



2013 ANNUAL REPORT

COMMUNITY HOUSING





THE VALUE OF HOME



Recently at a staff retreat, I was reflecting on our work at One Roof, focusing particularly on how we are grounded in the belief that all people deserve to have stable housing and how it was that I personally came to believe that. I have often attributed my values and inspiration to my parents and circle of family and friends that raised me. I am full of gratitude that my parents, who despite being on the low end of the income spectrum during my childhood, modeled active and strong community involvement. Whether it was through their foster parenting, elected offices, or many volunteer leadership positions, they were constantly demonstrating how dedicated to these values they were. Until recently, I'd never contemplated the role our actual home played in the foundation of our family

I realized that our farm family's well-being had much to do with the fact that we were charged an affordable rent from my great grandmother. Even though we were poor in money, we had a secure home- not moving once after the first child was a year old. Mom and Dad raised 4 kids of their own, adopted 3 more, and provided a loving home to nearly thirty foster kids for 25 years before being able to buy the home and farm. They were continuously improving the home and farm not only because they were hard working and had aspirations, but also because they were paying a reasonable rate to rent it and knew they would one day have a chance to buy it. Our affordable home allowed Mom and Dad to raise a healthy family and participate more than fully in their community--my school board member Dad presented me with my high school diploma after I gave the commencement address at my graduation.

Then I began to wonder, what would life have been like for my family and me had we not had a fair, affordable rent? We probably would have lost the ability to stay on the farm as many families in the 70's and 80's did. Without college degrees and any money in the bank, where would we have landed? Would we have bounced from one over-priced/under-maintained apartment to another yearly (or more) as do many of our families that end up buying a home with help from One Roof? What would my childhood have been like without a stable home?

So while I'm pleased to report that in our second year as One Roof we had solid growth in all parts of the organization that resulted in more people than ever being helped to achieve stable homes, I'm also convinced we need to do more. Stable housing is increasingly difficult for low income families in our communities to achieve. Recent studies by the Minnesota Housing Partnership indicate that rental housing in Duluth is among the least affordable in the state while our housing stock is the oldest in the state--a combination that strains many low income individuals, couples, and (most sadly) children to the point of instability.

Thank you for your steadfast support in helping One Roof provide healthy and stable homes for those in need. And now, if you can look back at your own life and see the benefits that stable housing has provided you and those you love, please consider how you could help bring that stability to lower income families in our communities. Whether that's by increasing your giving to One Roof or volunteering your time and talent to our efforts, your contributions can help us make a bigger difference in our community.

Jeff Corey, Executive Director



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MEET JOHNATHAN & MOLLY

Starting a family and buying a home was more than a life goal for Johnathan and Molly – it sometimes felt like a dream. Past problems with credit and the quality of homes in their price range left them feeling like homeownership was somewhat impossible. Then Johnathan and Molly discovered One Roof and the Community Land Trust (CLT) program. The couple, who are parents to four young children, attended the homebuyer education

class, learned ways to improve their credit situation, and discovered that they would qualify for CLT homeownership. “Working with One Roof was great – we could ask any question and they would patiently guide us through the process,” Johnathan sincerely noted. After six years of feeling helpless and frustrated, Johnathan and Molly were able to fulfill that dream of homeownership by purchasing a CLT home.

“I truly enjoy working with all clients, but I felt a special connection with Johnathan and Molly because of their involvement with our community,” commented Jim Philbin, One Roof’s CLT Director. Johnathan works in the kitchen at the San Marco Apartments, which is a long-term permanent housing facility for people in our community suffering from alcoholism and homelessness. Molly works at Safe Haven – a women’s shelter that serves women and their children who have been in domestic violence relationships, been victims of sexual assault, or even trafficking. These two individuals work very hard for important organizations in our community, and the CLT program was exactly what they needed to help get them into a great and affordable home of their own.

Jim noted that any home purchase often comes with its own difficulties and twists and turns along the way, but “Johnathan and Molly took on the challenge and maintained their ‘we are gonna do this’ attitude. The connection of this house and family coming together was really great.”

