



# 2012 ANNUAL REPORT

## COMMUNITY HOUSING





# ONE ROOF AT ONE YEAR

We are pleased to report that despite moving three offices (NCLT's, NHS's, and Common Ground's) into one and combining the staff, boards and lines of business of two organizations into one, One Roof met the vast majority of its programmatic goals for the year and finished in sound financial position.

In our planning discussions two years ago, a significant reason for moving forward with the merger was the notion that working as one organization we could do more for our community than we could separately, that with regard to the creation of One Roof, one plus one would be greater than two. With much of the first half of 2012 naturally consumed with strategic planning, figuring out the new systems with which One Roof would operate and in turn orienting ourselves to those systems, it didn't seem likely that we would see the production we had hoped for in our first year. Then in June the flood came, and One Roof jumped in to help.

Ten months later, we have worked with our partners to make \$2 million in loans for repairs to 120 lower income Duluth families whose homes were damaged by the flood, and somehow the bulk of the rest of our work also was accomplished. By working smarter and harder to meet the needs of the flood victims, our staff displayed a can-do, service-first culture that is a hallmark of successful organizations and will be the key to our future success. Indeed, as of this writing, we continue to help families with flood damage that the winter's frost and the spring's thaw are revealing.

It is with this same spirit that we announce our plan to continue our multifamily housing development work beyond our current Hillside Apartments project at twice our current average annual production. We are taking this step with the faith that One Roof has the vision, spirit and support to accomplish the goal and with clear understanding that too many people in our community pay too much money for renting substandard housing. As Steve O'Neil (current St. Louis County Commissioner and longtime housing advocate) reminded many of us recently when he quoted Senator Wellstone in saying, "We all do better when we all do better," adding more quality, affordable rental homes in our community will indeed make our community stronger.

We thank you for your support of the many ways that One Roof makes our community stronger by making home a better place for lower income people in our community, and we also humbly invite your continued support as we continue to carry out our mission.

Richard Fryberger, Board Chair    Jeff Corey, Executive Director



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## MEET THERESA

When Theresa Coyle first attended homebuyer counseling at One Roof, she didn't really believe that homeownership was an option for her. As a single mom working full-time to barely make ends meet, she and her daughter had found a stable living situation in Center City Housing, but had experienced homelessness just five years before. She first heard about One Roof through a relative who owns a Community Land Trust home, but despite their encouragement, she did not believe the program could work for her: "My daughter's aunt kept encouraging me to look into the programs, but I thought there was no way I'd ever be able to do it. After a while though, a little voice in the back of my head told me I had to try." In the end, the little voice won out and she decided to take the first step and make an appointment at One Roof. At her first meeting she met with a housing counselor and learned that homeownership was closer than she could have imagined; also, despite her limited income she could purchase a quality home through One Roof's Community Land Trust program. When it came time to choose a home, the decision was easy: "We knew it felt like home—we had seen other houses that were beautiful and much larger, but they just didn't feel right. As soon as we walked in this one, I thought, this is it—I could picture us living here." And in some ways, this experience has provided Theresa much more than a home, "It's like I accomplished something, you know? We went from homeless to owning our own home in five years—I'm over the moon right now!" When asked what advice she has for others in her situation, she had this to say: "I would recommend these programs to anyone. One Roof explained everything beautifully, and as things progressed the steps got easier and easier. If you're wishing you can buy a home, don't think you can't do it, because you'll be surprised when you do!"



## AS WE GROW

Published: February 14, 2013

**Making a house a home  
(that's affordable and energy efficient)**

*Jana Peterson, Cloquet Pine Journal*

The house on Selmsers Avenue had "good bones," according to Jim Mischler-Philbin, it just needed a little TLC ... plus a new roof, a furnace, water heater, more and better insulation and upgrades to the kitchen and bathroom.

Thanks to One Roof Community Housing and grant money from the Cloquet Economic Development Authority (EDA), the three-bedroom home at 1210 Selmsers Avenue got all that — and now it's on the market, waiting for the right family or person to walk in the door.

