



COMMUNITY
HOUSING

2015 ANNUAL REPORT



We make home a better place.

1ROOFHOUSING.ORG

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OUR MISSION

Enriching lives & communities one home at a time.

OUR VISION

Communities where everyone has access to sustainable and affordable housing.

OUR VALUES

Everyone deserves a home, everyone deserves choices. We meet people where they are at. We work hard to say yes. Whether that yes is finding the right referral, or helping people to identify what the 'right home' is and what their options can be. We want to provide the opportunity for positive homeownership. We know it can change lives and families. The market for housing doesn't always work for people and it especially doesn't work for low income families and individuals. We feel honored that we have the opportunity to advocate for people. We offer education, services, housing, tools, and resources to people in our community. We have become a trusted resource, not only to the people and families that we serve, but also to our collaborators, partners, and community. We work hard to sustain this confidence.

HISTORY

One Roof was founded in 2012 through the merger of Neighborhood Housing Services (founded in 1983) and Northern Communities Land Trust (founded in 1990). Together we offer the community nearly 60 years of experience in providing housing services and building and sustaining affordable homes and healthy neighborhoods.

Why We Do What We Do



EVERYONE WHO HAS SPENT TIME WITH A VERY YOUNG CHILD knows the most frequently asked and challenging questions to answer begin with "why?" When answered, "why" questions are usually followed with more "why" questions and adults are often tempted to end the train of questions with an omniscient statement like "because I said so" or "because that's the way it is."

We intentionally spend time at One Roof telling stories about *why* we do what we do. Stories of what motivates our board and staff and also stories about the people we serve. One Roof Board member, Jeanine Dahl, recently shared that her answer came while touring a foreclosed home *before* we renovated it. Jeanine's "why" became very clear while imagining what it was like for children

to have lived in that house and then have it taken away from them. Jeanine's answer: *because children should have safe, stable homes*. One of our lending staffers, Gloria Moen, communicated her "why" as she recently shared a story about helping grandparents who used rehab loan funds to turn an unfinished basement space into bedrooms. This new bedroom space was created to accommodate their grandchild's family whose finances were decimated by dealing with childhood cancer. Gloria's answer: *because families with kids fighting cancer should not be homeless*.

As every parent of an inquisitive toddler knows, there are more why questions that follow even these answers -- like concentric circles going inward. Why? *Because instability of housing makes performance at school hard. Because children struggling to beat cancer is enough of a struggle*. Yet the answers keep coming from deeper places. Why? Because it's the right thing to do. Why? Until the answer becomes so much a part of our heart, guts, and instinct that words really can't express why-- and that's where the real answer lies.

"THAT'S WHERE THE REAL ANSWER LIES."

So, if that yearning in our hearts or gnawing in our guts is *why*, how do we know if we are successful? We often answer in quantifiable ways as we are trained. *Number of homes renovated, homebuyers educated, loans closed, evictions avoided, tenants educated, landlords served, affordable apartments preserved, homeless people housed, dollars invested, property values increased*—the list is endless. The list is also meaningless without the stories that tell us, show us, and make us feel how our work changes lives.

In the coming year, we plan to start doing life changing work in Superior, Grand Marais, and Lutsen while continuing and doing more work in Duluth and surrounding communities. As we move forward with this important work, we will encourage our staff, board, clients and supporters to continue to tell these stories and we will do our best to share them with you. Thank you for understanding with your hearts and your guts why we do what we do at One Roof, and thank you for helping us.



Jeff Corey, Executive Director
One Roof Community Housing

PERMANENTLY PRESERVING THE AFFORDABILITY OF HOUSING

ONE ROOF'S COMMUNITY LAND TRUST PROGRAM began in 1991 as Northern Communities Land Trust. The program has grown to become a nationally recognized land trust serving three counties in the Twin Ports region.

The purpose of One Roof's Community Land Trust is to provide access to affordable housing for households earning less than 80% of area median income; to increase the quantity and quality of the housing stock in the community; to empower residents to become successful homeowners; and to preserve the long-term affordability of housing in the community. Historically, our Land Trust households have, on average, a gross income of \$29,700. As home-owners, these hardworking individuals and families now have the security and opportunity to invest in their neighborhoods and communities.

One Roof builds new homes and rehabs older homes using a model that permanently preserves the affordability of housing. Qualified low and moderate income homebuyers can purchase high quality homes at a significantly reduced price. One Roof maintains ownership of the land; which homeowners lease for a small monthly fee. When homeowners move, they agree to pass on the benefits they received by selling their home below market value to another income-qualified buyer. Land Trust homebuyers build equity and receive a share in the appreciation of their homes when sold.

