



COMMUNITY
HOUSING

2016 ANNUAL REPORT

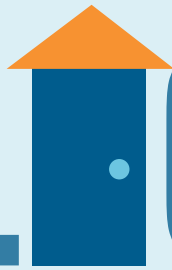


WE MAKE

HOME

A BETTER

PLACE



Enriching lives & communities one home at a time.

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 opportunities for quality, affordable homeownership and rental housing because we know such homes change lives and families for the better. 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.



2016 design updated by
cassandrahouston.com

EARLY ONE MORNING THIS PAST WINTER, I was struggling up the hill toward our office, slipping on the glaze left by the night's frozen rain, when I noticed a man helping another, older man to walk. I asked if they could use some extra help, and they both said yes. I went over to the free side of the older man who grabbed my arm, and we began walking down the icy street.

The older man shared that he had a very bad back and could not risk falling. He asked where I was heading, and I said, "Over to my work at One Roof."

The younger man said, "One Roof! I just moved out of my One Roof home after living there 8 years. I love One Roof!" "Really?" I said. "Where did you live?" "Over on New Street," he said. "Jim helped us buy the house, and he was great."

His name was Nick. He proceeded to tell me that his family had recently decided to move to a nearby town to get a little more elbowroom. "My boys are both on the basketball team," Nick said with pride. He was quite excited about his experience, saying that he didn't think he would have been able to buy that first house without One Roof and expressing how great it was to have such a nice, solid house to start out in. Nick said he missed the view and the great appliances in their first home. He also said they were doing well in their new home.

After the older man was safely into his building, Nick said, "That young woman who works with you helped us sell our home, and it sold in less than 2 weeks! She's great, too!" I let him know that she was Katie, told him we were fortunate to have her on our team and that I was glad to hear the resale went so well.

I was touched by Nick's gratitude, positivity, and the generous way he helped someone he didn't know.

I try to keep that experience with Nick in mind amidst proposed state cuts to housing. I remind myself of his gratitude and positivity when I think about affordable housing being in such short supply while our state has a surplus of more than a billion dollars. I try to channel Nick's spirit of service when I hear about Federal policy changes and proposed budget cuts that will hurt vulnerable members of our communities.

We never know for sure the entirety of the impact that our work at One Roof has on people in our community, nor how those same people in turn help other people. Now, more than ever, it is important to keep helping one another make our community and world better. Thank you for helping us navigate these cold and slippery times so we can continue helping families like Nick's.

"We never know for sure the entirety of the impact that our work at One Roof has on people in our community"



Jeff Corey, Executive Director
One Roof Community Housing

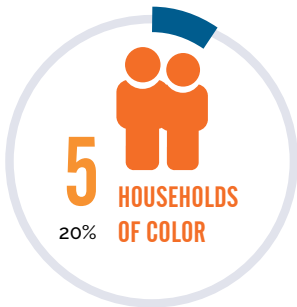
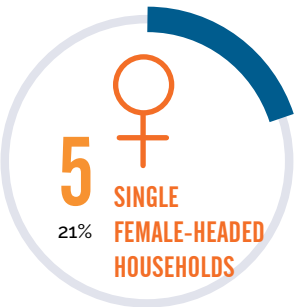
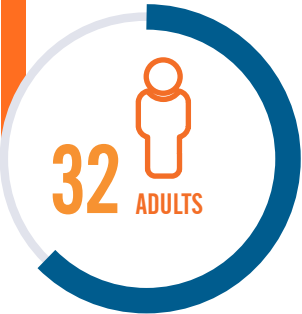
Community Land Trust

PERMANENTLY PRESERVING THE AFFORDABILITY OF HOUSING

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

We build new homes and rehab 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.

As of the end of 2016, we have built or rehabbed 279 (owner-occupied) houses in Duluth, Cloquet, Two Harbors, Hermantown and Proctor. We have also facilitated the resale of 128 Community Land Trust homes. We have served 407 families.



