

# A place to call home



**ANNUAL REPORT: 2010 — 2011**

## Who We Are

Community Frameworks is a 501(c)3 non-profit corporation.

We facilitate the construction of affordable rental and shelter housing with supportive services, and we provide homeownership and rental housing opportunities for hardworking families.

## Our Mission

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

## We Believe

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, people are better able to focus on work, health, and education, and can get to know and help their neighbors. From this foundation, thriving communities are born.

## What We Do



### “DO”

and

### “TEACH”

- **Provide** self-help housing funds to our affiliates through the SHOP program (Self-help Homeownership Opportunity Program, which provides funding to organizations for sweat equity housing)
- **Develop** affordable homes for low-income families (at or below 80% of area median income) in Spokane and Bremerton, WA (HomeStarts)
- **Help** homebuyers afford these homes with low- or no-interest mortgage loans
- **Offer** Development Services to help organizations with the process of developing low-income rental housing for their clients
- **Educate** prospective homebuyers in financial literacy and the process of purchasing a home
- **Train** our SHOP affiliate organizations and Development Services clients to help them operate more effectively and efficiently
- **Provide** technical assistance to affiliate organizations

# From the Executive Director ...

## Charting a new course.

The Pacific Northwest and the United States as a whole have rarely faced times as difficult as these. Now more than ever, many hard working families are turning to nonprofits to help them steady their financial future and set them on a path toward economic freedom and security. Our communities need strong, vibrant neighborhoods to build an economic recovery that lasts years into the future. The community organizations providing help with this have daunting work schedules and an ever changing funding environment to understand; yet who is helping the helpers?

Like most organizations in our field, Community Frameworks found this year to be one of tremendous challenges, major changes, and also new opportunities. As a regional organization we not only must work toward our own sustainability through this Great Recession, but we also have a responsibility to support the growth and strength of the housing delivery system in service area of Washington, Oregon, Idaho, and Montana. We continuously ask the question:

*In what ways can we preserve the affordable housing systems of the Northwest so they can weather the current economic storm to ensure they survive and can then thrive under brighter skies?*

The housing market continues to be in recovery mode, with some places improving faster than others. Community Frameworks and our affiliate network face an increasingly restrictive policy environment, as well as major shifts in our markets. Resources, once plentiful, are no longer as robust, and pipelines once flush with qualified homebuyers now require long searches and diligent work with interested families to help set them on the path to homeownership or more affordable rents, whichever scenario is most appropriate. Money tied up in land purchased when the market was strong left many organizations with serious cash flow crunches. Funding uncertainty makes long range planning challenging, if not impossible.

As bad as all this sounds and truly has been, Community Frameworks is fortunate to have realized many successes. Our funders have demonstrated their faith in us by continuing to support our projects and our programs. Together with our partners this year we have completed \$55.5 million in developments which translates to more than 370 jobs in local communities. And we continue to be inspired by the people and organizations we are privileged to help—two of which we have highlighted in this report. The story of the Staleys and the story of Appleway Court reflect the resilience and creativity we are experiencing right now: to build one's first home as a senior citizen and to innovate with green technologies rather than sticking with the status quo are the evidence of the qualities that will see our industry through this rocky period. We appreciate your support along this journey.



Sincerely,

A handwritten signature in black ink that reads "Linda Hugo". The signature is written in a cursive, flowing style.

Linda Hugo  
Executive Director



## IT'S MORE FRIENDLY HERE

One couple's experience with sweat equity housing

Thelma Staley remembers the exact date she moved into her home in the Takota Park neighborhood of Spokane—it was September 1, 2010. Thelma, her husband, and the other families and volunteers in her build group had been racing to finish building their homes by their scheduled date so that they could move in on time. One of the homebuilders had been called out of town on an emergency, and Thelma herself became ill and couldn't work at all for a little while. But the neighborhood came together in the end through the help of volunteers, and some long days with short breaks and on-site lunches. "It seemed like a miracle," remembers Thelma about the date when they finally finished all of their work—August 31st, one day before move-in.

Thelma, her husband LeRoy, and their neighbors in Takota Park all built their own homes through the Community Frameworks program, HomeStarts. This program allows people who otherwise couldn't afford it to buy a safe, decent, energy efficient home and earn their down payment through "sweat equity." In other words, families are able to buy

a home more affordably because they do much of the work to build the home themselves. A construction expert is on site during the entire process – which can take up to eight months – to help them learn the skills they need and to make sure the work is done correctly. Several families in a neighborhood generally build all at once, working on each other's homes as well as their own. That means that once they move into their new homes, families living on the block together already know each other, and have already built strong ties.