That prospective homebuyer should have a steady income, but not too high. One Roof targets low- to moderate-income homebuyers, earning 80 percent or less of the area median income. In Cloquet, that amounts to \$49,200 for a family of four.

"We have some folks who wouldn't be able to buy otherwise," said Mischler-Philbin, touting the non-profit group's many success stories in Duluth, Hermantown and Proctor. "We have other folks who could afford to buy a home, but they wouldn't have the money to make all the improvements [likely needed for something in their price range]."

One Roof aims to strengthen communities by providing housing services as well as building and sustaining affordable homes, which leads to healthier neighborhoods. Although buyers have to qualify for the mortgage, homes are generally sold at about \$20,000 to \$40,000 below market value — and far below the cost of purchase and renovation by One Roof and its construction company, Common Ground Construction. Homeowners get an affordable home that doesn't need a lot of money to fix up, plus the utility bills are affordable because the home is now energy efficient. Home buyers also receive significant down payment assistance as well as Homebuyer Education classes to prepare them for successful home ownership.



Selmsers Avenue (Before)



Selmsers Avenue (After)

*Continued on next page*



## AS WE GROW CONTINUED

What One Roof asks in return is that the home stays in the "land trust model," meaning that when it is sold, it is sold through the land trust to another income-eligible buyer. The seller gets the money he or she invested, plus 25 percent of the increase in assessed value from time of purchase to time of sale. The home also has to be owner-occupied.

Neighbor Bill Fleisch is delighted with the finished product.

"It bodes well for the property values in the neighborhood," said Fleisch, after stopping by to investigate the finished product.

And his presence there bodes well for the next homeowner. After all, he stopped by to bring some treats to the workers who have been restoring the home only to find them gone and a tour of the home under way.

Mischler-Philbin is also happy with the home.

"This is why we come to work every day," he said.



## HILLSIDE APARTMENTS

Tax credits were awarded with an equity value of over \$9,000,000 for Hillside Apartments in late 2012. By early 2013, the buildings are empty and demolition preparation work is happening in advance of a late summer construction start. Hillside Apartments will provide 44 units of permanent supportive housing and 6 units of emergency shelter for homeless families with dependent children. Special thanks to project partners Center City Housing, CHUM, and HRA of Duluth. Pictured are some of the existing buildings as well as photos taken during the cleanout of the buildings.





# ONE ROOF. FIVE CITIES.

## Community Land Trust Development:

In 2012, One Roof expanded CLT housing development activity to include the cities of Cloquet and Two Harbors in addition to Duluth, Proctor and Hermantown. Almost all CLT homes being developed at this time are acquisition rehabilitation of formerly foreclosed and blighted properties.



### Cloquet CLT Expansion:

One Roof acquired & rehabbed three homes in Cloquet in 2012, all of which sold in the first quarter of 2013.

*Pictured are before and after shots of 1210 Selmsier Ave.*



### Two Harbors CLT Expansion:

One Roof acquired two single-family homes (one vacant and the other a foreclosure) in Two Harbors in 2012 with rehab beginning toward the end of the year.

*Pictured is 1615 7th Avenue.*



### Proctor:

One Roof acquired, rehabilitated, and sold two formerly foreclosed single family homes in Proctor this year.

*Pictured is 18 3rd Street.*



### Hermantown:

One Roof completed renovations and sold one formerly foreclosed home in Hermantown.

*Pictured is 3669 Copley Road.*



### Duluth CLT:

One Roof completed and sold 12 formerly foreclosed homes in Duluth in 2012.