Before achieving their dream of homeownership, the family of 6 lived in a 2 bedroom townhome. Their children “were stuck in that 2 bedroom place... all 4 of them in one room,” Molly commented. Johnathan proudly spoke of their new living arrangements, “Our oldest boy has his own room, our youngest girl has her own room, and the two other boys share a room. It’s really meant the world to all of them.” With visible emotion, Johnathan spoke about his little girl, “It gets me every time, just seeing her in her own room and her own space, playing with her dolls and not having to deal with her brothers – that was pretty amazing...and still is.”

Homeownership means so much for Johnathan & Molly’s family. In their new home the kids get off the bus together every day and know that they get to continue going to the same school, with the same friends, every year. The family has a backyard where they can play catch, plant gardens, have barbeques, and get to know their neighbors. “Seeing the family get into the home and seeing them thrive in that home – that’s what motivates me to do this work,” says Jim. “One of the unique parts about CLT homeownership is that when we sign the papers at the closing and hand them the keys, it’s not ‘goodbye,’ it’s ‘we’ll be in touch.’ We are in this relationship together for the long haul and we like to make sure they know if they have anything that comes up, we are here as a resource for them.”

Johnathan and Molly’s advice to others is “Never give up hope. Never give up on your dreams. Sometimes there are people who are really willing to help you out along the way and help better your life.”



O'NEIL APARTMENTS

On July 23rd, 2013, demolition began on the site of the new Hillside Apartments on the upper side of Fourth Street and 1st Avenue West in the Central Hillside neighborhood.

On Tuesday, December 10th, 2013 the Duluth community and development partners celebrated the groundbreaking for a new 44-unit apartment community with 6 units of emergency family shelter for families with children, located at 4th Street and First Avenue West. During the event the project partners honored former St. Louis County Commissioner Steve O'Neil for his life work and advocacy by officially renaming the future housing community to the Steve O'Neil Apartments.

Currently, the progress of the \$12.8 million project is visible on a daily basis. The building is located in the heart of downtown and is renewing one of the most blighted, crime-ridden blocks in the Duluth. O'Neil Apartments will provide homeless families the opportunity for a permanent place to live. Through integrated property management and service delivery from CHUM, St. Louis County, ISD #709 and others, O'Neil Apartments will offer life-changing stability to these families in hopes that their children never experience homelessness again.

The Steve O'Neil Apartments is a partnership between One Roof Community Housing, Center City Housing and CHUM, with financing secured through the Minnesota Housing Finance Agency, Greater Minnesota Housing Fund, St. Louis County Housing and Redevelopment Authority (HRA), Duluth HRA, the City of Duluth Community Development Department, the Federal Home Loan Bank, NeighborWorks, Duluth LISC and others.

CHUM will operate the emergency family shelter and provide supportive services to the families living in the apartments after completion.

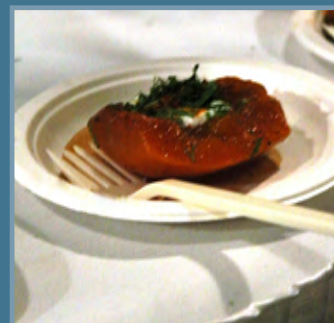
Pictured below:

Photos from the groundbreaking event, current building progress, and the architect's rendering of the completed project.



RAISE THE ROOF 2014

After many years as the beloved Trust in the Land, we gave our annual fundraising event a bit of a makeover in 2013. With a new name, new venue, and new time of year – Raise the Roof proved to be our most successful fundraiser yet! While we made sure to keep the important parts – fantastic food and beverage, great music, and good company, the changes seemed well received and guests had great things to say about the new and improved event. Featuring some of the area's finest food and beverage establishments, our sampling event is a fantastic way to try items from local restaurants and breweries – and we are hopeful that attendees will frequent these local places based on the delicious discoveries they make that evening. Enjoy local food and drink, grab a silent auction deal (or two!), experience good music and delight in good company – Save the date: Raise the Roof 2014 is Friday, October 17th 6:00pm at Clyde Iron Works.



