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Upcoming Events:

Education Classes

November 4,
6 p.m.
Understanding
Credit

November 11,
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Managing your
Finances

Information Meeting

November 18,
6 p.m.

Spokane Valley
Library

Save the Date!

March 17, 2010
"Passport to
Ireland"
Celebration and
Fundraiser 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

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First-time homebuyers begin fresh in Greenfield Estates

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.

The block is filled with newcomers to Spokane, some from Afghanistan, Russia and Ukraine. All have a different story, but all had the same goal—a home of their own.

Daniel and Irene Maltsev lived a two-hour drive away from each other in Ukraine, but it wasn't until their move to the United States in 2003 that they first met in an English class. Each had moved to the United States separately to find a better life. They followed family members to America for a greater chance at employment and affordable housing.

Married in 2004, the couple described the difficulties in their home country in finding work and building a life. "My parents wanted something better for us," Irene said. "To have a better life. In our countries it's all corrupted. You cannot find jobs."

For the Maltsevs, America was a place to begin anew and Spokane was the place to start. Daniel works for VPI Quality Windows and Irene cleans offices at night.

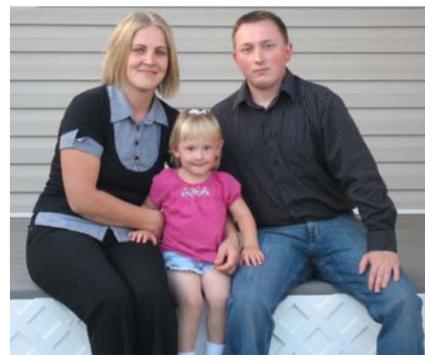
They began their life together in a small apartment — one that was noisy, small and smoky from neighbors. "It was awful conditions," Irene said. "[There was] always smoke inside the apartment. It was a bad situation."

They were looking for a way out when Irene's sister told them about Community Frameworks HomeStarts self-help program for first-time homeownership.

"We prayed to God and whatever he said to do, we do,"

"We love it very much. We always dreamed. This is our dream come true."

Irene Maltsev,
Homeowner



Above: The Maltsev's first home in Greenfield Estates in North Spokane

Left: Irene and Daniel with daughter Jessica outside their home.

Irene said. "That's why we are so glad to hear from Community Frameworks. We heard about the application, we thought we would not be approved. My sister was not approved, but we were approved."

After approval, Irene and Daniel were sure they wanted to begin their life in Spokane. They completed the process of citizenship and homeownership the same year.

They and four other families began work on their homes in a HomeStarts "build group" at Greenfield Estates. As a neighborhood, they

[>>>Greenfield Estates](#)

Lilac Terrace Offers Affordable Senior Housing:

50-unit addition nears completion in North Spokane

This November Spokane Baptist Association Homes (SBAH) celebrates the grand opening of Lilac Terrace, a 50-unit addition to Lilac Plaza Retirement Community. Scheduled for completion Nov. 6, Lilac Terrace offers affordable rental housing for seniors. It is the first expansion of the 175-unit complex since it was built in 1974.

Community Frameworks helped coordinate the funding and construction for the project. The package was one of the most complicated mixed funding packages ever compiled by the CF staff, said Senior Development Services Finance Manager Chris Venne.

"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 package included funds from HUD section 202, The Washington State Housing Finance Commission, Low Income Housing Tax Credits, Tax Credit Investor RBC, Wells Fargo Bank, The Washington State Housing Trust Fund, City of Spokane HOME, Spokane County 2060, Avista Rebates, and Impact Capital. Although difficult to coordinate, the mixed funding package allowed the project to feature service-oriented extras that would normally have been disregarded had the project been funded solely by HUD.

Designated as a HUD section 202 project, Lilac Terrace offers rental assistance to residents who qualify. As Venne said, the need for affordable senior housing is substantial.



Lilac Plaza Retirement Community prepares for the grand opening of Lilac Terrace, a 50-unit addition.

"The unmet need is huge," Venne said. "We could do a 202 project every year for the next 20 years and still not meet the need"

Because of this need, SBAH has been committed to provid-

[>>>Lilac Story](#)

Are you or is someone you know looking to own a home?

Put Community Frameworks on your list!