*Pictured are before and after shots of 318 S. 60th Ave W.*



# BY THE NUMBERS

## EDUCATION & LENDING

<b>\$1,057,863</b>	Distributed in Rehab Loans for <b>60</b> Homes
<b>\$144,944</b>	Distributed in Down Payment & Closing Cost Assistance for <b>62</b> Homes
<b>134</b>	Households attended Homebuyer Education class
<b>50</b>	Households received homebuyer counseling

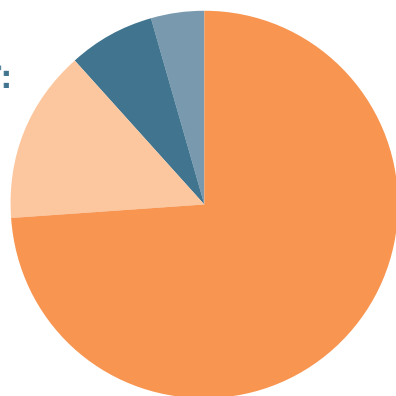


## COMMUNITY LAND TRUST PROGRAM

<b>23</b>	Households Purchased a Home (representing 57 people)
<b>5</b>	Resales
<b>18</b>	Acquisition Rehab
<b>\$30,236</b>	Average Annual Income of Buyers
<b>\$120,000</b>	Average Market Value of Home
<b>\$91,500</b>	Average CLT listing price
<b>\$643</b>	Average Monthly House Payment (includes taxes and insurance)

## 2012 FINANCIAL HIGHLIGHTS (UNAUDITED)<sup>1</sup>

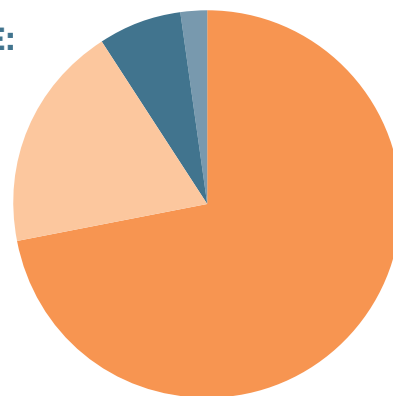
### REVENUES AND SUPPORT:



\$194,830	Contributions & Fundraising
\$323,178	Earned Income from Homeowner Programs
\$651,717	Organizational Program Grants
\$3,334,043	Housing Grants & Home Sales

**Total: \$4,503,768**

### EXPENSE:



\$84,187	Fundraising
\$293,399	Management & General
\$790,374	Program Services
\$3,017,597	Land & Cost of Homes Sold

**Total: \$4,185,557**

<sup>1</sup>Note: Organizational audit was in progress at the time of printing the Annual Report. Additional revenue of \$1.053 million is expected due to a one-time gain on assets acquired in the merger.



# BOARD MEMBER SPOTLIGHT



## Jill Holmen, One Roof Board Member & CLT Homeowner

*How did you become connected to One Roof?*

"Almost immediately upon moving to Duluth in 1999 I began hearing about "The Land Trust." Not in quiet passing, but in big bold lettering with exclamation points. I met folks who purchased homes through NCLT and the reviews were positively life-changing. The more I learned, the more I loved. Affordable, healthful home-ownership. Lending the right support and resources to allow folks to put

down roots and move forward in life. Providing empowerment where before there may have been doubt. What's not to love? I purchased my home in 2009 and still wake up every day a bit astonished to be here. Astonished, but ecstatically grateful and proud. Owning a home is more than just tending four walls and (in my case) an ever-growing garden. It makes me want to dig deeper, to help strengthen my neighborhood and help others find Home like I have. A million thanks, One Roof, for all you continue to do!"

*What compels you to serve on the One Roof Board?*

"I felt compelled to be a part of the One Roof board because I had known the frustrations of working too many jobs to barely make rent in a place that would never be Home. I had shopped the often abysmal rental market and had felt that home-ownership as a single person would be awfully daunting, if not altogether impossible. Now in my own home, paying a smaller amount for my monthly mortgage than I was accustomed to paying for rent, things are different. I am able to stay in the city I love and plan for my future. I am able to work just one job and sustain myself. This organization is 100% Heart. These people genuinely care about others and about creating sustainable and safe housing. They have a long-term holistic view of caring for the greater good and know that one healthy home creates another, creates a healthy neighborhood, a healthy city, region, and world. I hope that my story can be used as a tool toward the success of others, and I hope to lend as much as I can to the prosperity of this phenomenal organization by continuing to serve on the board and to show off my lovely home!"