AS WE GROW

Published February 14, 2013

New homes for low-income residents coming to Two Harbors

Tom Olsen, Lake County News Chronicle

(some content has been removed for space in this printed publication)

After selling more than 250 homes to low-income families in the Duluth area over the past 20 years, One Roof Community Housing's land trust program is coming to Two Harbors. The Duluth-based non-profit purchased two vacant homes in Two Harbors last fall and, after completing renovations, the organization expects the houses to hit the market this spring with a price tag about 20 to 30 percent lower than market value.

"What's good about it is it's for folks who are employed and have an income and have been able to pay rent, but have not been able to save up the money for a down payment on a home or fix up a property," said Jim Mischler-Philbin, the Community Land Trust Director at One Roof. Community Land Trusts, which have seen significant growth over recent years, allow non-profits like One Roof to retain ownership of the land, which helps keep costs down. Land trust organizations are able to lease the homes to qualified applicants, thereby keeping the homes out of the competitive market.

Every house that One Roof purchases gets upgrades to improve energy efficiency and safety. The furnace, water heater, plumbing and electric systems are typically renovated, and the roof, windows and floors are often replaced. "We require that the homes we purchase are vacant and in significant need of rehab," Mischler-Philbin said. "Once we acquire it, we put in about \$50,000 to \$80,000 in rehab." Once homes are ready, applications are sought from qualifying individuals and families. Potential homeowners must have a low to moderate income, typically making no more than \$39,500 a year for a couple or \$49,350 for a family of four.

Mischler-Philbin stressed that the homes are not giveaways, and the new owners must be prepared to make payments. They typically need to have a solid credit history and be able to qualify for a mortgage of about \$90,000, the average price of one of the land trust homes. "For a lot of people, their mortgage payment is lower than what they were paying for rent in a more inferior property," Mischler-Philbin said.

Homeowners must sign a 99-year lease, the maximum allowable by law. However, there is no obligation to stay in the home for any period of time. Homeowners can sell the property, although it must be transferred to another individual or family that qualifies for the land trust program.

To help residents with the transition into home ownership, One Roof provides up-front education and post-purchase support to the new homeowners. "We have classes that focus on DIY, home maintenance and repair, seasonal maintenance, finances, handling the estate, refinancing, retirement, college savings for kids," said Jackie Kemp, the home ownership education coordinator at One Roof. "We try to help people think about what's the next step. Home ownership doesn't end just with the home."

Funding for the purchase, renovation and sale of the homes in Two Harbors is being provided by Northeast Minnesota HOME Consortium, Federal Home Loan Bank, NeighborWorks, Lake County Housing Authority, Minnesota Housing Finance Agency and the Greater Minnesota Housing Fund.



Two Harbors Home

ONE ROOF. FIVE CITIES.

COMMUNITY LAND TRUST ACQUISITION REHAB HOME SALE AND DEVELOPMENT

(does not include resales)



Sold 3 in Cloquet in 2013,
1 under renovation in 2014



Sold 2 in Two Harbors in 2013,
3 under renovation in 2014



Sold 2 in Proctor in 2013,
1 under renovation in 2014



Sold 6 in Duluth in 2013,
11 under renovation for 2014



Sold 0 in Hermantown in 2013,
2 current CLT homes and
future plans for more

BY THE NUMBERS

EDUCATION & LENDING

\$2,416,569	Distributed in Rehab & Flood Loans for 95 homes
\$163,727	Distributed in Down Payment & Closing Cost Assistance for 54 homes
196	Households attended Homebuyer Education class
75	Households received homebuyer counseling

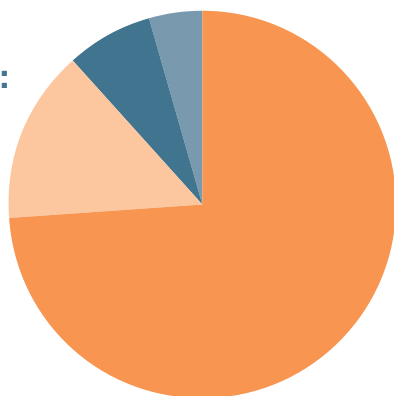


COMMUNITY LAND TRUST PROGRAM

25	Households Purchased a Home (representing 53 people: 33 adults & 20 children)
12	Resales
13	Acquisition Rehab
\$602	Average monthly house payment (PITI)
\$85,000	Average CLT listing price
\$115,000	Average market value of homes
\$32,500	Average gross annual income of buyers

