



# ▶ 2017 ANNUAL REPORT

**We make home a better place.**

**1ROOFHOUSING.ORG**

# Enriching lives & communities one home at a time.



## BOARD OF DIRECTORS

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*Photos: Wherehouse Productions  
Design: Cassandra Houston*

## 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. 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 1991). Together we offer the community 60 years of experience in providing housing services and building and sustaining affordable homes and healthy neighborhoods.

# Space That Works For Everyone

**W**e often talk about how we know that the housing market does not work for everyone, and for that reason we have been working for many years to make home a better place for individuals and families in our community.

Over the past two years, we have increased our focus on inclusion at One Roof, working to ensure that we are offering adequate services and opportunities to *all* of the people in our community. We believe that inclusion is not just welcoming someone into an existing space, but rather *re-inventing a space that works for everyone*.

To me, this new focus is a doubling down of our existing values and mission. For many years, we have stated that we want to provide the opportunity for *everyone* to have an affordable home because we know it can change lives and families. Now, with this increased focus, we can become even better at living this out. We know the market for housing doesn't always work for low income families and individuals, and we know it is even more challenging for people of color, people with disabilities, and other people outside of the majority populations. Now, we are taking even more steps to better serve *everyone* in our community.

In efforts to become more inclusive in our work, we have been evaluating and making changes to hiring practices, board recruitment, board and staff education, and program evaluation. One of the major learnings for us is that this process will be on-going for us both as individuals and as an organization. There is always more to learn, whether by understanding more clearly the history that brought about the inequalities and privileges that exist today, or by listening to those we serve and making corresponding changes to marketing or program delivery. Inclusion is an active, intentional process, and it has been heartening to watch our board and staff members embrace this commitment.

It is clear that inclusion is necessary for our organization, community, and country to function going forward. Statistics and trends suggest as much, people under 30 years of age are demanding it, and it will increasingly be a requirement of having a just society. In my more hopeful moments, I can imagine *re-inventing a housing market that works for everyone* and essentially level the housing playing field for those we serve.

In the meantime, there are far too many people in our community who remain precariously housed, so we will keep working to raise more resources than ever before to do what we can to change that. Our work is only possible with help from our members, donors, investors, and partners, and so we thank you for your support.

**“There are far too many people in our community who remain precariously housed.”**



**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 is 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.

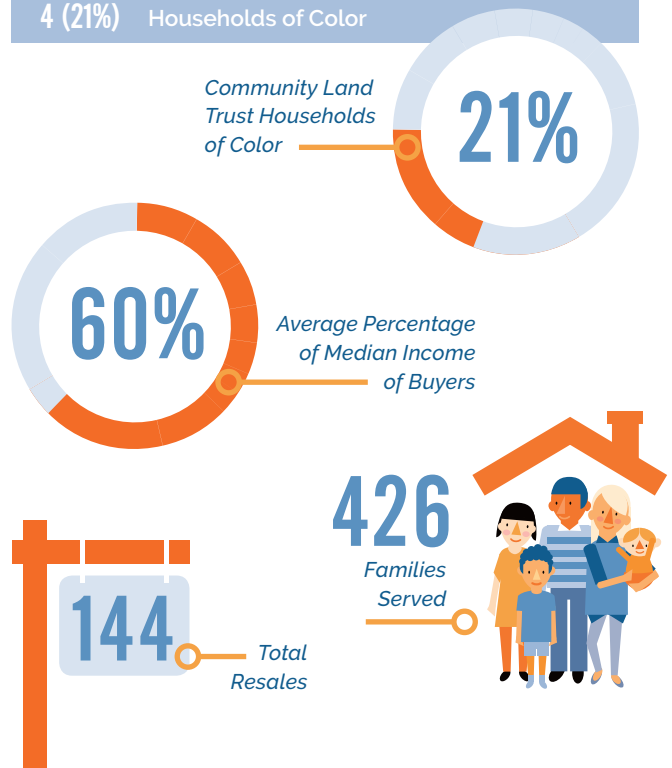
Qualified low and moderate-income homebuyers can purchase high quality homes at a significantly reduced price. One Roof maintains ownership of the land, which homeowners lease for a small monthly fee. When homeowners move, they agree to pass on the benefits they received by selling their home below market value to another income qualified buyer. Land Trust homebuyers build equity and receive a share in the appreciation of their homes when sold. The Land Trust program currently has 282 single family homes. With 144 resales of those homes to date, 426 families have now benefited from affordable home ownership through the CLT program over the last 20 years.

### COMMUNITY LAND TRUST HOMES By Neighborhoods & Communities (as of 12/31/17)

|    |                  |     |                 |
|----|------------------|-----|-----------------|
| 23 | Lakeside         | 3   | Morgan Park     |
| 3  | Woodland         | 40  | Lincoln Park    |
| 2  | Hunter's Park    | 83  | West Duluth     |
| 14 | Duluth Heights   | 13  | Gary/New Duluth |
| 2  | Congdon          | 2   | Piedmont        |
| 5  | Endion           | 2   | Hermantown      |
| 35 | East Hillside    | 16  | Proctor         |
| 13 | Central Hillside | 6   | Cloquet         |
| 10 | Observation Hill | 5   | Two Harbors     |
| 5  | Riverside        | 282 | TOTAL           |

### 2017 COMMUNITY LAND TRUST DEMOGRAPHICS

|         |   |
|---------|---|
| 27      | Number of Adults                          |
| 21      | Number of Children                        |
| 5 (26%) | Single Female-Headed Household w Children |
| 4 (21%) | Households of Color                       |



### 2017 COMMUNITY LAND TRUST SALES

|           |  |
|-----------|--|
| 19        | New Households   |
| \$717     | Average Monthly CLT House Payment (including principal, interest, taxes and insurance) |
| \$110,261 | Average CLT Home Listing Price   |
| \$150,474 | Average Market Value of CLT Homes  |
| \$33,590  | Average Gross Income of CLT Homebuyers   |
| 60%       | Average % of Median Income of Buyers   |

# MEET LIZ, GUNNAR, KRISTIN & MICHAEL

This past year, 162 of our current 282 Community Land Trust homeowners celebrated anniversaries of 5 years or more of homeownership.

