



12 East 4th Street
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“WE MAKE **HOME** A BETTER PLACE”

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Gloria Moen
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Duluth LISC
Greater Minnesota Housing Fund
M & I Bank
Minnesota Housing Finance Agency
North Shore Bank
North Shore Mortgage
US Bank
Wells Fargo Home Mortgage



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Affinity Plus Credit Union
Arrowhead Regional Arts Council
City of Duluth Community Development
Block Grant
Duluth Art Institute
Duluth Local Initiatives Support
Corporation (LISC)
Duluth Superior Area Community Foundation
Greater Minnesota Housing Fund
LISC/Home Depot
Lloyd K. Johnson Foundation
Mardag Foundation
MACV
Met Life Foundation
Minnesota Housing Finance Agency HECAT
Minnesota Power
NE MN State Health Improvement Program
NeighborWorks
North Star Foundation
Northland Foundation
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2011 ANNUAL REPORT

1 ROOF

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Mary Treuer

THE BIRTH OF ONE ROOF COMMUNITY HOUSING

Making Home a Better Place

In November of 2010, the boards of Neighborhood Housing Services of Duluth (NHS) and Northern Communities Land Trust (NCLT) decided to explore the merits of combining the two organizations into one. Realizing that the organizations had quite similar missions but engaged in very different lines of business, leaders of the two groups came to believe that through coordination of the different activities within one organization the community could be better served. They also believed that by combining under one roof a stronger organization would be created. A year-long process culminated with both boards and memberships voting in late 2011 to create One Roof Community Housing, effective January 1, 2012.

Many thanks are due to individuals and organizations that helped bring One Roof to reality. First, are the leaders from both organizations who met monthly as part of the merger committee for the better part of 2011 and made regular reports and recommendations to each board. Committee members included: Steve Decatur, Glenn Dallmann, Gloria Moen, Lynn Nephew, Cliff Knettel, Jeff Corey, and the authors of this article. Second, are the entire boards and memberships of each organization for believing in and supporting the vision for One Roof. Third, are NeighborWorks America and the Duluth Local Initiatives Support Corporation for financial and technical support for orchestration of the merger. And, of course, are all staff members who worked hard, long and creatively on a daily basis to manage all of the details that such a major change requires.

Several board and staff members met with a local marketing firm to help select the name and logo for what has become One Roof and also to create a brand promise for the organization. Our brand promise document explores our values and goals and essentially boils everything down to a very simple statement that sums up what we do—we make home a better place. We do so by making below market interest loans for home renovations to people not eligible for bank loans, educating and counseling homebuyers, providing downpayment and closing cost assistance to homebuyers, developing affordable Community Land Trust homes for sale to lower income households, developing affordable rental housing, and coordinating activities to improve the core neighborhoods of Duluth.

We know that there are many in our community living in substandard housing, many who are excessively cost burdened by their housing (paying more than 1/3 of income for rent), and many who are homeless. Under One Roof we will work to make home a better place for these folks. Further we will use this promise to plan our work and be the measuring stick to evaluate our work.

We believe that quality, affordable housing is such an integral part of a healthy community that in helping make home a better place for those we serve we also make our community a better place for all of us to live. Whether you are a historic supporter of NHS or NCLT we thank you for your past contributions and invite you to continue to join us in our work to make home a better place in our community. Your participation is vital to our success and for that we are extremely grateful!



Richard Fryberger

A handwritten signature in black ink, appearing to read 'Richard Fryberger'.

Christina Trok

A handwritten signature in black ink, appearing to read 'Christina Trok'.

Steve Heikkila Home

Steve Heikkila purchased a home through the Land Trust in 2000. He had taken the Common Cents class at Community Action Duluth in which participants learn about budgeting, credit scores, and getting a mortgage, and had been searching for the right home for nearly three years. “I wanted a house that wasn’t too big or too small and had some character... oak floors and a deck. I went through a lot of bad houses,” Steve revealed. “I don’t remember how I learned about the Land Trust, but it was a godsend!”

The house, which he bought through the Land Trust’s former Homeland program, was the perfect size for Steve. However, what he loves most is the yard. He spends most of his free time in the summer tending his gardens full of veggies, fruits, and flowers. Steve exclaimed, “Buying this house allowed me to plant the garden of my dreams!”

By turning found objects into useful treasures, Steve has been able to save money and get by on as little as possible. Old juice jugs get second lives as watering cans. A garbage can found on the side of the road serves as a compost bin. The compost bin allowed him to cut down on his monthly garbage bill. The money he saved then went into paying a higher percentage of his mortgage each month.

After eleven years of homeownership and nineteen years before his thirty-year loan was due, Steve recently paid off his entire mortgage. “There were two times when I got laid-off from work. Had I been renting or had I purchased a different home, I would have been up to my chin in debt,” Steve said. “I wouldn’t have had the stability I have with owning a home. Every couple of weeks now, I think, ‘That’s right, I don’t have a house payment.’ And, then, I feel really, really grateful. It’s a wonderful feeling!”