2013 FINANCIAL HIGHLIGHTS (UNAUDITED)¹

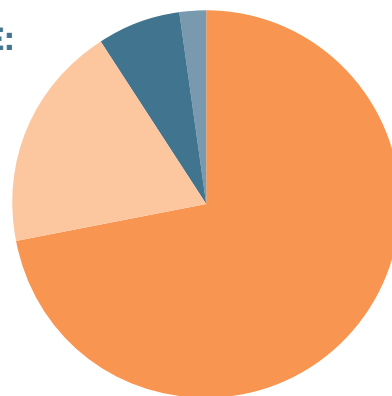
REVENUES AND SUPPORT:



	\$243,559 Contributions & Fundraising
	\$698,308 Earned Income from Homeowner Programs
	\$417,286 Organizational Program Grants
	\$2,833,312 Housing Grants & Home Sales (footnote 2)

Total: \$4,192,465

EXPENSE:



	\$95,139 Fundraising
	\$240,098 Management & General
	\$1,181,483 Program Services
	\$2,540,348 Land & Cost of Homes Sold

Total: \$4,057,068

¹ Note: Organization audit was in progress at the time of printing the Annual Report.

² Note: Adjusted down by \$136,000 for value of donated property.

HOUSING RESOURCE CONNECTION

Five local agencies, including One Roof Community Housing, the Housing and Redevelopment Authority of Duluth, the City of Duluth Community Development Department, the Arrowhead Economic Opportunity Agency and Ecolibrium³, make up a "one-stop-shop" for housing related services in Duluth, called the Housing Resource Connection (HRC). This collaboration focuses on the rehabilitation and energy efficiency of single- and multi-family housing.

In 2012, the HRC collaborated on an application to the Minnesota Housing Finance Agency for the Rental Rehab Deferred Loan Program (RRDL), and were awarded \$700,000. The roll-out of those funds didn't happen until summer of 2013 and we focused the resources to be utilized in the Lincoln Park neighborhood near the new Middle School.

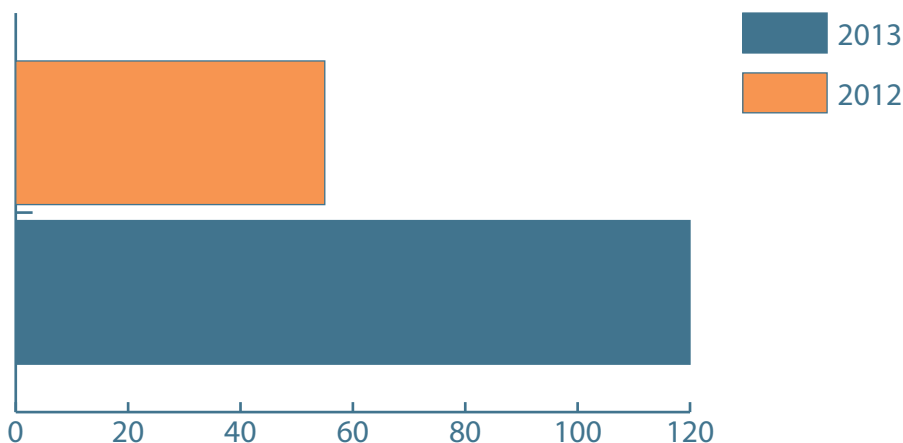
A second round of funding was awarded, in the amount of \$1,000,000, in March of 2014. For this award, we will focus our RRDL funds in the Health District Revitalization area in the East and Central Hillside of Duluth.

These RRDL funds come in the form of a 0%, deferred loan and a portion of it is forgiven at the end of the term. Furthermore, these loans can be coupled with lead-based paint remediation grants and together, the programs can tackle a substantial amount of rehab in order to improve our communities' rental housing stock. Altogether, we anticipate that we will rehabilitate 80 units of rental housing in Lincoln Park and the Hillside.