## Rolf Flaig, One Roof Board Member & State Farm Insurance Agent

*How did you become connected to One Roof?*

"I got involved with One Roof through Neighborhood Housing Service of Duluth (NHS). I was introduced to NHS by a conversation I had with Sandy Robinson. What she told me about NHS made me want to get involved helping the community that I lived and worked in. When the discussions about the merger with the Land Trust started, I was excited to continue with a new and improved organization

with a broader scope. Helping people realize their dream of home ownership through a "one stop shopping" organization really made sense to me."

*What compels you to serve on the One Roof Board?*

"That one stop shopping organization that evolved from the merger, One Roof, is a great organization that adds tremendous value to our community. One Roof is a winning team that makes Duluth a better place to live! Who wouldn't want to be part of that? Working with One Roof and helping people realize their dream of owning a home is very rewarding for me."

## COMMUNITY LAND TRUST TOTAL = 243 HOMES!

(AS OF 12/31/12)

**Duluth .....224**

### Neighborhood breakdown:

Lakeside .....20

Woodland ..... 3

Hunter's Park ..... 2

Duluth Heights.....15

Congdon ..... 2

Endion ..... 4

East Hillside.....32

Central Hillside ..... 10

Observation Hill ..... 7

Riverside ..... 4

Morgan Park..... 3

Lincoln Park .....37

West Duluth .....68

Gary/New Duluth .....15

Piedmont ..... 2

**Hermantown..... 2**

**Proctor.....12**

**Cloquet..... 3**

**Two Harbors..... 2**

**15 Homes Acquired in 2012**

# HOUSING RESOURCE CONNECTION



For most families, a home is the single, largest investment that they will make in their lifetime. And for a responsible rental property owner, maintaining a safe and healthy place for tenants to live requires on-going investment.

Five local agencies, including One Roof Community Housing worked together to create a "one-stop-shop" for housing related services in Duluth, called the Housing Resource Connection (HRC).

With a grand opening on December 6th, 2012 and grant funding from LISC and the Duluth Superior Area Commu-

nity Foundation, the HRC is now operational.

The agencies involved in the Housing Resource Connection include the Duluth Housing and Redevelopment Authority, City of Duluth Community Development Department, Arrowhead Economic Opportunity Agency and Ecolibrium3 (DEEP Program). Our goal is to have all programs related to single- and multi-family rehabilitation working together to ensure that cost effective, quality, energy efficient and comprehensive rehabilitation is being done, and to ensure excellent accessibility and customer service for our clients.

This group has developed a workflow management system, called Homekeeper, for the Housing Resource Connection. This online program includes an online application/pre-application portal that is accessible from anywhere there is internet access, hosted on the Housing Resource Connection website, as well as the website of all partner agencies.

Partnering in this manner may provide an added benefit to leverage additional funding through MHFA, NeighborWorks and other sources, as we may be able to report the production of all of the members in this collaborative.

## FLOOD RESPONSE

The June 2012 flood had a significant impact on our community and many people and families had their lives turned upside down. The damage spanned several counties across two states.

About a month after the flood, One Roof was called upon to administer a state program called Quickstart that provides financial compensation for property losses associate with the flood. To qualify, property owners had to exhaust other programs first, particularly homeowners insurance and the Small Business Administration disaster loans.

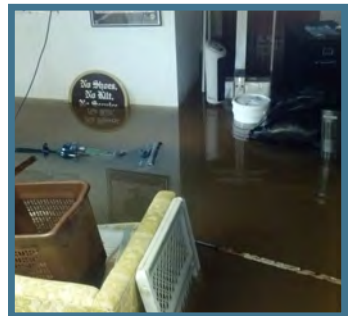
At the time of this printing, One Roof had provided 120 disaster loans for homeowners and rental property owners, totaling nearly \$2,000,000. This program and these funds have gone a long way to bringing normalcy back to many, many families.