2011 Awards

- **Neighborhood Housing Services** received the Met Life Foundation’s *Community Police Partnerships Award*
- **Northern Communities Land Trust** was given Duluth LISC’s *Building Healthy Communities Award*
- **Jeff Corey**, NCLT’s Executive Director, won the McKnight Foundation’s *Virginia McKnight Binger Award in Human Service*





2011 – NCLT By the Numbers

27 Households Purchased a Home (representing 59 people)	
10 Resales	
17 Acquisition Rehab	
Underserved Households	10 (37%)
9 Single female headed households with dependent children	
3 Households of color (2 of those female-headed)	
Total Number of Children	21
Total Number of Adults	38
Average Annual Income	\$31,800
Average Percentage of Median Income	64%
Average Market Value of Home	\$129,500
Average Land Trust Price	\$96,300
Average Down Payment Subsidy	\$33,200
Average Monthly House Payment (includes taxes and insurance)	\$639



NCLT 2011 Financial Statement

INCOME

Unrestricted Earned Income	\$560,427
Organizational Program Grants	\$129,305
Housing Development Grants	\$3,241,465
Home Sales	\$2,777,248
Total Income	\$6,708,444

EXPENSE

Unrestricted	\$824,934
Homeowner Services	\$40,171
Fundraising	\$51,956
Housing Development Expenses	\$5,741,950
Total Expense	\$6,659,011

2011 – NHS By the Numbers

Amount of Rehab Loans Distributed	\$380,197
Total Number of Home Inspections	55
Total Number of Attendees for the Homestretch Class	204
Total Number of Clients Who Received Counseling	98
Amount of Downpayment & Closing Cost Assistance Provided	\$204,500
Number of Rehab Loans	19
Number of Downpayment and Closing Cost Funds Distributed	93



NHS 2011 Finance Report

OPERATING INCOME

Fees/earned income	\$53,704
Operating Grant/Contributions income	\$320,258

OPERATING EXPENSES \$434,969

Capital Grants for loans and down payment assistance (CRV;NW-new for 2011)	\$497,000
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Serving Those Who Served



In April of 2011, the Minnesota Assistance Council for Veterans celebrated the grand opening of the Duluth Veterans' Place. The Veterans' Place has eleven permanent housing units and five transitional units plus supportive services for veterans. Common Ground Construction completed the renovation of the properties and Northern Communities Land Trust acted as developer.

Veteran James Bonneville (Jim) moved into his apartment in the Duluth Veteran's Place in December of 2011. He has lived in Minnesota his whole life, aside from the years he spent serving as a medic in Germany in 1971 and 1974. Jim has three daughters and nine grandchildren with whom he enjoys creating models such as the Ferris wheel in the picture below. In 1985, his wife was killed by a drunk driver. Since then, he has struggled with chemical dependency.

Jim chose to live in the Duluth Veteran's Place after talking with the staff. "I thought they were easy to talk to and that this environment would be supportive for me," said Jim. "I wasn't wrong! Plus, I couldn't afford to live in a place like this on my own."

Jim has limited mobility--so his ground-floor housing is perfect for his needs. He also enjoys



the camaraderie of living near other veterans. "It is nice to live in a place where people care and understand what you are going through." Jim, who spends his free time volunteering at a senior center nearby, described the impact that the Duluth Veteran's Place and the services he receives there have had on his life. "I feel more hopeful for the future. I still have something to give back."

He stressed the importance of having facilities like the Duluth Veteran's Place. "I appreciate anyone that has been involved in making a place like this available. It's a really good thing to have in our community."

TOOLS TO MAKE HOME A BETTER PLACE

Tool Lending Library

In 2011, NCLT was awarded a grant from the Home Depot Foundation to partner with NHS in expanding their community tool-lending library. The original library included mainly lawn and garden tools. Thanks to the extra funds, we were able to expand the library to include specialized home construction and repair tools. Currently, the library contains a diverse selection of over 100 tools ranging from a grass edger to a jigsaw. Anyone in the Twin Ports can check out the tools, free of charge, for up to two weeks. Land Trust homeowner, Alexis Grounds, has borrowed several items and told the Duluth News Tribune, "This is a fantastic program. We really can't afford to buy tools to use once and then just have them sit around. The hammer drills are \$180 and we couldn't have done our project if we would have had to buy one."

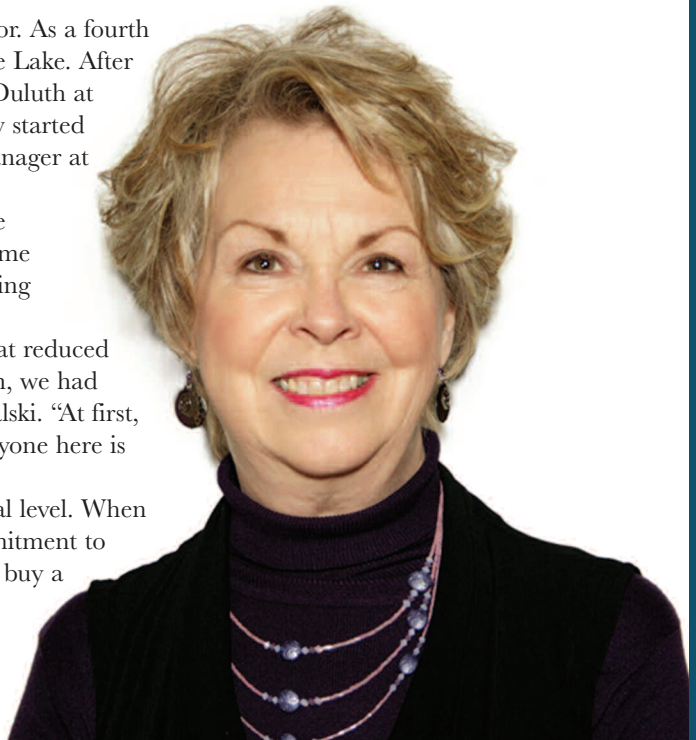
Edie Michalski, Arrowhead Abstract & Title