"We all have the ability to live on our own," she said of her neighbors, "but we take care of each other too." For example, the first winter after they moved in, there was only one snow blower in the whole neighborhood. Neighbors helped each other clear snow so that the children in the neighborhood could walk to school. When asked how she likes her neighborhood compared to others she's lived in, she remarked, "It's a very nice neighborhood. It's more friendly here."

The Staleys moved into Takota Park

after a long life devoted to helping others. Most of their working years were spent working at ranches and camps for troubled youth. That meant that they often moved around, and homeownership was not for them in those days. Now in their retirement years, Thelma says, "we needed a place we could call home." Since their son and his family live in Spokane, they felt it would be the right place for them.

When they first began to think about buying a home, they knew that it would take a little while. They began by attending homebuyer education classes and counseling at Community Frameworks, where they learned about the HomeStarts homebuyer program. Out of the three communities where CF was building at the time, they chose Takota Park because of its location. They began to build with two other families in April 2010, and were able to move in on September 1.

The Staleys appreciate the little things about their home. They love its rural location, and the fact that they have their garden space. LeRoy has his woodworking shop set up in

their garage, and they have plenty of room for storage. They are even considering adding a dog to their family soon. Since retirement and settling down, they have continued their commitment to service to others by volunteering at a local food bank, getting involved with Community Harvest and Plant a Row, and by helping with the care of their developmentally disabled grandson.

Of their experience building their home, they absolutely recommend it. "We would encourage others to go out and do it! It's a long process, but worth it in the end."



The Staleys' house

## Appleway Court: Green Homes for Seniors



Paper cutouts of suns, sprouting plants, and the Energy Star logo fluttered from an apple tree: it was Rockwood Retirement Communities' groundbreaking ceremony for Appleway Court I, their latest senior housing project built in cooperation with Community Frameworks. The cutouts represented the numerous energy-efficient features of the development, which include solar panels, Energy Star appliances, and continuous ventilation with heat recovery.

These features are not only good for the earth, they're also good for the utility bills. The development has 38 units reserved for low-income seniors, who will pay no more than 30% of their income for rent. Located on the corner of Appleway and Farr Road in the city of Spokane Valley, the facility was the first low-income housing complex undertaken by Rockwood Retirement Communities. Completed in March 2011 after four years of planning and work, it was funded in part by the HUD 202 program, the Washington State Housing Trust Fund and the Spokane County HOME program, and was developed by the Com-

munity Frameworks Development Services team. In addition to the green features and subsidized rents, Appleway Court's resident seniors have access to a new grocery store across the street, and public transportation and medical facilities are nearby as well.

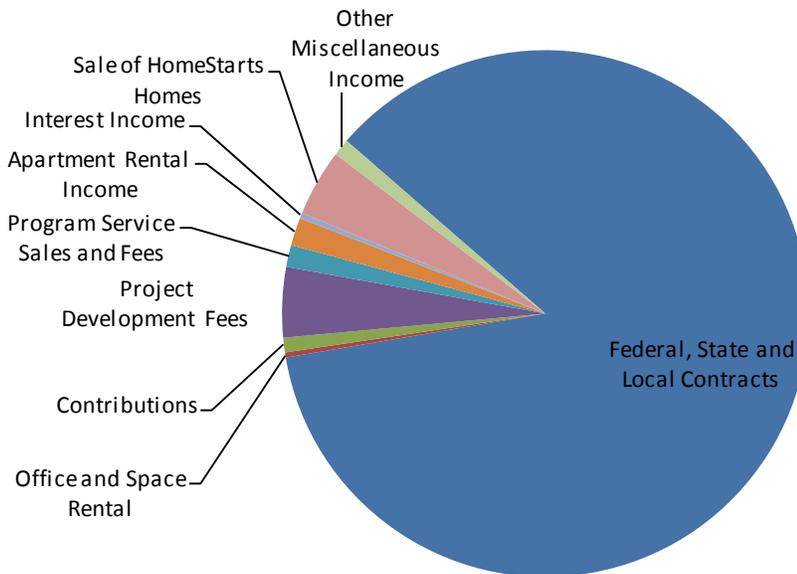
Despite adding nearly 40 new housing units, the project only met 2.2% of the unmet need for affordable senior housing in the Spokane community. However, Rockwood Retirement Communities'

management is so enthusiastic about the project that they have started work on Appleway Court Phase II, which would add another 24 units, also for low-income seniors, next to the current development. The demand for affordable senior housing in Spokane seems overwhelming right now, but we hope that by working together, we can slowly but surely take steps toward meeting it and providing safe, decent housing for more Spokane seniors in need.



