

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."

February 2011

communityframeworks.org

Issue Nine

Program Links

[HomeStarts](#)

[Development](#)

[Services](#)

[SHOP](#)

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For information
on Homebuyer
Education Classes
and Informational
Meetings
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Our Locations:

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

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

Lopez Island CLT Receives Prestigious National Home Depot "Green" Award

The Lopez Island Community Land Trust, a long-time SHOP affiliate of Community Frameworks, has received the prestigious Award of Excellence for 2010 from the Home Depot Foundation. The Lopez Island CLT was selected as the winner in the homeownership category and was recognized as a leader in innovative affordable housing development.

As a winner, the Lopez Island CLT will receive a \$75,000 grant and be recognized as a model for future residential development. Winners were chosen based on architectural design, building performance and community involvement. In addition, the foundation paid close attention to ongoing savings and long term affordability through energy efficient building practices.

In a place where the average home is over a half-million dollars and the median income is only \$46,000, finding an affordable housing solution was the primary goal of the Lopez CLT. Incorporating long-term affordability and modern day innovation, this 11 single-family home neighborhood has become a national model of inspiration. The design includes solar panels, hay bale insulation, rain catchment tanks, air quality ventilation and other innovative green technologies that promote affordability for the long term. Working together on the process, the 11 families learned long-term skills and became a true community. This view case study explains the project and how it will serve as a model for future generations of affordable housing communities. Congratulations Lopez Island CLT! [Project Video](#)



Community Frameworks Awarded \$175,000 from Paul Allen Foundation

Community Frameworks was honored to be awarded a \$175,000 grant from The Paul G. Allen Family Foundation to fund their three-year Financial Literacy Initiative for Spokane County, Bonner County and Northern Idaho. The initiative will offer classes on budgeting, credit and mortgage basics for low-to-moderate income families as well as fund extended outreach for one-on-one counseling for the same topics.

The grant will provide \$50,000 each year for the next three years plus \$25,000 upon closeout. The award will fund outreach, staff time and program materials needed to effectively educate Spokane County and Northern Idaho individuals on becoming financially secure and mortgage ready. The funding will allow CF staff to expand its outreach to minority and immigrant populations and to offer classes at additional locations, provide online resources for education and counseling and translate materials into Spanish and Russian.

From improving credit to increasing savings, Community Frameworks certified housing counselors teach the basics of financial management to help the dream of homeownership become a reality and provide additional one-on-one skill building for those needing individual assistance with

THE PAUL G. ALLEN FAMILY foundation

credit repair and becoming mortgage ready. Community Frameworks' first-time homebuyer program offers new construction homeownership opportunities with affordable monthly payments to qualified buyers.

In today's economic times, it is more important than ever for individuals to learn the skills necessary to become financially independent and build life-long assets through affordable homeownership, personal savings and budgeting education. Classes are held weekly and are free to the public.

The Paul G. Allen Family Foundation is a philanthropic organization based in Seattle, Wash. that focuses on transforming lives and strengthening communities by fostering innovation, creating knowledge and promoting social progress. One of the Foundation's focused funding areas are organizations with asset building programs to help low-income individuals achieve long term economic success. More at <http://www.pgafamilyfoundation.org>.

Community Frameworks Purchases Spokane Valley Apartments



In order to continue our mission of increasing the availability of affordable housing, Community Frameworks purchased the San Franciscan apartment complex in the Spokane Valley and plans to convert it into affordable workforce housing.

"We know how important affordable housing is for families in our community," Jelili Ogundele, Development Services Manager said. "We are excited to be a part of the project and hope to build a strong community among our residents."

The complex, at 12204 E 4th Ave in Spokane Valley, includes 41 units of rental housing originally built in 1977. It is comprised of five buildings, each with eight units of one-and two-bedroom apartments. A sixth building contains laundry facilities and a studio unit. Community Frameworks plans to convert the studio unit into a community space that will include computer and internet facilities.

The building has not had any serious upgrades since it was originally constructed over 30 years ago and is in need of major repair and upgrade. Community Frameworks has conducted a capital needs assessment and plans to perform a renovation totaling nearly \$1 million.

Community Frameworks financed this project with a loan from Banner Bank and funding from the Washington State Housing Finance Commission's new 'Washington Works' program whose goal is to produce affordable 'workforce housing' for low to moderate income households.

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

To learn more visit www.communityframeworks.org,
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Across the Northwest — 2010 SHOP Successes

Community Frameworks' SHOP Program provides pass-through loans for more than 40 non-profit organizations that provide affordable first-time homeownership programs throughout Washington, Oregon, Idaho and Montana. Throughout 2010, the SHOP program had a profound impact on the regional affordable housing system.

In 2010, CF Affiliates led **193 low and very-low income people** into homeownership throughout our four-state service area.

This feat was accomplished through sweat equity and volunteer labor and with responsible lending products, all of which are designed to ensure successful homeownership.

In addition to helping these folks achieve their homeownership goals, these homeownership and construction activities pumped over **\$34 million** into their respective local economies.

Congratulations to all new homeowners and to our SHOP Affiliates!



Community Frameworks receives grants for education and operations



\$9,800

Guardian Life Insurance, one of the largest mutual life insurance companies in America, awarded Community Frameworks \$9,800 to help fund a three year initiative for financial literacy education.



\$1,000

Banner Bank awarded Community Frameworks \$1,000 to help fund a new three year initiative for financial literacy education that will focus on educating minorities and low-income families.



\$5,000

Wells Fargo awarded Community Frameworks \$5,000 to fund operating expenses of the organization.

State Budget Woes May Lead to Cuts in Housing Funding

This spring the State will adopt its biennial budget – a tough job in these times. Unfortunately, funding for affordable housing may be dramatically reduced. Most of Community Frameworks' projects are financed in part by the State Housing Trust Fund, which was funded at \$200 million for the biennium in 2007 – 2009, and then reduced to \$130 million for the 2009 – 2011 biennium. The Governor has proposed only \$40.8 million for 2011– 2013. This reduction would mean a sharp decline in new affordable housing projects in Washington – from homeownership programs to homeless and emergency housing.

What can you do? Advocate! Contact your State Legislators and ask them to fund the Housing Trust Fund at \$200M. This will create housing and jobs throughout the state.

Attend the Housing and Homeless Advocacy Day Feb. 14, 2011, in Olympia by registering at WLIHA.ORG or call the Washington State Legislative Hotline at 1-800-562-6000 to reach any legislator

Appleway Court is complete and accepting applications for senior housing

Appleway Court is a Rockwood Retirement Community with 38 units of service enriched apartments for seniors. All units are reserved for very low income seniors under the HUD 202 program.

The one-bedroom units feature internet access, utilities included in rent, a community room, off-street parking and exercise room.

The community is located at Farr Road and Appleway Blvd. behind Winco Foods in the Spokane Valley.

Call 509-838-6541 for applications or for more information.



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