





About Us:

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”

- **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

And “TEACH”

- **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

This year's renovation of the Rose Apartments (featured story on the next page) got me thinking about how much the affordable housing and community development field has changed in the years I've been doing this work. In 1983, when I first started at Community Frameworks (known as Northwest Regional Facilitators back then), my first assignment was as Administrative Assistant for the Rental Rehab program. HUD funds were awarded to the City of Spokane for forgivable loans to private rental property owners for matching funds to fix up their properties in exchange for offering low rents to lower income people for 10 years. One of the first projects we did was the Rose. I remember how much character it had, and that while we helped it a lot, we knew the program wasn't designed to do the sort of lasting improvements that would give it a long life. This time around we got to do it right and the Rose will grace the neighborhood for many years to come.

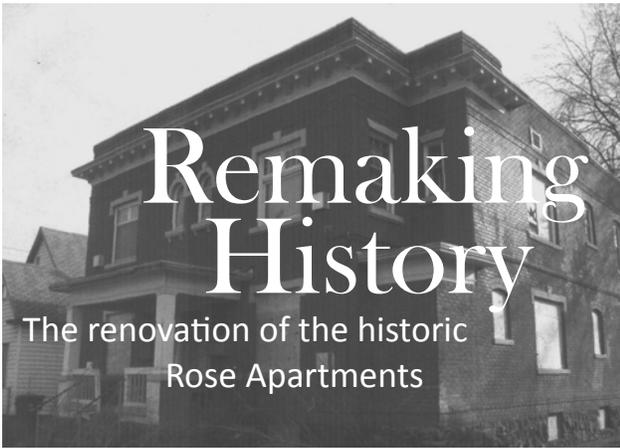
Sometimes we hear complaints that affordable housing projects are expensive, but what people don't realize is that with lower rents and decades long commitments to funders to continue to serve lower income families, we have to build them to last and that costs more. It helps also when the owners are non-profits or other kinds of community groups who have a mission to serve rather than motivation to maximize profit. ECCO, the Rose's owner, will be a good caretaker. They are there to build a great neighborhood and serve its residents. We're so proud to have helped them achieve their goal.



Sincerely,

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

Linda Hugo
Executive Director



At the turn of the 20th century, the historic Rose Apartments in East Central Spokane stood amidst a booming industrial neighborhood, housing immigrants who worked in the lumber and flour mills nearby. Now, at the turn of another century, they will be home to a new generation of working people, thanks to a partnership between the East Central Community Center of Spokane (ECCO) and Community Frameworks.

While the Rose Apartments is one of the few historic brick apartment buildings in the East Central Neighborhood of Spokane, it had been abandoned and was in disrepair when the City of Spokane purchased it in a 2010 foreclosure sale. Community Frameworks helped ECCO develop a funding plan that included an array of sources, ranging from City Neighborhood Stabilization Funds, to a City HOME loan, to lead based paint and weatherization funds, to a loan from Spokane Teachers Credit Union. The two organizations then worked with ZBA Architecture P.S. to develop a plan to renovate the building so that the apartments would be safe, modern and livable, while staying true to the historic character of the building. Most importantly, the plan keeps rents affordable to low income households.

D.R. Construction, a local general contractor, performed a “full gut” rehab, replacing the antiquated features of the building with new, functional amenities: electric and plumbing systems, a new roof, and historically accurate but better-insulating windows.

With an eye to both environmental soundness and frugality, skylights were added to the second floor hallway to reduce the need for electric lighting. Finally, since the property is in the potential path of the North South Freeway expansion, the frame of the building was strengthened so it can be moved if the freeway is built over its current location. Meanwhile, the Spokane Service Team -- an Americorps-affiliated job training program -- renovated the “cottage”, a single-family house on the property that will also be home to a family below 50% of area median income.