COMMUNITY LAND TRUST HOMES By Neighborhoods & Communities (as of 12/31/16)			
20	Lakeside	3	Morgan Park
3	Woodland	43	Lincoln Park
2	Hunter's Park	79	West Duluth
15	Duluth Heights	15	Gary/New Duluth
2	Congdon	2	Piedmont
5	Endion	2	Hermantown
35	East Hillside	16	Proctor
13	Central Hillside	6	Cloquet
9	Observation Hill	5	Two Harbors
4	Riverside	279	TOTAL

2016 SALES	
24	New Households
\$635	Average Monthly CLT House Payment (including principal, interest, taxes and insurance)
\$93,175	Average CLT Home Listing Price
\$131,000	Average Market Value of CLT Homes
\$34,325	Average Gross Income of CLT Homebuyers
65%	Average % of Median Income of Buyers

MEET EMILY, PATRICK & MAGGIE

EMILY AND HER HUSBAND PATRICK became Community Land Trust (CLT) homeowners in 2015. Emily also serves as a One Roof board member representing the interests of our CLT homeowners across the region. This past year they welcomed little Maggie into their household.

"My husband and I decided that Duluth was going to be the place where we wanted to plant ourselves. We began thinking about buying a home. We qualified for a mortgage at a couple of banks. Someone suggested that we check out One Roof's Community Land Trust program as an option, and we did."

"We took the Home Stretch workshop and learned that owning a home isn't necessarily cheaper than renting. We were both working hard and we wanted to expand our family. We were on the fence of whether we would go through a traditional mortgage or purchase a One Roof home."

"What we found intriguing was how One Roof makes their homes affordable using the Community Land Trust model. In addition, Jim (Director of the Community Land Trust Program) was very kind, open, approachable and available, which made the home buying process a lot more personable. It felt like he was really invested with us."

"So, this was our home. This was the first thing that we did together after we got married. We are homeowners, and we feel really good about it. I'm excited about having a home in West Duluth. It's a very beautiful area. We live near trails and parks and have access to good food. This little pocket of Duluth is really a great place."

"Home just meant a place to keep my things, you know. But, I'm *home* now. I have ownership and pride with this home. It's family now."

Photo: Wherehouse Productions



"But, I'm home now. I have ownership and pride with this home. It's family now."

OUR GOALS:

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.

To help hardworking individuals and families achieve the security and opportunity to invest in their neighborhoods and communities.

Education & Counseling

HOME STRETCH PARTNERS

20/20 Home Inspections
Affinity Plus Federal Credit Union
Arrowhead Abstract and Title Services
Edmunds Real Estate
Hanlon & Associates Insurance Agency
MN Chippewa Tribe Finance Corporation
My Place Realty, Inc
National Title
North Point Realty
North Shore Mortgage
Otis Magie Insurance
Re/Max 1
Real Estate Services of Duluth
Real Living Messina & Associates
Reliable Insurance Agency
Rels Title
SafeGuard Home Inspection Services
State Farm Insurance
Stonegate Mortgage
U.S. Bank
Wells Fargo Bank

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.

EDUCATION & COUNSELING CLIENTS SERVED IN 2016

218 Households completed Home Stretch Workshops

120 Households participated in Homebuyer Counseling

We offer 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. The workshops help attendees:

- Determine their readiness to buy a home.
- Understand credit and its impact on the home buying process.
- Decide what type of mortgage is best for their needs.
- Select the right home.
- Understand the loan closing process.
- Learn about local mortgage loan and down payment assistance programs

“Education is the single most effective tool for achieving successful homeownership”

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

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



MEET RICHARD & LORRIE

RICHARD & LORRIE celebrated their one-year anniversary as new homeowners this past spring.

The couple had taken advantage of one of the free Home Stretch classes offered by One Roof and then took the next step with one-on-one counseling with staff to address credit issues, create a budget, and find the right mortgage.