# 2010-2011 Financial Review

## Revenue and Gains



## Revenue and Gains

Federal, State and Local Contracts: 8,130,110

Office and Space Rental: 29,073

Contributions: 85,660

Project Development Fees: 407,045

Program Service Sales and Fees: 127,477

Apartment Rental Income: 162,592

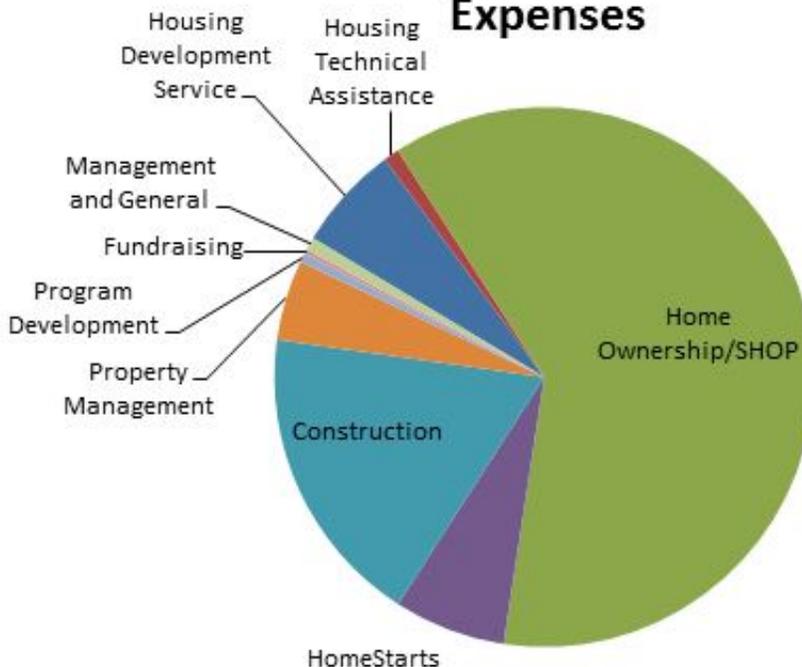
Interest Income: 31,005

Sale of HomeStarts Homes: 389,365

Other Miscellaneous Income: 98,286

**TOTAL 9,460,613**

## Expenses



## Expenses

Home Ownership/SHOP: 4,770,308

HomeStarts: 519,530

Construction: 1,402,452

Property Management: 374,669

Program Development: 40,925

Fundraising: 21,459

Management and General: 59,236

Housing Development Service: 490,849

Housing Technical Assistance: 71,980

**TOTAL 7,751,408**

**Change in Net Assets: 1,709,205**

**Net Assets – Beginning of Year: 4,450,860**

**Net Assets – End of Year: 6,160,065**

# To our Donors: **THANK YOU!**



Avista Foundation  
Banner Bank  
Exchange Club of Downtown Spokane  
Guardian Life Insurance Company  
Inland Northwest Community Foundation  
JP Morgan Chase Foundation  
Kiemle & Hagood  
LeMaster Daniels  
NeighborWorks® America  
Sisters of Providence  
Sterling Savings Bank  
US Bank  
Washington Trust Bank  
Wells Fargo Bank, Seattle  
Wells Fargo Foundation  
And our numerous individual donors!

**Your support is crucial to the people we serve.**

**How can  
you help?**

Donate securely at  
[www.communityframeworks.org](http://www.communityframeworks.org)

or mail donations to:

Resource Development Committee, 315 West Mission, Suite 100, Spokane WA 99201

Or:



"Like" Community Frameworks (CommunityFrameworksWA) for news and updates.



## CF Team

Max Benson  
John Fisher  
Cortney Freeman  
Roy Gebeke  
Michael Greenberg  
Linda Hugo  
Melody Kinkead  
Oscar Maravilla  
Ashley Martin  
Christina Mejia  
Jeff Nicely  
Ginger Segel  
Terri Symbol  
Chris Venne  
Heather Wegan  
Ani Yount

## Board of Directors

Von Elison  
Jeff Jordan  
Grant Nixon  
Brian J. Norris, Secretary  
David Osenga, Treasurer  
Michael Otis, Vice President  
Bob Stone  
Don Tuttle, President  
Jessie Wilkerson

### **COMMUNITY FRAMEWORKS EAST**

**315 West Mission, Suite 100  
Spokane, WA 99201  
509-484-6733**

### **COMMUNITY FRAMEWORKS WEST**

**409 Pacific Ave Suite 105  
Bremerton, WA 98337  
360-377-7738**



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