FLOOD RESPONSE 2013

In 2013 we continued to implement financial assistance to assist those who suffered property damage from the June 2012 Flood. The State of Minnesota, through the Minnesota Housing Finance Agency (MHFA), designated One Roof as a Quickstart Administrator. As of this printing, One Roof has closed 176 Quickstart loans which have assisted the flood victims in putting their homes and lives back together. We are still working with a handful of property owners to finish out their projects, but should be completed with the Quickstart program by the end of summer 2014. We are pleased to be able to help so many folks restore their damaged homes and have enjoyed meeting and working with so many great people.

LOANS CLOSED:



COMMUNITY LAND TRUST TOTAL = 258 HOMES!
(AS OF 12/31/13)

Duluth 234

Neighborhood breakdown:

Lakeside20

Woodland 3

Hunter's Park 2

Duluth Heights.....15

Congdon 2

Endion 4

East Hillside.....34

Central Hillside 10

Observation Hill 8

Riverside 4

Morgan Park..... 3

Lincoln Park39

West Duluth 73

Gary/New Duluth15

Piedmont 2

Hermantown..... 2

Proctor.....14

Cloquet..... 3

Two Harbors..... 5

15 Homes Acquired in 2013

BOARD MEMBER SPOTLIGHT

Lynn Marie Nephew, One Roof Board Member & RE/MAX1 Realtor

How did you become connected to One Roof?

"I became connected with One Roof through my time as a Board Member on the Neighborhood Housing Services of Duluth (NHS) Board. Conversations with Troy Deadrick and Sandy Robinson, along with a desire to get involved with an organization that helps the community that I live and work in, is what lead me to the NHS board. My background in real estate and prior experience working for a non-profit felt like a good fit and I joined the NHS board in 2007. When discussions about the merger with the Land Trust began, I was able to be a part of the merger committee and am very proud of the existence and growth of what is now One Roof Community Housing. Prior to my involvement with NHS, I was lucky enough to sell a couple Land Trust homes and thought it was a great organization providing healthy housing to lower income homeowners."



What compels you to serve on the One Roof Board?

"I believe that all people should have the opportunity to own their own home and be able to stay in that home as long as they like. I think One Roof provides necessary resources for people in our community to have that opportunity and options for help down the road of homeownership as well. I think homeownership is a big stepping stone in the greater economic picture for people and it also helps to create a sense of pride in our community. I really feel lucky to serve on the board for One Roof."

FUNDER SPOTLIGHT

Duluth Local Initiatives Support Corporation (LISC)

What is Duluth LISC's mission?

Duluth LISC's mission is to help nonprofit community development organizations transform neighborhoods into healthy and sustainable communities of choice and opportunity - good places to live, work, do business and raise children. Our core strategy- Building Sustainable Communities- seeks to revitalize neighborhoods and improve the quality of life for people who live there. We do this by engaging residents and other partners in a comprehensive approach to achieve our goal of developing healthy, vibrant neighborhoods where both people and places prosper.



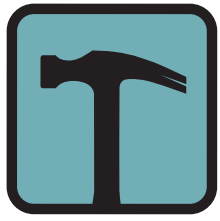
Why is One Roof's work important to Duluth LISC?

Housing has been a cornerstone of LISC's work for over 30 years in communities across the country, including Duluth since 1997. While LISC's national strategy, Building Sustainable Communities, known locally as At Home in Duluth, is a comprehensive approach—encompassing support for investment in housing and real estate, improving household income and assets, stimulating economic development, ensuring access to quality education, and safe, healthy environments—housing remains the core element.

LISC understands that housing that is safe, accessible, and affordable to people of a variety of incomes is the foundation for building sustainable, economically vibrant and diverse neighborhoods. One Roof plays a critical role in Duluth in ensuring that people can access decent, affordable housing and in developing stronger, sustainable neighborhoods. As a full service housing organization, One Roof is creating new single and multi-family affordable housing opportunities, in addition to helping people purchase homes, maintaining long-term affordability through their Community Land Trust program and rehabilitating the existing housing stock.

One Roof is a core member of the At Home in Duluth collaborative, facilitated by Duluth LISC, and participates in the collaborative by convening the At Home Housing Committee, helping lead the Housing Resource Connection and the Hillside Health District Plan initiative, as well as coordinating the Community Safety Initiative.