"We were not prepared, no shape, form or fashion to be homeowners. Our credit was bad, we had debt, and we just had so many things hanging over our heads that we felt that we'd never have the opportunity to own our own home."

Learning what it takes to become a successful homeowner can be daunting. "I learned a lot but I was also fearful because I didn't think we could succeed at all the things that were required. Jackie (Education & Counseling Director) held our hands and walked us through it. She encouraged us, actually inspired us to go on. From all of that came this, our own home."

"Who would have ever thought that we would own a home with our history? We are very grateful and fortunate. It's a real pleasure to be able to show people that no matter where you've come from if you changed and stayed diligent and resilient that you can achieve this also. That you can be the owner of something that you are proud of and have the freedom to do what you want with the home is phenomenal. I feel a lot of gratitude for staff at One Roof and the job they are doing. They helped us make owning a home possible."



"Who would ever have thought that we would own a home with our history?"

Photo: Wherehouse Productions

Tenant Landlord Connection

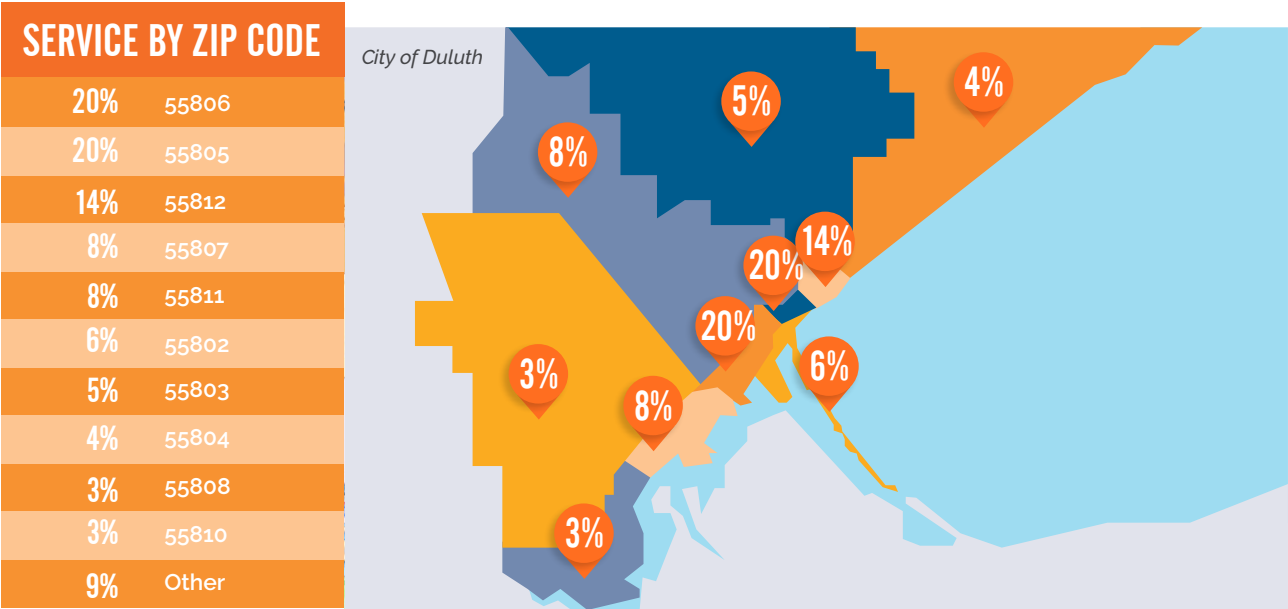
EMPOWERING TENANTS AND LANDLORDS TO RESOLVE DISPUTES

THE TENANT LANDLORD CONNECTION (TLC) PROGRAM WAS ESTABLISHED IN JULY 2015 through funding support from the City of Duluth, St. Louis County, Duluth Housing and Redevelopment Authority, and the Ordean Foundation. The program provides education, information, and problem solving* assistance to St. Louis County based renters and landlords regarding their respective rights and responsibilities.

