

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."

October 2010

communityframeworks.org

Issue Seven

Program Links

[HomeStarts](#)

[Development](#)

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Upcoming Events:

Education Classes

Understanding
Credit

Nov. 2 and 4

6-7:30 pm

Financial Fitness

Nov. 9, 11 and 18

6-7:30 pm

Mortgage Basics

Nov. 30, Dec. 2

6-7:30 pm

Informational Meetings

Self-help
Homeownership

Nov. 15

6 pm

[More information
on classes and
meetings](#)

Our Locations

Spokane Office:
315 W Mission Ave
Suite 100

509-484-6733

Bremerton Office:
409 Pacific Avenue
Suite 303

360-377-7738

Community Frameworks begins rehab and community initiative

When Community Frameworks VISTA volunteers, Mike Greenberg and Cortney Freeman, were asked to develop a project to revitalize the Union Hill neighborhood in Bremerton, Wash., they realized revitalization would take more than remodeling and reconstruction. As a port town, much of Bremerton and Union Hill was built in the fervor of World War II. However booming it once was, the years have been hard on the town. Much of the once bustling city stands empty and many homes are foreclosed and dilapidated.

In an effort to change the trend, Cortney and Mike devised the "Built in Bremerton" program, which focuses on renovating dilapidated homes while revitalizing the community. Qualified program participants pick a home of their choosing and apply for loans equal to the cost of the home plus renovations. Through Community Frameworks' Self-help Homeownership Program (SHOP), participants earn their down payment assistance through sweat equity work on renovations, making the purchase more affordable. The program has also received funding support from the City of Bremerton's HOME program, as well as from NeighborWorks America.

But that's not all. Cortney and Mike understood that without community engagement in revitalization, the simple renovation of homes would never make a difference. In order to build a sense of community among Bremerton residents, they teamed up with local businesses and community members in the Union Hill Neighborhood Association



and planned to focus on building community and leadership while rebuilding each home.

In conjunction with their local partners, they helped organize a Neighborhood Block Party. After closing the street, nearly 400 community members and media came to celebrate with food, crafts, games and square dancing, all while building networks of support and planning a community for the future.

They are in the process of finding and qualifying their first applicant for the program and are optimistic for the program's success. "Bremerton has been hit hard by the economic downturn," Cortney said, "But we are excited to be teaming up with the community to be a part of its revitalization."

CF Partner, Blue Mountain Action Council, celebrates Grand Opening

On Sept. 9 The Blue Mountain Action Council (BMAC) celebrated the grand opening of Lincoln Terrace, a 12-unit permanent housing facility and resource center for homeless families in Walla Walla, Wash. This \$2.5 million project will empower homeless families with job training and housing as they learn the skills to live independent lives.

The project began in 2008 when BMAC determined homeless families were underserved in the Walla Walla area. The Community Frameworks Development Services team guided BMAC through the needs assessment, financial package assembly and construction management to the ultimate goal of completion.

Now 11 months after construction began, Lincoln Terrace is ready for tenants. The project features 11 two-and-three bedroom apartments for families and a 1,600 square foot community building with a community kitchen, laundry and office space for the resident manager. The on-site manager will coordinate resources for tenants to help manage family instability issues, joblessness and substance abuse. Tenants will pay 30% of their income for housing and will be allowed to stay as long as is needed to stabilize their employment and family situation.



Blue Mountain Action Council is a non-profit community partnership committed to providing food and housing to support low-income and special needs populations in Walla Walla County.

Playground Dedicated at Rockwell Apartments Open House

Community Frameworks celebrated its new ownership of the Rockwell Apartments with an open house and playground dedication event on Aug. 26, 2010. Community Frameworks purchased the Rockwell Apartments in August 2009 with support from the Spokane County HOME program. The primary goal was to preserve the apartments as an affordable housing option for residents in the Spokane Valley community.

Since acquisition, Community Frameworks has installed a new playground, planted new landscaping, repaired the pool and begun repainting the buildings. "Everyone needs access to quality affordable housing," Community Frameworks Development Services Manager Jelili Ogundele, said. "This apartment complex will help meet the need for affordable housing in our community. We are honored to own this project and to provide affordable housing to eligible residents."

Interested in the Rockwell Apartments? Call Jelili Ogundele at 509-484-6733 with questions. [Click here for pictures.](#)



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Construction complete for new homeowners at Takoda

On Sept. 1 three families, who are also first-time homebuyers, received the keys to their new homes. Having completed nearly 200 hours of sweat equity, these brand new homeowners were finally able to move into their homes in Takoda Park, an affordable housing community, developed by Community Frameworks in Spokane's West Plains.

The homes feature three-to-four bedrooms, two baths, an attached garage, and landscaping with sprinkler systems. Homebuyers receive 100% financing through a combination of a first mortgage with USDA Rural Development Housing Services and down payment assistance from Community Frameworks. Much of the finish work was completed by the homeowners in order to offset the down payment and to make mortgage payments affordable. The three families worked together on their homes, completing them all before being able to move into their individual homes.

Community Frameworks is proud to congratulate these participants on their homeownership and wishes them many years of happiness in their new homes.

Learn more about the first-time homeownership program here: [HomeStarts](#)

- ◆ The new homeowners grew close as they worked together to build their homes
- ◆ They completed nearly 200 hours of sweat equity to offset mortgage costs



CF Proposes to Improve Workforce Housing in Hillyard

In hopes of increasing affordable housing in the Hillyard Neighborhood, Community Frameworks is in the process of proposing the acquisition and limited rehabilitation of the Hoffman apartments. If approved, Community Frameworks will purchase and perform updates to the 16 one-and-two bedroom apartments to become an affordable housing community targeted towards working families in the area.

Currently, the Hoffman apartment's owner voluntarily keeps rents low while keeping the property in good repair. Community Frameworks views this purchase as an opportunity to prevent another owner from raising rents and displacing tenants. The neighborhood is well positioned in a walkable community with available public transportation. Further, the Hoffman apartments are priced at \$65,000 for total rehabilitation development, which is less than half of what new construction units typically cost. Community Frameworks will find out late this year if the plan to acquire the complex is successful.



Community Frameworks is now on Twitter!

Follow Community Frameworks on Twitter for short timely updates about happenings, events and affordable housing news. Visit us here: [Twitter.com/ComFrameHousing](https://twitter.com/ComFrameHousing)



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