

A place to  
call HOME.



## eNewsletter

"Our mission is to support and develop affordable housing as a foundation upon which individuals, families and neighborhoods can build vital communities."

April 2010

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

Issue Five

### Program Links

[HomeStarts](#)

[Development](#)

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### Upcoming Events:

#### Education Classes

at Spokane Offices

April 28, 6 p.m.

Mortgage Basics

May 12, 6 p.m.

Understanding  
Credit

May 19, 6 p.m.

Managing Your  
Finances

May 26, 6 p.m.

Mortgage Basics

### Informational Meetings

April 26, 6 p.m.

At Spokane offices

May 11, 6 p.m.

At Shadle Library

May 24, 6 p.m.

At Spokane offices

[More information  
on classes and  
meetings](#)

May 22, 9:30 a.m.

Mayfest event in  
Cheney, Wash.

### Our Locations

Spokane Office:

315 W Mission Ave  
Suite 100

509-484-6733

Bremerton Office:

409 Pacific Avenue  
Suite 303

360-377-7738

## Self-help Homeownership Opportunity Program (SHOP) Affordable Homeownership in Montana — A SHOP Loan Success Story

In order to meet the need of affordable housing beyond our local reach, 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 sponsor self-help homeownership programs in Washington, Oregon, Idaho and Montana.

One such affiliate is the Community Action Partnership of Northwest Montana (CAP). For more than six years CAP has advised and directed 120 families in their "Mutual Self-Help Housing" program. Through the program participants are able to achieve their goal of affordable, new construction homeownership by helping to build their homes in lieu of a traditional down payment.

CAP's most recent success story is that of eight families in Kalispel, Mont., 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, including subzero tem-



Families and volunteers contributed more than 70 percent of the construction work needed to complete the project.

peratures in February and 100 degree plus temperatures in August. Fortunately, the participants had construction help from 13 volunteers from the St. Paul's [Read More](#)

## New Rockwood Retirement Community Groundbreaking Next Week

Join us as we celebrate the groundbreaking of Appleway Court, the newest Rockwood Retirement Community in the city of Spokane Valley. This project includes 38 units of service enriched housing for low-income seniors. The project was facilitated by the Community Frameworks Development Services Team. Everyone is welcome at the event. Community leaders will speak on the importance of senior housing. Refreshments will be provided.

**When:** April 27, 2 p.m.

**Where:** The future location of Appleway Court at 221 S Farr Rd in the city of Spokane Valley. It is at the corner of Appleway and Farr, across from Winco Foods.



Rockwood  
Retirement  
Communities

Rockwood South Hill • Rockwood at Hawthorne

## "Passport to Ireland" Celebration and Fundraiser 2010

Thanks to all our volunteers, sponsors, donors and attendees who made our St. Patrick's Celebration and first-time fundraiser a tremendous success! More than 190 people joined us for the evening and had a great time bidding on our auction items, trying a little Irish dancing, writing limericks and enjoying our wine, beer and spirits tasting.

Because of everyone's generosity, Community Frameworks will continue to provide homebuyer and financial education in our community and to help motivated families build and purchase their own homes. We will also continue to help senior citizens, disabled, homeless and mentally ill people and survivors of domestic violence gain access to affordable rental units, shelter space and transitional housing.

Stay tuned for news about our 2011 *Passport to Ireland* event. We hope you will consider supporting next year's auction; please plan to join us for a lot o' fun and fundraising! See page two for a few of our favorite Limericks from the evening.

## PASSPORT TO IRELAND

A ST. PATRICK'S DAY CELEBRATION AND FUNDRAISER



Everyone should have the opportunity to live in a safe, quality and affordable home.

Your support helps fulfill dreams. Your support gives people a place to call home.

To learn more visit [www.communityframeworks.org](http://www.communityframeworks.org) and become our fan on [Facebook](#)



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Email: [annp@communityframeworks.org](mailto:annp@communityframeworks.org) or call 509-484-6733. [Archived Newsletters](#)

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## >>> SHOP in Montana

Lutheran Church in Castle Rock, Wash. These hardworking volunteers contributed 520 hours to the build. In addition, The Kalispel Lutheran congregations contributed by donating dinner every evening during the volunteers' stay. Mountain Vista South families and volunteers provided 12,000 hours and 70 percent of all labor in the construction of their homes.

These high-quality homes were built to Energy Star specifications and include energy efficient HVAC systems, insulation, windows, doors, lighting and appliances.

The typical home plan includes four bedrooms, two baths and a two-car garage. The homes feature tile and laminate flooring, open floor plans, radiant heat, heat recovery ventilation systems, high-quality builder grade cabinets and countertops and unique architectural exterior designs.

Throughout the process, Mountain View South participants worked closely with CAP staff to achieve their goal of homeownership. CAP provided 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*



Mary Nelson and daughter Lillian outside their new home.



Through the cold Montana winter, families and volunteers worked to make the dream of homeownership a reality.

## Homeownership Resource Fair Teaches Skills and Offers Advice

Community Frameworks hosted its third annual Homeownership Resource Fair on Saturday, March 27 in the Champions Room at the Spokane Arena.

The fair showcased more than 20 vendors and demonstrators to help local potential homebuyers make informed homeownership decisions in today's housing market.

At the event Community Frameworks staff demonstrated drywall repair, State Farm presented advice for home maintenance and Avista presented home weatherization and tips for energy efficiency. Additional vendors included Washington Trust Bank, Hayden Homes, Costco, Columbia Paint and many others.

**3RD ANNUAL  
homeownership  
resource fair**

Thanks to everyone who attended and congratulations to door prize winners.

See you next year!

### "Passport to Ireland" Limerick Favorites

A chef at a kibbutz in Cork,  
Could not tell a knife from a fork.

His knowledge of food,  
was so terribly rude,

That he served his own Rabbi some pork.

My Prius can go very fast,  
I question how long I can last.

My brake pedal's squishy,

My future is "iffy,"

But driving this car is a blast.

There once was a nonprofit corporation,  
Whose goal was housing across the nation.  
Community Frameworks is the name,  
Affordable housing is the game,  
Building communities, what a great sensation!

#### The Winner:

There once was a lass from Spokane,  
Who got involved in a community plan.  
Although she had a few quirks,  
She was able to "frame works,"

Join us next year for your chance to write the winning limerick!

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