Since 1990, the land trust program has built or rehabbed 276 homes in Duluth Cloquet, Two Harbors, Hermantown and Proctor. Including resales, we have assisted 383 households in securing a land trust home.

2015 BY THE NUMBERS	
33	New CLT Households (71 people; 46 adults and 25 children)
\$625	Average Monthly CLT House Payment (including principal, interest, taxes and insurance)
\$88,600	Average CLT Home Listing Price
\$120,800	Average Market Value of CLT Homes
\$34,500	Average Gross Income of CLT Homebuyers
11	Number of New CLT Single Female Head of Household with Dependent Children (33%)
6	Number of New CLT Households of Color (18%)

276 COMMUNITY LAND TRUST HOMES By Neighborhoods & Communities			
20	Lakeside	3	Morgan Park
3	Woodland	43	Lincoln Park
2	Hunter's Park	78	West Duluth
15	Duluth Heights	15	Gary/New Duluth
2	Congdon	2	Piedmont
5	Endion	2	Hermantown
35	East Hillside	15	Proctor
12	Central Hillside	6	Cloquet
9	Observation Hill	5	Two Harbors
4	Riverside		

ALYSSA became a Community Land Trust homeowner at the end of December 2014. Looking for an opportunity to start over, Alyssa discovered One Roof's Home Buyer workshop and counseling program, and realized that she had the resources to begin a new life.

"I never thought owning a home was possible on my income as a single mother. Since purchasing our home it has become our safe haven. It's a comfort to know that I could provide a home for my son while paying less than I had been paying for rent."

"Now that my son has celebrated his second birthday in our home, I'm so thankful this is the place where he turned one, took his first steps, said his first words and learned to use utensils. I can see in my son's innocent eyes and hear in his sweet giggle how comfortable and happy he is here."

"I tell anyone I know who is considering buying a house about One Roof's Community Land Trust program because I know how much it means to me. It gave me the chance to start over and has been one of the best choices I ever made."



Photo courtesy of Three Irish Girls Photography

AT ONE ROOF WE BELIEVE THAT HOMEOWNERSHIP is a stabilizing factor for families and neighborhoods; we work to increase access by educating aspiring buyers and helping them create a plan. Homeownership education is the single most effective tool for achieving successful homeownership. Our goal is to help individuals and households become informed and prepared consumers.

One Roof offers monthly Home Stretch workshops that cover the entire home buying process with objective, practical information to help hard working individuals and families get on a successful path to homeownership. Each workshop helps attendees determine their readiness to buy a home; understand credit, and how it can affect the home purchase; decide what type of mortgage is best for their needs; select the right home; understand the loan closing process; and, learn about local mortgage loan and down payment assistance programs.

Our Home Stretch workshops include presentations by local industry professionals including: local loan officers, realtors, home inspectors, closing agents and home insurance professionals. They each help prospective homeowners understand the roles and responsibilities they bring to the home buying process.

2015 BY THE NUMBERS	
223	Households completed Home Stretch
130	Households participated in one-on-one counseling

One Roof staff also works privately and confidentially with home buying clients to provide one-on-one professional advice to help individuals and families achieve and maintain homeownership.

“ONE OF THE BIGGEST FINANCIAL DECISIONS INDIVIDUALS AND FAMILIES WILL EVER MAKE”



STEPHANIE reached out to One Roof in 2015 during a challenging year of personal transitions.

"I was not in a good or happy place in my life. I almost didn't even keep my very first appointment because I just didn't think I was in any shape to own a home, but I'm glad I kept it."

In the Home Buyer Counseling sessions that followed she spent time organizing and prioritizing her finances and debt. Stephanie focused on short term goals to repair her credit and build her savings, with the dream of becoming a homeowner motivating her along the way.

"I was encouraged every step of the way, and learned a lot about budgeting, and about "snowballing" my debt. It was all extremely helpful when it came time for me to meet with my lender."

"Owning my own home feels wonderful, and still kind of unreal. I now have an opportunity to rebuild my life and have a stable environment for myself and my daughter to live in - one where we have the freedom to have our two cats as well."

"Buying a home is a huge deal, but I was very blessed that the process was so smooth for me. From day one (I consider day one to be the first day I walked into One Roof) I didn't think I would be where I am - in my own house. I did everything I was supposed to but never fully felt it would actually happen. But it did happen!"