Edie Michalski was born and raised on the North Shore of Lake Superior. As a fourth generation Beaver Bay resident, she formed a strong attachment to the Lake. After spending much of her 20's & 30's in Minneapolis, she moved back to Duluth at the age of forty-one after graduating from law school. She immediately started working in a title company and, after a short time, was hired as the manager at Arrowhead Abstract & Title.

Edie met the Land Trust's Jeff Corey shortly after he started as the Executive Director in 1998. She reflected on the meeting, "Jeff wanted to sit down with me to learn about land transactions. After spending some time with him and learning about the organization, I knew I wanted to be supportive."

Initially, Edie helped the Land Trust by providing title services and research at reduced fees. "Because the Land Trust's transactions were more complex than the norm, we had to spend a lot of time training our staff to understand the process," said Michalski. "At first, our closers were reluctant but they ended up being totally on-board! Now, everyone here is proud to be affiliated with One Roof."

In addition to corporate giving, Edie also generously donates on an individual level. When asked what about the organization appealed to her, she responded, "The commitment to making a significant difference in people's lives. They help people who want to buy a home but wouldn't be able to make it happen the traditional way." She enjoys hearing first-hand at the Annual Meeting the personal stories of homeowners whose lives have been impacted, and visiting the homes after renovation to see the transformation of not only that home, but the whole neighborhood. "I've become even more committed because of those experiences."



Current Land Holdings

Lakeside—20 Homes
(1 acquired in 2011)

Woodland—3 Homes

Hunter's Park—2 Homes

Duluth Heights—15 Homes

Congdon—2 Homes

Endion—4 Homes

East Hillside—29 Homes
(1 Acquired in 2011)

Central Hillside—10 Homes

Observation Hill—7 Homes

Riverside—4 Homes

Morgan Park—3 Homes

Lincoln Park—36 Homes

West Duluth—63 Homes
(3 Acquired in 2011)

Gary/New Duluth—15 Homes

Hermantown—2 Homes
(1 Acquired in 2011)

Piedmont—2 Homes

Proctor—11 Homes
(3 acquired in 2011)



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Tim Pagelkopf
Laborer

Amanda Peterson
Laborer

Common Ground Construction has experienced significant change since its inception in 2004, and this year was no different. 2011 brought with it fruits of the Green Jobs Action Planning effort facilitated by Common Ground in 2010. The Duluth Energy Efficiency Program (DEEP) came to life and was up and running, serving the community early in the year. Throughout 2010 and 2011, Common Ground participated in the Sustainable Twin Ports Early Adopters class, fine tuning sustainability efforts in construction, daily operations and the build out of a new office facility where DEEP is housed. All of the various sustainable and greening efforts soon made it apparent that there was a need and a niche for a sustainability center. And so near the end of the year, Ecolibrium3, an independent non-profit organization was created. DEEP became an anchor

program for this new enterprise, led by the former Executive Director of Common Ground, Jodi Slick.

Common Ground Construction has maintained its green construction initiative and leadership; however the housing boom and subsequent construction crash which began in 2008, finally caught up with us. For 2011, the per unit subsidy that the Land Trust puts into their homes decreased and Common Ground was forced to reduce our construction staff by half. In December, we also formally ended our partnership with the Institute Community Work Crew from the Department of Corrections. Yet throughout this upheaval, Common Ground was able to complete construction on 20 Acquisition/Rehab homes and 2 smaller, partial rehabs. Common Ground also began taking private work to supplement our schedule and keep our remaining construction staff working through year-end.

Today we continue our organizational streamlining. Currently we are focusing on gaining efficiency in our daily operations. We ask a lot of our staff. In return, changes have been made to solidify and stabilize our construction jobs. Our goal is to provide livable, stable jobs that are less tied to the larger economy which has made so many businesses and construction companies shut their doors. All of this change has occurred in the midst of the NCLT-NHS merger and plans for office relocation. The close of 2011 finds Common Ground focused on doing the work of the Community Land Trust program of One Roof; creating healthy, quality homes for our homeowners, and maintaining a stable, supportive work environment for our staff.

-Rod Graf, Director of Common Ground



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St. Luke's Hospital
Stoney Point Construction
Texas Roadhouse
Tribal Fusion Belly Dancing with Ziola
Valentini's
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