed city center of Spokane Valley and will create valuable construction jobs.

The site will eventually hold thirty attached row houses with surrounding green space and a community park. The two-three-and-four bedroom EnergyStar-certified townhomes are designed to meet the affordability needs of first-time homebuyers with incomes at or below 80% of Area Median Income (AMI). The project marks a new denser neighborhood development model for

Community Frameworks' HomeStarts homeownership program.

Infrastructure development for the project will proceed over the next couple of months, with townhome construction slated to begin sometime after Labor Day. This is Community Frameworks' fifth homeownership development in the Spokane-area. The Washington State Housing Trust Fund and HUD provided \$4.3 million in funding for the project.

The HomeStarts program helps motivated first-time homebuyers overcome the obstacles to homeownership. Working alongside their future neighbors, homebuyers contribute sweat equity to earn their down-payments and to learn valuable home maintenance and con-



struction skills. HomeStarts helps buyers qualify for conventional first mortgages and offers deferred low-interest second mortgages that insure affordable payments. The program is currently seeking applicants for Valley Pointe and other homeownership opportunities. For information call Community Frameworks at 484-6733, ext. 117.

## >>> Salvation Army

possible, and hopes their wrap-around campus will grow with CF's continued involvement.

"We are a model campus. We are very fortunate to have been able to buy property on this block. This has been a long-term and deliberate process," said Smith.

The hope is to continue building the campus to fill the block with housing and resources like a medical clinic and child care, but times are tough. Donations through the Red Kettle drive at Christmastime dropped severely due to weather conditions in Spokane.

Unfortunately the need already exceeds the resources. "Our shelter always has a waiting list," Sheila Geraghty said. "There just isn't enough affordable or homeless housing in Spokane. There's such a huge need."



The transitional housing apartments, or Stepping Stones, was the first project developed for the Salvation Army by Community Frameworks. These two projects make up a large part of the Spokane Campus. The Salvation Army hopes to eventually expand their campus to fill the entire block.

But the new center has helped. "It's a secure place to live. The food bank is downstairs. It's warm, there's a playground outside for the kids." Geraghty said. "And the door is always open to talk to the captain."

The hope is that users only need help once, but when help is needed, the Salvation Army has resources big enough for the challenge.

## >>> First Time Homebuyer Education

situation and get more information on the free personalized counseling. "The idea is to give them that opening so we can help people one-on-one," she said. "We give them the access they really need as an individual."

The three-part series was previously offered as one class per month. This summer, HomeStarts staff began offering the entire rotating series to prospective homebuyers and interested parties each month. The "Understanding Credit"

class is offered the first Wednesday of each month and the "Managing Your Finances" and "Mortgage Basics" are offered the second and third Wednesdays of each month, respectively.

Classes can be completed in any order. The classes are free to the public but space is limited and advance registration is required.

**Everyone deserves a safe, quality place to call home.**

**If you wish to support our organization please visit our Web site**

**for more information.**

[www.communityframeworks.org](http://www.communityframeworks.org)