Others, however, were not so fortunate. Some folks were ineligible for assistance programs for a variety of reasons. Some homes were completely destroyed and could not be rebuilt on the same site. In the city of Duluth alone, over 20 homes had to be bought out by the City because either damage exceeded available funding or other factors prohibited reconstruction. One such example was Terri Bunnell, who owned a Community Land Trust home located near Wade Stadium.

Terri bought her home in 2005, and while it had experienced some minor water infiltration in the past, the June 2012 flood caused significant damage. Due to the high cost of repairs, plus the fact that it had been impacted by previous floods (it is located in a low-lying area, but not in a floodplain), the home was condemned and it was deemed that the home should not be rebuilt in that location. Buyout funds were also provided by the State of Minnesota, however it would take several months before the buyout could occur. Also, the home was not habitable in the interim due to damaged furnace and water heater and winter was fast approaching.

One Roof staff sprang into action and worked with the City to buy out Terri's home and helped Terri to find an alternative Community Land Trust home that we had just finished renovating. Terri entered into a purchase agreement and moved into her new house in the fall of 2012 and will soon be closing on the purchase of her home.

Understandably, the process has been stressful to Terri, as her family created lasting memories over 8 years in her former house, and many made friends among the neighbors there. Yet she is inspired by and grateful for the support of so many people and agencies in the community that responded to the disaster. "Without One Roof's help, I could easily have been homeless after the flood. I am grateful to their organization for sticking by my side throughout the whole ordeal. I love my new Land Trust home!"







# COMMON GROUND CONSTRUCTION

As it has from its inception, Common Ground spent much of 2012 in transition. Though planning is important, part of the nature of construction is to react. And we have both made a business and formed an internal culture of riding waves. Last year, large waves such as the housing crash and foreclosure crisis brought with them an opportunity to plan ahead. Smaller, choppy waves, such as flood, theft, and arson required immediate action. The spinoff of Ecolibrium3 in 2011 created an opportunity for us to become stronger and more nimble in 2012.

Last year, we distilled the post-spinoff Common Ground to its essence. Until December of 2011, we had the Department of Corrections as a partner in our housing activities. When that partnership ended, we were able to see clearly what our in-house capabilities are and our staff was able to focus entirely on production. Along the way, our people have offered suggestions to improve efficiency and profitability. There were several field staffing changes over the course of last year. Though some of the faces have changed, our family atmosphere and commitment to our mission remains strong.

Because Common Ground exists to help fulfill One Roof Community Housing's mission, we often find ourselves having to adapt to changes in the larger organization. For example, the merger of NCLT and NHS precipitated office relocation for us in 2012. In 2011 our unemployment insurance was privatized. And in 2013 we are being asked to change our health care benefits. All of these things have created logistical and financial challenges for Common Ground. However, it was One Roof's sources (and amounts) of funding that had the most impact on us in 2012 and will continue to into the foreseeable future. Shrinking dollars for CLT projects translates into smaller scopes of work and correspondingly, decreased construction revenue for Common Ground. Understandably, as these funding amounts shrink, the agencies and organizations providing those funds are attempting to squeeze as much they can from their resources. Common Ground has had to fulfill many additional funder requirements as they seek to do more with their shrinking dollars. We have redoubled our efforts on the administrative side and our project files bulge with evermore reports, certifications, and test results that are required for One Roof to utilize their funds.

Our response in 2012 and as we move forward is to seek private market work to supplement and stabilize our revenue stream during this time of funding instability. Equally important, this additional line of business stabilizes our employees' lives. The construction industry rises and falls with the larger economy. Our intention at Common Ground is to minimize these fluctuations as much as possible for our staff and in large part we have been successful. As a Social Enterprise we are aware that to create a strong community, we need a stable foundation on which to build. That foundation is our family here at Common Ground.

—Rod Graf, Common Ground Director



Pictured are the before and after photos of a deconstruction/reconstruction project at 817 N. 56th Ave W. On the left is the condemned house that was torn down and on the right is the brand new home built in its place.