Duluth LISC has invested a great deal of financial and technical support to help One Roof (and NCLT and NHS) expand their capacity over the past 16 years. As a funder and a partner, we see One Roof as an extremely vital housing and neighborhood revitalization organization in Duluth and in Northeast Minnesota. One Roof's work clearly matches LISC's mission and vision of helping create safe, livable neighborhoods where people and places prosper.



COMMON GROUND CONSTRUCTION

Through the years Common Ground has not been a stranger to change. 2013 proved to be no different.

In 2013 our staffing levels ebbed and flowed but generally consisted of 4 carpenters, 3-4 laborers, and 3 office staff. With this staff we performed construction on 30 homes for the Community Land Trust Department of One Roof Community Housing. We also completed work for a few private home owners.

2013 was a challenging year for our company, so late in 2013 we took the time to regroup, gather our staff and our stakeholders, and reorganize systems and strategies to better do our work. We learned to see difficulties as areas for growth and challenges as opportunities, and we believe that 2014 will be a much more fruitful one for Common Ground.

Our talented staff, board and supporters are employing innovation to help Common Ground realize its full potential. These investments of time and energy into Common Ground are translated into support for people, community, and iRoof.

We are grateful for all of our supporters and would also like to take the opportunity to recognize and thank our staff.

- Jolene McLaughlin and Todd Baumann, Chief Operations Officers



Pictured left to right (back row): Amanda Peterson, Sara Carlson, Chris Bachke, Brian Kontio, Greg Herstad, and Kevin Bergum (Front row): Nee Askelin, Missy Stratioti, Todd Baumann, and Jolene McLaughlin Not pictured: Tim Pagelkopf

STAFF

Amanda Peterson | Field Liaison
Brian Kontio | Carpenter
Chris Bachke | Carpenter
Greg Herstad | Carpenter
Jolene McLaughlin | Chief Operations Officer
Kevin Bergum | Carpenter

Missy Stratioti | Carpenter
Nee Askelin | Laborer
Noah Garrison | Carpenter
Sara Carlson | Bookkeeper
Tim Pagelkopf | Laborer
Todd Baumann | Chief Operations Officer

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Behinia, Ata
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Benusa, Jeanette & Gary
Bergh, Daniel & Jennifer
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Berndt, Scott
Bernick, Debbie
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Bills, Susan
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Boertje, Greg
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Boyle, Melissa & Stenersen, Jen
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Decker, Kraig
Deegan III, Byron
Delaney-Pence, Laura & Brett
Delich, Bonnie
Demaioribus, Carmel
Dey, Mark & Joycelyn
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Diver, June
Docker, Kathy
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Dragich, Mary
Draper, Janet
Drewes, Lester & Rose
Drovdal, Chris
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Duffy, Daniel
Duncan, Steve & Krista
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Ekola, Lindberg & Tracy
Ellingsen, April
Ellingson, Jessica
Erickson, Elizabeth
Espe, Ericka
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Farwell, Trevor
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Flaig, Rolf
Flicek, Daniel
Flynn, Keli
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Fure, Jason
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Houle, Andrea
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Huber, Carl & Catherine
Huggins, Everett
Hutchens, Curt & Rita
Isernhagen, Dennis & Susan
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Johnson, Kyle
Johnson, Don
Johnson, Kurt & Rhonda
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Johnson, Eric
Johnson, Gunnar
Johnson, Jessica
Johnson, Jennifer
Johnson III, Joe
Johnson, Mandi
Johnson-Ormsby, Angela
Johnson-Strandjord, Logan
Jonas, Paul
Jones, Alyssa
Jubie-Switzer, Heather
Juntunen, Char
Kaldor, Trevor & Ellen
Karon, Judith
Kay, Laura
Kedrowski, Mark
Keeling, Faris & Bonnie
Keeney, Betty
Kelley, Ann Marie
Kelly, John
Kempffer, Amy
Kendall, Lytton & Timm, Evelyn
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US Bank

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- CDBG Program
- HOME Program
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