“OWNING MY OWN HOME FEELS WONDERFUL.”

EMPOWERING TENANTS AND LANDLORDS TO RESOLVE DISPUTES

IN 2015, A GRASSROOTS GROUP OF COMMUNITY ACTIVISTS, elected officials and area non-profits worked with St. Louis County and the City of Duluth to establish a resource for renters and landlords to gain education and resolve disputes to avoid costly legal actions and evictions.

The need was clear. Nearly 40% of Duluth's housing stock is renter-occupied with a large number of Mom-and-Pop landlords. On average, our community has seen nearly 500 rental-related court filings for eviction notices annually, each typically costing thousands of dollars to landlords, tenants and the community as a whole.

With funding support from the City of Duluth, St. Louis County, Duluth Housing and Redevelopment Authority, and the Ordean Foundation, One Roof Community Housing was charged with instituting a program that would provide education, information, and problem solving assistance as a way to improve tenant-landlord relations and decrease the amount of housing evictions in our community.

One Roof established the Tenant Landlord Connection (TLC) program in July 2015. Its purpose is to ensure that stable rental housing exists by educating existing and potential landlords and tenants regarding their respective rights and responsibilities and by mediating disputes between landlords and tenants. The program serves St. Louis County based renters and landlords and, while it cannot offer legal advice or promise resolution, offers resources and services to help resolve disputes.

Services include:

- Ready-to-Rent workshops for tenants looking to establish or rebuild a positive rental history.
- Landlord workshops on fair housing laws, local government rules and requirements, business fundamentals and other common issues.
- Serving as a community resource on the rights and responsibilities of both tenants and landlords.
- Mediation services to help resolve tenant/ landlord and neighbor to neighbor disputes.

2015 BY THE NUMBERS (July to December 2015)	
291	Households served (Landlords and Tenants)
87	Households served via 9 Ready to Rent Workshops
47	Landlords served via 2 Landlord Workshops
163	Rights & Responsibilities Consultations
22	Households completing Mediation Services
13	Evictions prevented

GEORGE MIRUS is one of the team members that works with landlords and tenants seeking help from the Tenant Landlord Connection program.

"The people we've worked with feel they're in a situation that isn't right," states George. "But until this past year they didn't have many places to turn for accurate information. Folks can now call us, and we work to make a plan, and move forward."

"Most of the landlords and tenants that come to us have felt that they were on their own in dealing with their rental problems. The most common issues have been eviction; repairs; security deposit disputes; privacy issues; late fee disputes; and bedbugs."

"It feels great to help both landlords and tenants. Everyone needs help, nobody wants to evict or be evicted and usually everyone is willing to do a little give and take. Rarely do I see a situation where either party is unwilling to come to the table and try to work out the dispute. It's a great feeling of satisfaction to see the sense of relief from the clients when we show that there are positive ways to address their rental issues."

"Educating tenants and landlords of their responsibilities and rights empowers them with knowledge before an issue arrives and makes it less likely they'll make costly mistakes."



ONE ROOF COMMUNITY HOUSING IS A TURN-KEY DEVELOPER for redevelopment and new construction housing that meets identified community housing needs. One Roof partners with non-profits, foundations and local units of government to leverage state and federal resources for owner-occupied and rental housing needs.

Recent projects include the *Duluth Veteran's Place* for homeless veterans, the *Steve O'Neil Apartments* to assist homeless families with children, and the *Sol House* for sexually exploited teens managed by Life House.

Upcoming development projects include:

- **Jay Street** - A partnership with City of Duluth to build new market rate, moderate-priced & Community Land Trust single family homes in the Lakeside neighborhood of Duluth.
- **Gateway Towers** - A partnership with Center City Housing and Duluth Housing & Redevelopment Authority to acquire and renovate the 150-unit apartment complex providing affordable apartments to people in Duluth.



Maude Dornfeld, Executive Director, Life House

Photo by Steve Isola

"In November of 2015 Life House approached One Roof with a need and an idea for a potential partnership: "Would One Roof consider helping Life House acquire a large house for teens who've been abused or sexually exploited?" The answer was an enthusiastic "yes" and within a week a beautiful 5-bedroom home was found, and within a few months the house was purchased and renovations were underway. Thanks to the professional team and seamless process, we were able to open our new program, Sol House, within just eight months. Our heartfelt thanks to One Roof for helping exploited youth heal and reconnect to their dreams."