Construction for the Valley Pointe Neighborhood of 30 townhomes is underway and we are looking for qualified homebuyers to begin building! At Community Frameworks we can help you increase your purchasing power by providing down-payment assistance. Turn your \$120,000 prequalification into a potential \$150,000 home purchase.

We are looking for first-time homebuyers with good, not necessarily perfect, credit.

We offer 100% financing, down-payment assistance, closing cost credit and no-cost homebuyer education.

Don't currently qualify? We will work with you to fix credit issues and get you mortgage ready >>> [Learn More!](#)



The Valley Pointe Project is located in Spokane Valley on East Appleway near University Road.

Call us today! 509-484-6733

eNewsletter

October 2009

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>>> Greenfield Estates

worked together installing windows on one another's homes. Individually they worked more than 200 hours building sweat equity in lieu of a traditional down payment.

For Daniel, the work came easily. "It was not so hard for me because I know how to use tools," Daniel said. "That was pretty easy for me."

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."

And after months of paperwork and construction, the Maltsevs and new daughter, Jessica, moved into their three-bedroom, two-bath home in September 2008.

Along with learning the skills that would help him maintain his home, Daniel enjoyed choosing the colors for countertops and flooring. However, his favorite part of homeownership is having his own garage. "That way I can change my own oil," he said. "I know what I'm doing."

For Irene, the best part is the peace of mind in watching her daughter and feeling a sense of ownership. "Because it's our own. Our own space, own room, extra



Left: Daniel and Irene Maltsev outside their home. Daniel hopes to eventually put a railing on the porch and finish the landscaping with more rocks and plants.

space," she said. "I can plant a garden."

Some might complain that their rooms were too small, but for Daniel and Irene, their home is all they wanted. Outside their back patio, the couple explained how they built a wood fence to surround their yard and a small vegetable garden. "Just some tomato plants and blueberries," she said. "We're almost done with the landscaping."

Although the economic slowdown has taken its toll on the young couple, they have not lost their sense of well-being as homeowners. "In this economic time we never know what will happen." Daniel said. But the

couple is confident they made the right choice.

"Community Frameworks is the perfect program. They give you the opportunity to own a home at such a cheap price. They train you," Irene said.

"We love our home very much. It's a very peaceful place. It's just perfect. No one's making noise upstairs. We never hear anything [from the neighbors]," Irene said. "We always dreamed. This is our dream come true."

>>> Lilac Terrace

ing affordable housing and quality services for low-income seniors in the Spokane area for 37 years.

The new four-story building features a coffee bar, media room, library, atrium, garden boxes and patio space. New units feature washers and dryers, full-sized kitchens, upgraded appliances, amenities and countertops. Three units are fully designed to meet The Americans With Disabilities Act (ADA) guidelines, and all are designed with oversized doors and grab-bars in showers.

What is unusual about this community when compared to others is the pairing of housing with an increased level of services for senior residents. This includes staffing a Wellness Coordinator to coordinate activities and services. The ability to have a Wellness Coordinator on staff has already helped invigorate residents both physically and emotionally, Warren said.

Activities are planned to entertain and educate while maintaining physical and emotional health for residents. Speakers, artists, games and exercises are offered daily. Wii bowling tournaments and birthday dinner nights are some of the most popular activities.

Other services include an affordable meal plan, access to shopping, and transportation to medical appointments.

Warren said she hopes their community will be a model for future similar projects. "It's independent liv-



ing," she said, "But a lot of the residents' needs are met within the building." Residents who need extra help with certain activities like bathing have access to those services.

Families who worry about elderly parents feel secure. "Families feel they can live on their own," Warren said, "They have a feeling of security."

For the staff at Lilac Plaza, the goal is to make life as enjoyable 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 said. "That's what we try to do. To make them feel like it is their home," she said. "We have a pretty happy bunch."

>>> Fast Facts about Community Frameworks

- ◆ Community Frameworks is one of three organizations nationwide that receives Self-help Homeownership Opportunity Program (SHOP) funds from HUD to support the homeownership efforts of more than 40 Northwest non-profit self-help housing providers.
- ◆ In 1974, Northwest Regional Foundation (later to become Community Frameworks) was created to help provide a citizen's voice in managing the new Community Development Block Grant program.