PROGRAM GOALS & SERVICES OFFERED

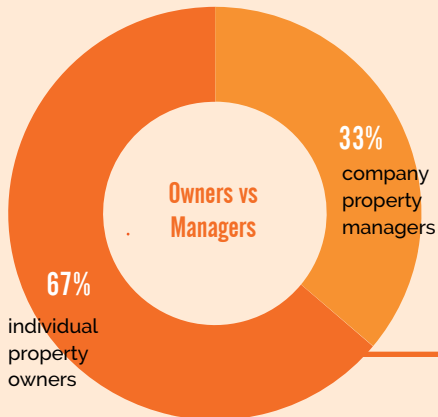
- Improving tenant/landlord relations in our community to ensure stable rental housing.
- Decreasing the number of housing evictions in the City of Duluth and St. Louis County.
- Ready-to-Rent workshops for tenants looking to establish or rebuild a positive rental history.
- Landlord workshops on fair housing laws, local government rules and requirements, business fundamentals and other common issues.
- Education & counseling on the rights and responsibilities of both tenants and landlords.
- Mediation services to help resolve tenant/landlord and neighbor-to-neighbor disputes.

"While the Tenant Landlord Connection program offers resources and services to help resolve disputes, it does not offer legal advice or promise resolution."

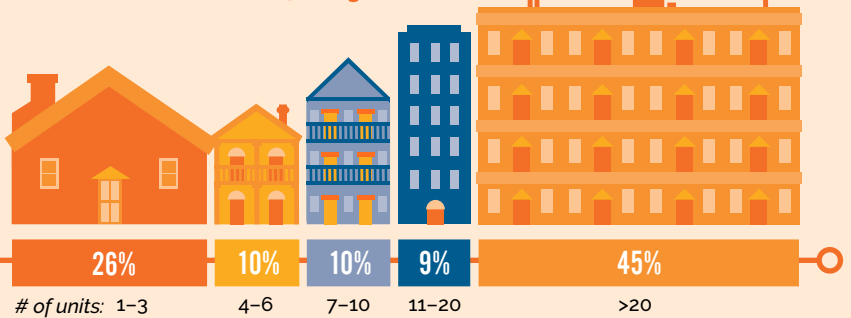


2016 TLC Data & Demographics

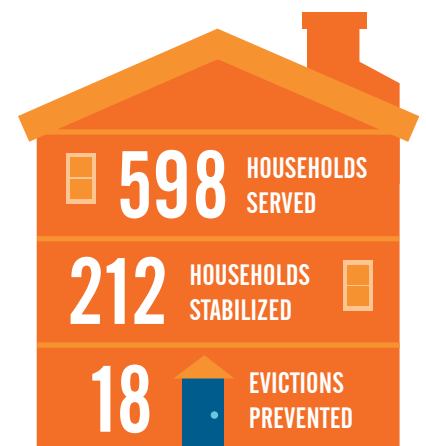
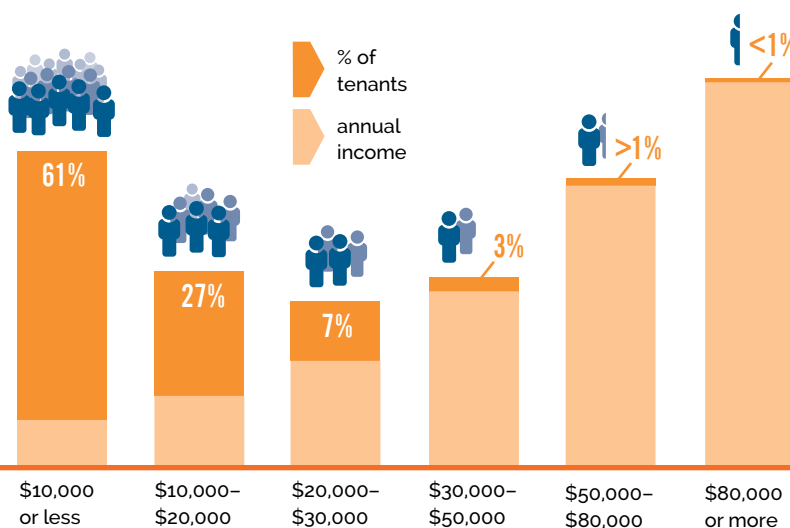
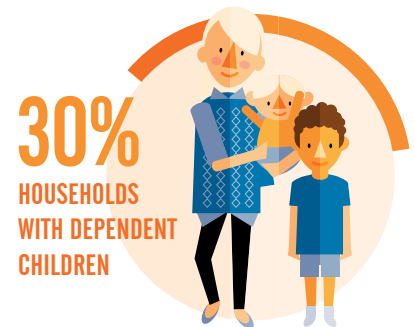
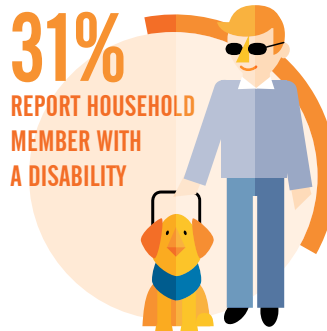
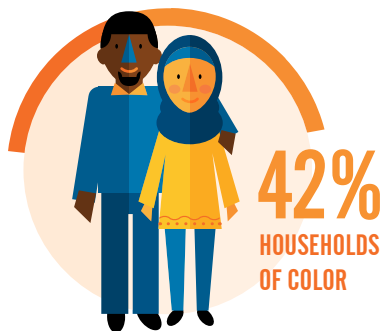
LANDLORDS SERVED IN 2016:



Number of rental units owned/managed



TENANTS SERVED IN 2016:



Single and Multi-Family Development

WE ARE 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.

Past development 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, managed by Life House, for sexually exploited teens.

CURRENT PROJECTS



COOK COUNTY

In partnership with Grand Marais/Cook County Economic Development Agency and 22 private, public and non-profit stewards, we are developing affordable housing for local residents.

The proliferation of second homes and vacation rentals has driven up the price of rentals and is taking owner-occupied homes off the market making them unavailable to the local workforce.