~Maude Dornfeld

AFTER YEARS OF HOMELESSNESS, drug use, and mental health issues, Aricka found herself pregnant and living in an apartment with 15 other people. Concerned for her unborn child she sought temporary housing from SafeHaven.

With help from Adult Rehabilitative Mental Health Services, Aricka was offered permanent supportive housing in the Steve O'Neil Apartments when it opened in the spring of 2015. Her daughter was born just a month after they moved in.

"I am safe...we are safe. This is the longest I have stayed anywhere in over 10 years. I would not have been able to keep my little girl. She would have been placed for adoption."

A year after moving in to the Steve O'Neil Apartments, Aricka now has a functioning family (herself, the baby, and the baby's father).

"I am able to parent...and even be a better parent. I have been sober, and my baby has stability. Thank God the apartment was furnished. I had nothing. We would have been sleeping on the floor. When I moved in there was a crib for my baby. You can't imagine what that was like."



Photo courtesy of Molly Harney

RESOURCES FOR HOME BUYERS, HOMEOWNERS AND LANDLORDS

ONE ROOF IS A CERTIFIED COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION (CDFI). We provide affordable credit and financial services to homeowners and rental property owners underserved by mainstream commercial banks and lenders. Our service area includes Duluth, Superior, Cloquet, Two Harbors, Hermantown and Proctor.

As an equal opportunity lender, One Roof coordinates loan requests with other agencies to ensure the most cost effective and comprehensive home improvement projects that we can. As a member of the Housing Resource Connection, we partner with the Housing and Redevelopment Authority of Duluth and the City of Duluth Community Development Department to offer affordable loan programs for home improvements for home and rental property owners at virtually any income level.

One Roof specializes in offering lending options for home renovations for low income and moderate income households with terms that are generally more flexible than industry standards. Homeowners and landlords use One Roof loan products to improve their property and address emergency situations.

Our lending programs include:

Owner-Occupied Rehabilitation Loans - Affordable home improvement loans to assist with projects such as building a deck, upgrading a kitchen, or installing energy-efficient appliances or windows.

Rental Rehabilitation Loans - For single and multi-family rental properties to help preserve and enhance the structural quality, visibility, livability and the value of the rental property.

Emergency Home Loans - For homeowners with an emergency type repair when a quick resolution is needed to resolve a health or safety issue affecting the livability of their home and traditional financing may not be possible.

Manufactured Home Loans - For owners of manufactured homes within a mobile home park to make basic home repairs, improvements, and address emergency items.

Down Payment Assistance - Down payment and closing cost assistance for income eligible home buyers.

Hillside Homeowners Incentive Program - In partnership with Essentia Health, Essentia employees looking to purchase a home near Essentia's downtown Duluth campus or other select neighborhoods may be eligible for down payment assistance.

2015 BY THE NUMBERS	
138	Households Served
151	Number of Loans
\$12,299	Average Loan Amount
\$1,857,144	Total Loans

BILL AND KITTY needed a new roof very badly. Water leaked into the house and buckets had to be hauled out to collect the water coming through the ceiling every time it rained. The home they worked so hard to keep (despite layoffs and lost jobs during the financial crisis) was in danger of falling apart around them.

"Banks had denied us because of our credit issues. We made too much money (just barely) to qualify for any loan programs or deferred loans from local agencies. We felt we were completely out of options. It was very stressful and we lost lots of sleep. One Roof was our last hope."

"Gloria was our contact at One Roof and she was professional, knowledgeable, and competent on working through this process. Also, and perhaps just as important, she was kind and helpful from start to finish. When the ability to borrow money from One Roof became an option, it was an enormous weight off our shoulders."

Through an affordable 10-year One Roof fix-up loan, Bill and Kitty now have a beautiful blue metal roof that will keep their home sound for years to come.



NMLS: 380490



REVENUE AND SUPPORT:

Contributions - Individuals/Foundations/Corporations/Other	2015 Unaudited	2014 Audited
Contributions - Donated Property	261,517	241,377
Government Funding	40,000	70,000
Multi Family Developer Fee	495,225	461,556
Single Family Developer Fee	246,551	325,000
Real Estate Sales Commissions	254,385	317,563
Land Lease Fees	152,341	105,335
Lending Programs - Interest and Fee Income	86,171	79,319
Special Event Income (net of expenses)	177,621	106,628
Multi-Family Project Income	27,521	15,118
Other Income	248,298	303,590
Total Revenue and Support	44,978	34,912
	2,034,608	2,060,398

EXPENSES:

Salaries, Payroll Taxes & Benefits	1,028,123	889,657
Accounting, Legal & Consulting Fees	56,121	41,900
Office, Occupancy & Administrative Expenses	171,096	178,865
Depreciation	21,657	15,170
Travel & Training	32,348	26,637
Homeowner Support	33,779	27,951
Marketing	27,269	15,882
Holding Costs & Resale Expenses	30,226	7,811
Bad Debt Expense	-	30,435
Cost of Donated Property	33,000	103,000
Multi-Family Project Expenses	248,298	303,590
Other Expenses	33,167	90,287
Total Expenses	1,715,085	1,731,186
Change in Net Assets	\$319,523	\$329,212

Note: Statement of Activities is for One Roof Community Housing only and does not include the Common Ground subsidiary.

2015 LENDING & FUNDING PARTNERS

LENDERS	City of Duluth	Greater Minnesota Housing Fund
Duluth LISC	• CDBG Program	Lloyd K. Johnson Foundation
Greater Minnesota Housing Fund	• HOME Program	Minnesota Housing Finance Agency
Minnesota Housing Finance Agency	• Duluth Economic Development Authority	NE MN HOME Consortium
North Shore Bank	Duluth Local Initiatives Support Corporation (LISC)	NeighborWorks America
North Shore Mortgage	Duluth Superior Area Community Foundation	Northland Foundation
Northland Foundation	Essentia	Ordean Foundation
US Bank	Federal Home Loan Bank—Des Moines	St. Louis County Community Development Block Grant
Wells Fargo Home Mortgage	Fond Du Lac Band of Lake Superior Chippewa	United Way of Greater Duluth
FUNDERS		US Bank Foundation
Affinity Plus Credit Union		Wells Fargo Foundation
Catholic Campaign for Human Development		

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JOIN US AS WE RAISE THE ROOF! Thursday, October 13th, 2016 • Clyde Iron • 6-9 PM



Raise The Roof, formerly known as Trust in the Land, is One Roof's annual major fundraiser. Our food and beverage tasting event features the finest locally owned restaurants, breweries, and wineries who supply an amazing array of savorys, desserts, wine, beer, and other refreshments. The event is not just a fundraiser but also a celebration of community that brings supporters, partners and local public officials together for a fun evening.

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In Memory of Lauren A. Larsen



THIS PAST DECEMBER OUR COMMUNITY lost a great leader with the passing of Lauren Larsen.

Lauren served as a board member for Northern Communities Land Trust prior to the merger with Neighborhood Housing Services to become One Roof Community Housing in 2012. Lauren was also a board member for Common Ground, One Roof's construction company. In addition, Lauren served on many community boards and committees throughout his career and retirement. He had a clear passion for service to our community and a commitment to leave the world better than he found it.

Lauren was a founder of LHB and worked there for over 35 years as CEO, guiding its growth from a tiny engineering office to one of our region's largest full-service engineering and architectural firms. Lauren was known as a mentor and an encourager to his family, friends, colleagues, and to those of us at One Roof who had the privilege to work with him. Lauren's way was a quiet one when serving on our boards, but when he had something to say it was always worth listening with big ears because he chose his words carefully and spoke with wisdom and experience.

I personally learned much about leadership from Lauren and enjoyed getting to know him through his work with our organization as well through a group of men that gathered regularly to discuss life. I am a better person for having known Lauren, and I would wager there are many people in our community who feel similarly.

We at One Roof were deeply honored and grateful that Lauren's family chose to direct the many gifts made in memory of Lauren to our organization.

~Jeff Corey, Executive Director, One Roof Community Housing

COMMON GROUND CONSTRUCTION



Common Ground Construction finds its home under One Roof as a licensed general contractor and wholly owned subsidiary. The company's mission is to be an innovative construction company that provides a healthy, safe, stable, durable, and sustainable environment for the community, homeowners, and staff in a financially responsible manner while completing its work for One Roof Community Housing as well as private customers. Common Ground's vision is to be the premier social enterprise construction company, bringing the same commitment to mission and values to its private customers that it does to its work with One Roof.

If you are interested in supporting One Roof by hiring Common Ground for general contracting services, please call (218) 740-3666. You can also find us on the internet at: www.commongroundduluth.com or follow us on Facebook!



*Back Row – Kevin Bergum, Brian Kontio, Missy Stratioti, Chris Bachke,
Front Row – Amanda Peterson, Jolene McLaughlin, Nee Askelin,
Vickie Hartley, Todd Baumann, Ivan Timm*

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- | | | | |
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