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Kjolhaug, Marianne  
Klassen, Molly & Huggins, Everett  
Kniskern, Emily  
Kolden, Melissa  
Kowal, Richard  
Kramer, Pam  
Krieg, Cynthia  
Kruse, Joseph  
Krych, Lina  
Kyllonen, Ronald





Lamminen, Michael  
 Lamoreaux, Wendy  
 Lane, April  
 Lane, Elizabeth  
 Langer, Nathan  
 Larcher-Ayers, Jesse & Amanda  
 Larson, Andrew & Lisa  
 Larson, Constance  
 Larson, Jean & Spooner, Peter  
 LaTour, Kathy  
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 Leal, Andrew  
 Lee, Tamara  
 Leseman, Michelle  
 Leske, Lisa  
 Linge, Johnathan & Smith, Molly  
 Livingston, Debra  
 Loaves and Fishes  
 Lopez, Oscar & Lisa  
 Lossing, Jacob & Tracy  
 Lucia, Steve & Barb  
 Luckstein, Dave  
 Lundeen, David & Mary  
 Lundin, Laura  
 MacDonald, Jennifer  
 MacDonald, Matthew  
 Madison, Jason

Manderfeld, Margaret  
 Manuel, Patricia  
 Markey, Norman & Guite, Lysa  
 Marsh, Robin & Linda  
 Martin, Michael  
 Matthews, Deneice  
 Mattila, Warren & Kothe, Aurora  
 Mattson, Karen  
 McKee, David  
 McKhann, Lisa & Krieger, Peter  
 McKillop, Daniel & Teresa  
 McLoughlin, Molly  
 McMann, Julie  
 McNamara, Katherine  
 Mehelich, Karen  
 Mehrman, Sharon  
 Melero, Arturo & Diver, June  
 Mesedahl, Krystal  
 Midill, Richard  
 Miller, Jaime  
 Miller, Scott & Fair, Virginia  
 Miron, Barbara  
 Mischler-Philbin, Jim & Margo  
 Mobila, Karen  
 Moe, Steven  
 Moham, Brooke A.D. Saeed  
 Montano, Muskadee

Montgomery, George & Pat  
 Moore, Henry  
 Morgan, Chelsea  
 Morgan, Shawne  
 Morinville, Lynette & Donn  
 Morris, Charles  
 Mullen, Loretta  
 Murphy, Lisa  
 Myers, Kevin & LeeAnn  
 Myers, W. Edward  
 Nadeau-Lawrence, Tammy  
 Natale, Efrem & Melissa  
 Nelson, Glorian  
 Nelson, Susan  
 Nephew, Albert  
 Niemi, Mark  
 Ninteman, Amy  
 Nordberg, Jason & Kvistad, Mandy  
 Nordling, VA  
 Nyberg, Kenneth & Sarah  
 Obije, Charles & Amanda  
 Olsen, Amanda  
 Olson, Nicholas & Crystal  
 O'Neil, Steve & Miller, Angie  
 Opland, Bob & Betty  
 Pappas, Elizabeth  
 Pastor, John  
 Patnaude, Douglas &  
 Machmer, Amy  
 Paulick, Linda  
 Pearcey, Wanda  
 Pepper, Chester  
 Peters, Bob & Sue  
 Petersson, Richard  
 Peura, Maija  
 Pierson, Phil  
 Pitman, Cory  
 Plumb, Molly  
 Podemski, Craid & Tina  
 Pohl, Steven  
 Purrington, Jody  
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 Ravinski, Peter &  
 Longaker, Lindsey  
 Recksiedler, Eldora  
 Reed, Eric  
 Reinemann, Julie  
 Rengel, Michael  
 Renier, Hugh & Fossum, Kristine  
 Renken, Arlene  
 Rennquist, JP  
 Rhicard, Nelle  
 Rider, Thomas & Ann  
 Ripley, Max  
 Rippley, Richard  
 Robinson, Sandra & Paul  
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 Rogotzke, David  
 Rubesch, Chris & Meg  
 Ruhnke, Michelle  
 Rutherford, Bruce  
 Saboe, Annie & Eric  
 Sanford, John  
 Sauve, Steven  
 Savolainen, Mary  
 Schadewald, Rose &  
 Ploski, Martin  
 Schenk, Chris  
 Schiff, Jessica  
 Schilling, Tawna  
 Schock, Patrick  
 Schuder, Steven  
 Schultz, Brian  
 Schultz, Carol  
 Schwanekamp, Susan  
 Seidelmann, Thomas & Julie