The projects include:



GATEWAY TOWER APARTMENTS

A partnership with Center City Housing and Duluth Housing & Redevelopment Authority to acquire, renovate and preserve the 150-unit apartment complex providing affordable apartments to people in Duluth. The renovation is scheduled for completion in 2017.



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 will be completed in 2017.

- **Lutsen Apartments** – A 16-unit rental development will feature rents set at a level that is sustainable to the local workforce, including full-time, year-round employees of several local businesses. One Roof Community Housing will be the developer and owner of the apartments.
- **Nordic Star** – One Roof will be constructing four Community Land Trust homes in a new Grand Marais housing development. There will be two price points—homes affordable to households earning up to 80% of AMI and up to 115% of AMI. (approximately \$140,000 and \$225,000 respectively). The site has room for at least seven more homes and room to accommodate up to 24 rental units.

Gateway Tower Apartments

GATEWAY TOWER APARTMENTS is by far the largest development to date for One Roof. The 40-year-old structure, first built by a non-profit collective of three local churches to serve as affordable housing for senior citizens, was very tired and desperately needed improvements in order to sustain itself financially. Leading the rehab is St. Paul based Frerichs Construction, who specializes in resident-occupied renovation.

"We completely demo the apartment," states Larry Bigelbach, Frerichs Project Superintendent. "From new waste water piping, new flooring, carpet, all new kitchen cabinets, energy-efficient appliances, LED lighting, all new bathroom fixtures, windows, doors, everything. We even added a sprinkler system. It's a pretty drastic change."