The renovation of the Rose Apartments shows how the acquisition/rehab strategy can put historic buildings to good use in the present, and create opportunities for renewal in economically depressed areas. The building that served as a stepping stone to social mobility for the immigrants of the early 1900s will once again serve as a solid base for future families to build their lives. Said Mark King of ZBA Architecture, when asked about the project: “The preservation of the Rose is an excellent example of how, through perseverance, teamwork and creative resources, a once lost building can be transformed into an asset to the community. Everybody that was involved with the project should be very proud of the Rose.”

PROUD GROUND'S SVABODA COURT IS NOTABLE SHOP-FUNDED PROJECT

"Svaboda" means "freedom" in Russian, and for Juli, the new owner of a home at our SHOP affiliate Proud Ground's Svaboda Court, freedom is exactly what homeownership represents. A single mother with two teenage sons, Juli turned to the Portland, OR non-profit, because she was tired of her family's finances being at the mercy of rising rental rates. Proud Ground not only guarantees the families at Svaboda Court stable, affordable mortgage rates (often lower than what they had been paying in rent), but it also provides them with the latest in green housing technology.

Environmentally conscious construction is especially important for affordable housing developments. Green features ensure that new homes will be habitable into the future and help low-income residents save on utilities, freeing up money for other uses. Proud Ground went above and beyond in "greening" Svaboda Court, often exceeding environmental standards.



The homes feature solar hot water heating, Energy Star appliances, extra insulation, water-saving faucets and triple-pane windows to save on heating costs. Fresh-air exchangers keep the air inside the houses clean and crisp, and native plants grow throughout the development.

For Juli, this matches up perfectly with her personal goals. Now that she has her own property to work on and customize, she plans to start a garden. To learn more about Svaboda Court, visit its website: www.svobodacourt.org.

STAYING AFLOAT

CF starts Affiliate Sustainability and Growth Initiative to help affiliate organizations through tough times

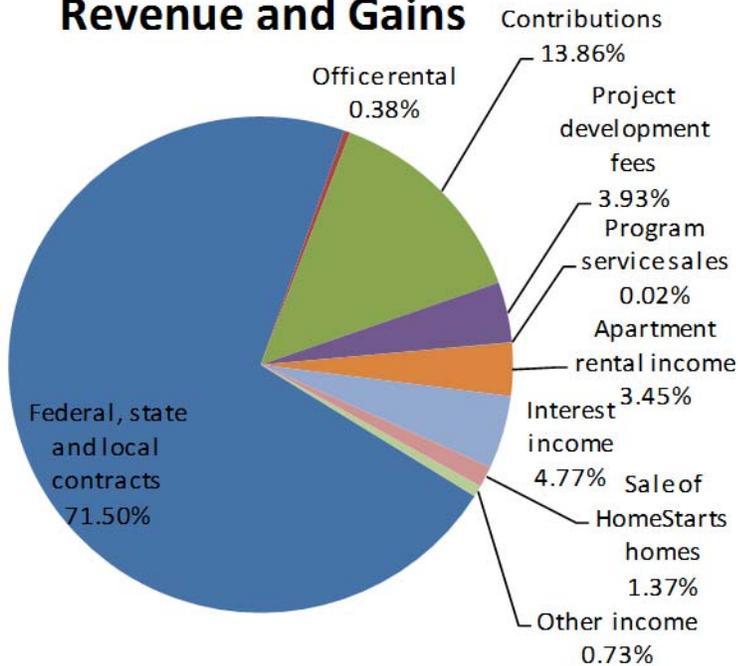
In challenging economic times, as demand for services rises and resources are stretched, it is more imperative than ever that nonprofits band together to maintain and improve their ability to serve their clients. In 2011, Community Frameworks responded to this need by starting the Affiliate Sustainability and Growth Initiative (ASGI). Here are just some of the steps we've taken to share our expertise and ensure the continued effectiveness of our affiliate organiza-