Seiler, Cynthia  
 Seitz, Laura  
 Seitz, Robert  
 Seymour, Polly  
 Shogren, Andrea  
 Sholly, Mo & Luedtke, Kim  
 Shull, Jane & Harry  
 Sill, Rich  
 Simonson, Thomas  
 Skibicki, Linda  
 Smith, Krista  
 Snyder, Glen  
 Soderberg, James  
 Solomon, Tamera  
 Speich, Jeri  
 Spohn, Hayley  
 Squillace, SJ  
 St. Germaine, Chris & James  
 Starks, William & Rebecca  
 Starr, Melissa  
 Stathopoylos, Ginger  
 Stauffer, Steven & Kayla  
 Stender, Bruce  
 Stewart, James  
 Stoddard, Teri  
 Strand, Jamie  
 Strange, Cynthia  
 Strong, Constance  
 Strowbridge, Brandon & Megan  
 Stuart, Lee  
 Stuchis, Kristin  
 Sundquist, Carolyn  
 Sunnafrank, Kathleen &  
 Porter, Donald  
 Swanson, Paul  
 Swonger, Nicole  
 Syring, Pam  
 Tellett, Anne  
 Thach, Michael & Dung  
 Thompson, Candy  
 Thompson, Patrick  
 Tjaden, Tori & Jennell  
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 Tracey, Tamatha  
 Treuer, Mary & Paul  
 Trok, Benjamin & Christina  
 Tucker, Sharon  
 Turkall, Paul & Joyce  
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 Ulvestad, David  
 Van Evera Family Account  
 Veazie, Virginia  
 Villars, Larry & Patti  
 Vincent, Jean  
 Vincent, Marianna  
 Waggoner, Kathryn  
 Wakemup, Daniel & BrieAnna  
 Wallerstein, Michele & Dan  
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 Walton, Elizabeth  
 Watson, David & Cynthia  
 Watt, Andre  
 Watters, Jennifer  
 Wedin, David  
 Welles, Jon  
 Westerlund, Em  
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 Wilson, Craig  
 Winkler, Rose  
 Witrak, Gudrun  
 Wood, Jo  
 Wood, Kirby  
 Woods, Carol  
 Wordelman, Kyle & Keely  
 Youngren, WM  
 Zuech, Janelle

## WE MAKE HOME A BETTER PLACE

### STAFF

Jeff Corey  
*Executive Director*

Cliff Knettel  
*Deputy Director*

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*Community Land Trust Director*

Michele Wallerstein  
*Finance Director*

Rod Graf  
*Common Ground Director*

Julie Hillman  
*Housing Development Coordinator*

Jackie Kemp  
*Homeownership Education Coordinator*

Gloria Moen  
*Lending Coordinator*

Annie Saboe  
*Outreach & Board Coordinator*

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*Finance Associate—Development*

Amy Ninteman  
*Administrative Assistant - Lending*

Sarah Kilgour  
*Neighborhood Revitalization Associate*

Adam Palan  
*Homeowner Services Associate*

Lori Seele  
*Administrative Associate*



### LENDERS

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

### FUNDERS

Affinity Plus Credit Union  
Catholic Campaign for Human Development  
City of Cloquet  
Economic Development Authority  
City of Duluth  
• CDBG Program  
• HOME Program  
• Duluth Economic Development Authority

Duluth Local Initiatives Support Corporation (LISC)  
Duluth Superior Area Community Foundation  
Essentia  
Federal Home Loan Bank—Des Moines  
Greater Minnesota Housing Fund  
Home Depot  
Lloyd K. Johnson Foundation  
Minnesota Housing Finance Agency  
NE MN HOME Consortium  
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Northland Foundation  
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