Frerichs has perfected the moving process for tenants. John Winston, Frerichs Project Manager, explains; "My job is to move the residents out and then back in. I begin by introducing myself, answering their questions, helping put them at ease and assuring them that everything's going to be okay. We help them pack and move all of their belongings. When their apartment is finished, they are just amazed and appreciative of how very nice it all is. It's humbling. I make sure to pass their gratitude on to our crew because they made it all possible."

Michael just moved back into his renovated apartment. "It's been annoying, but I dealt with it. The kitchen is really nice. I've never had new stuff before."

The renovation will also include new exterior siding and landscaping designed to blend nicely into downtown Duluth and the waterfront. The renovation is scheduled for completion in 2017. Center City Housing will be the long-term owner of the property.



John Winston and Larry Bigelbach, Frerichs Construction



Photos: Wherehouse Productions

RESOURCES FOR HOME BUYERS, HOMEOWNERS AND LANDLORDS

AS A CERTIFIED COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION (CDFI), we provide affordable loan programs for home improvements for home and rental property owners at virtually any income level. Our service area includes Duluth, Superior, Cloquet, Two Harbors, Hermantown and Proctor.

As an equal opportunity lender, One Roof partners with the City of Duluth, St. Louis County, the City of Superior and Minnesota State agencies to provide affordable credit and financial services to homeowners and rental property owners that may be underserved by mainstream commercial banks and lenders.

One Roof specializes in offering lending options for home renovations for low 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.

2016 LENDING SUMMARY	
144	Number of Loans
97	Households
\$16,891	Average Loan Amount
\$2,415,424	Total Loan Amount*

* Includes leveraging Duluth HRA funds
NMLS: 380490



2016 LENDING PROGRAM DETAILS



**OWNER-OCCUPIED
REHABILITATION
LOANS**

61 LOANS | \$1,445,012

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**

5 LOANS | \$806,042
(41 apartments)

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 &
MANUFACTURED
HOME LOANS**

9 LOANS | \$46,239

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. Additionally, we can assist owners of manufactured homes within a mobile home park to make basic home repairs and improvements.



**DOWN
PAYMENT
ASSISTANCE**

22 LOANS | \$43,000

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.

Affordable home improvement loans for virtually all income levels.

MEET ARCHIE & KAT

SOMETIMES ONE ROOF IS ABLE TO DO MORE

than just lend money to fix a roof or replace a water heater. Archie and Kat had lost their home through foreclosure, but through resourceful thinking and determination, One Roof helped them save their home of 18 years.

The relationship with the family began in 1998 when the couple had attended our Home Buyer Education classes and counseling services through Neighborhood Housing Services (which merged in 2012 with Northern Communities Land Trust to become One Roof).

As homeowners, they had paid their mortgage for over 18 years, until health issues and job loss changed their financial circumstances to put them on the brink of losing their family home.

"When we first bought the house, we were on stable ground," shared Archie. "We had low paying jobs. I worked four jobs, my wife worked one."

The situation became dire. The Sheriff's sale had already taken place and their home had been sold.

With just 6 weeks from completely losing their home, their equity, their address and their family stability, Archie and Kat came back to One Roof looking for one last opportunity. One Roof Lending staff had previously discussed the option of redemption available to Minnesota homeowners faced with foreclosure with them.

The statutory right of redemption is a legal right afforded to foreclosed borrowers that gives them the post-foreclosure right to reclaim foreclosed property after the foreclosure sale—upon the payment of all defaulted amounts, costs and fees.



Photo: Wherehouse Productions

With the already long-standing relationship One Roof had with the family and the fact they had 74% equity in their home at stake, our team worked quickly with the family and the Sheriff's office to refinance the property.

One year later, Archie shared what that moment was like, "When Gloria (One Roof's Lending Coordinator) called and says we are going to approve you. I'm like, "yes," but I'm not going to be happy until we're signing on that dotted line. The day we signed, the three of us went down to the courthouse, handed off the paperwork, the check...that day, I don't think anything will ever touch that day. That moment of happiness and that was the best move ever. We didn't have to move."