- Held a series of webinars to educate our affiliates on housing issues and regulations, including sessions on EnergyStar standards, Section 3, and Affordable Fair Housing Marketing Plans
- Launched SHOPTalk Online, a web resource that provides our SHOP affiliates with news about sweat equity housing and a discussion forum to stay connected about the latest developments in the field. (If you are an affiliate, you can access SHOPTalk Online through the affiliate connection page: <http://www.communityframeworks.org/affiliates/login.php>)
- Conducted peer-to-peer trainings on numerous topics, from organizational sustainability to social enterprise models
- Provided direct financial assistance in the form of office materials to our affiliates, in addition to SHOP funding
- Developed a baseline survey from which to measure our affiliate network's performance over the course of the initiative. These results indicated increased satisfaction with our services and a lowering of costs among our affiliates, even in the ASGI's first year.

We would like to thank our funders for making ASGI possible: the USDA-RD Rural Community Development Initiative, HUD SHOP matching funds, JPMorgan Chase, Wells Fargo, Key Bank, the Medina Foundation, and the Norcliffe Foundation.

2011-2012 Financial Review

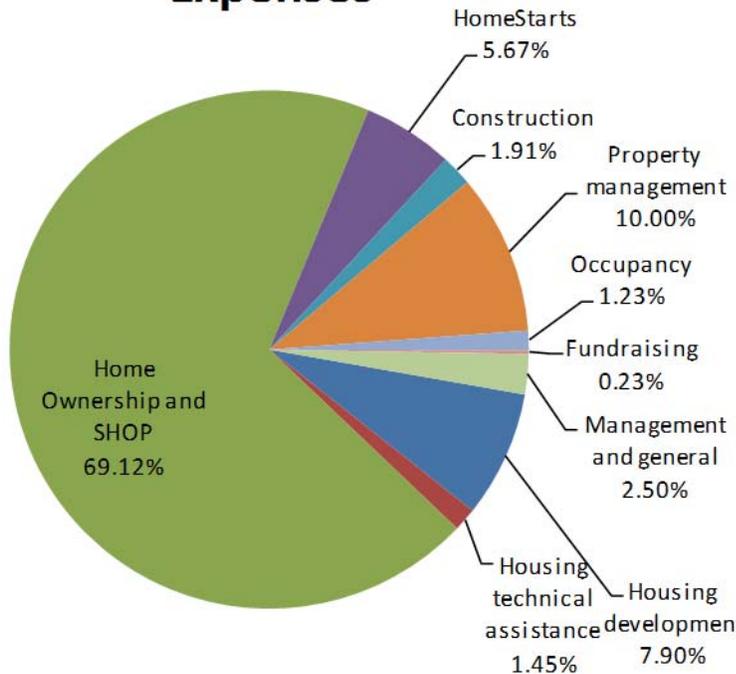
Revenue and Gains



Revenue:

Federal, state and local contracts: \$6,004,663
 Office rental: \$32,070
 Contributions: \$1,164,257
 Project development fees: \$329,972
 Program service sales: \$1,904
 Apartment rental income: \$289,352
 Interest income: \$400,287
 Sale of HomeStarts homes: \$115,000
 Other income: \$61,190
TOTAL: \$8,398,695

Expenses



Expenses:

Home Ownership and SHOP: \$3,923,153
 HomeStarts: \$321,642
 Construction: \$108,137
 Property Management: \$567,607
 Occupancy: \$69,542
 Fundraising: \$13,041
 Management and general: \$142,095
 Housing development: \$448,364
 Housing technical assistance: \$82,196
TOTAL: \$5,675,876

Change in Net Assets:

\$2,722,819

Net Assets Beginning of Year: \$6,160,065

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And many thanks to our
numerous and generous
individual
donors and volunteers!



Your support is crucial to the people we serve.

**How can
you help?**

Donate securely at
www.communityframeworks.org
or mail donations to:

Resource Development Com-
mittee, 315 West Mission, Suite
100, Spokane WA 99201

Or:



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



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