2016 Statement of Activities

	2016 Unaudited	2015 Audited
REVENUE AND SUPPORT:		
Contributions - Individuals/Foundations/Corporations/Other	177,904	252,896
Government Funding	518,192	525,225
Multi-Family Developer Fee	298,063	246,551
Single Family Developer Fee	241,035	254,385
Real Estate Sales Commissions	99,628	152,341
Land Lease Fees	95,587	86,171
Lending Programs Interest and Fee Income	178,508	177,621
Special Event Income (net of expenses)	38,834	36,142
Multi-Family Project Income	80,535	228,269
Other Income	22,193	35,007
Total Revenue and Support	1,750,478	1,994,608
EXPENSES:		
Salaries, Payroll Taxes & Benefits	1,128,681	1,034,947
Accounting, Legal & Consulting Fees	66,805	56,121
Office, Occupancy & Administrative Expenses	159,814	150,440
Depreciation	17,762	14,750
Travel & Training	25,558	24,706
Homeowner Support	33,967	33,779
Marketing	42,269	27,269
Holding Costs & Resale Expenses	30,913	31,670
Bad Debt Expense	4,000	-
Multi-Family Project Expenses	128,117	255,205
Other Expenses	49,420	60,021
Total Expenses	1,687,304	1,688,908
Change in Net Assets	\$63,174	\$305,700

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

LENDING & FUNDING PARTNERS

City of Duluth
 • CDBG Program
 • HOME Program
 Duluth Local Initiatives Support Corporation (LISC)
 Duluth Superior Area Community Foundation
 Essentia Health
 Greater Minnesota Housing Fund
 Head of the Lakes United Way
 Housing & Urban Development (HUD)
 Lloyd K. Johnson Foundation
 Midwest Minnesota Community
 Development Corporation

Minnesota Department of Commerce
 Minnesota Housing Finance Agency
 National Bank of Commerce
 NE MN Home Consortium
 NeighborWorks America
 Nonprofits Assistance Fund
 Northland Foundation
 Ordean Foundation
 St. Louis County
 US Bank Foundation
 Wells Fargo Foundation



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Common Ground Construction



COMMON GROUND CONSTRUCTION was created in 2004 as a wholly owned subsidiary construction company and social enterprise of One Roof Community Housing. The company completes the construction and remodeling activities on the majority of One Roof's affordable, owner-occupied Community Land Trust (CLT) homes. Additionally, Common Ground works for private homeowners and companies on small and large remodeling projects and renovations.

Common Ground is comprised of a very talented group of individuals who take pride in their work and community. Our vision is to *be the premier social enterprise construction company*. A social enterprise is an organization that applies commercial strategies to maximize improvements in human and environmental well-being. Common Ground Construction shares their success with their parent organization, One Roof Community Housing.

For more information check us out on Facebook @commongroundconst or at www.CommonGroundDuluth.com.



Back row: Kevin Bergum, Chris Bachke, Eddie Piasecki, Ivan Timm and Dan Gableman. Front Row: Jolene McLaughlin, Nee Askelin, Vickie Hartley, Todd Baumann and Missy Stratioti. Not present: Amanda Peterson

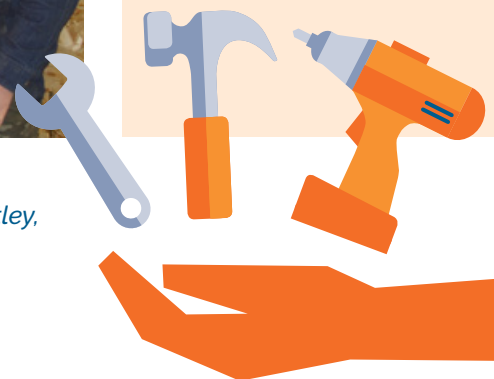
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