**WHY THE CELEBRATION?** For One Roof it's an affirmation that our efforts to create and sustain affordable single family homes creates opportunities for individuals and families, who on average make \$30,000 a year at initial purchase, to put down roots and create for themselves and their family and friends a place of creativity, friendship, safety and stability.



**LIZ CARLSON**, celebrating her 15 years as a CLT homeowner describes it this way; "my One Roof home has meant security, continuity, community, and legacy. When I asked my grown children, what our home has meant to them they said comfort, trust, joy and love."

"Since 2002, the CLT house has provided a home to myself, son (now 21), step daughter (now married with two children), and over the years, three additional families (totaling 12 people) needing a soft place to land during times of significant change in their lives. Homeownership was a privilege paid forward to me as a single parent in transition. I've been incredibly fortunate to share that benefit with others during their transitions. This sounds cliché, but my home truly has been a gift that keeps on giving."



**WHEN KRISTIN STUCHIS AND MICHAEL GABLER**, CLT homeowners since 2007, began to look for a home, "We could not afford to buy a house that didn't require a lot of fixing up. Our CLT home, on the other hand, was affordable and in beautiful shape. The location is centrally located and within walking distance to work, grocery store, and several friends' homes."

"Our favorite part of this home is the edible landscape we created. We grow an incredible bounty of vegetables and fruit. Each year we become self-sufficient in an additional crop. Our sweet poodle, Oliver, is another gift that would not be possible if we did not own our home. He helps us get out and meet the neighbors. I cannot imagine life without our sweet dog."



**FOR GUNNAR JOHNSON**, a CLT homeowner the past 5 years, it's meant 'feeling proud.' "I'm established now. I'm grateful that I finally have something so nice that I want to take good care of it and to share it with friends and family every day," states Gunnar.

"One Roof helped me with that 'American dream.' I own my own house! I don't make a lot of money, but the folks at One Roof helped me find down payment assistance so that my upfront costs were very manageable. My house is in West Duluth, a perfect location for my family, for school, close to grocery stores and shopping places."

To hear more of our homeowner's stories go to [www.1roofhousing.org/testimonials](http://www.1roofhousing.org/testimonials)

# Education & Counseling

## HOME STRETCH PARTNERS

20/20 Home Inspections  
Affinity Plus Federal Credit Union  
Arrowhead Abstract and Title Services  
Cover All Home Inspections  
Edmunds Real Estate  
Great Lakes Appraisals LLC  
Hanlon & Associates Insurance Agency  
MN Chippewa Tribe Finance Corporation  
North Point Realty  
North Shore Mortgage  
Otis Magie Insurance  
Re/Max Results  
Real Living Messina & Associates  
State Farm Insurance  
Stonegate Mortgage  
Superior Choice Credit Union  
U.S. Bank  
Wells Fargo Bank

“Building assets through homeownership is an effective tool in ending generational poverty, with direct connections to positive outcomes for lower income children.”

[www.futureofchildren.org](http://www.futureofchildren.org)

## EDUCATION & COUNSELING

**ONE ROOF BELIEVES 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. One Roof's goal is to help individuals and households become better 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 to get on a successful path to homeownership.

*Home Stretch* 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 & COUNSELING CLIENTS SERVED IN 2017

212 Households completed *Home Stretch*

136 New households participated in private Homebuyer Counseling

**ONE ROOF'S 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 AMBER & ANTHONY

With a growing family, Amber and Anthony wanted a home to call their own, but were not sure where to begin.

They heard about One Roof and decided to attend Home Stretch, a monthly workshop that covers the home buying process from start-to-finish and is designed to help people become better informed, prepared consumers.

They quickly learned that buying a home was going to be daunting financially. The debt they had accumulated as young parents proved to be their biggest challenge. Securing a mortgage and having resources for a down payment seemed impossible.

After completing Home Stretch, Amber and Anthony took advantage of One Roof's free counseling services, where staff offer private, confidential, one-on-one professional advice to help address debt, credit issues and other challenges that prevent homeownership success.

"It was intimidating asking for the counseling but once we did we were thankful at how easy it was," states Amber. "We actually looked forward to the meetings and going over our finances. Amanda (One Roof's Homebuyer Education &

Counseling Associate) made it fun! We were so desperate to find a home, but Amanda took that desperation away and replaced it with financial confidence."

"We started by creating goals to hit every three months, starting with our smallest debt and then to the highest. With our debt paid off we were able to start saving for our down payment. We reached that goal and we were shocked with ourselves. We could actually get a mortgage and buy a home! That was a big deal for us."

With support and guidance from One Roof staff, Amber and Anthony found a perfect home for their growing family in a hillside

**"With our debt paid off we were able to start saving for our down payment. That was a big deal for us!"**

neighborhood here in Duluth. It features a wide-open corner lot with lots of sunshine perfect for a future vegetable garden. The neighbors have all been very welcoming and they're just across the street from a small park where their three young children (ages 1 to 4) will eventually be able to play.



*Amber and Anthony with Mable, McCollin and Marvin*

# Tenant Landlord Connection

## PROGRAM GOALS

- 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.

## PROGRAM SERVICES

- 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.\*

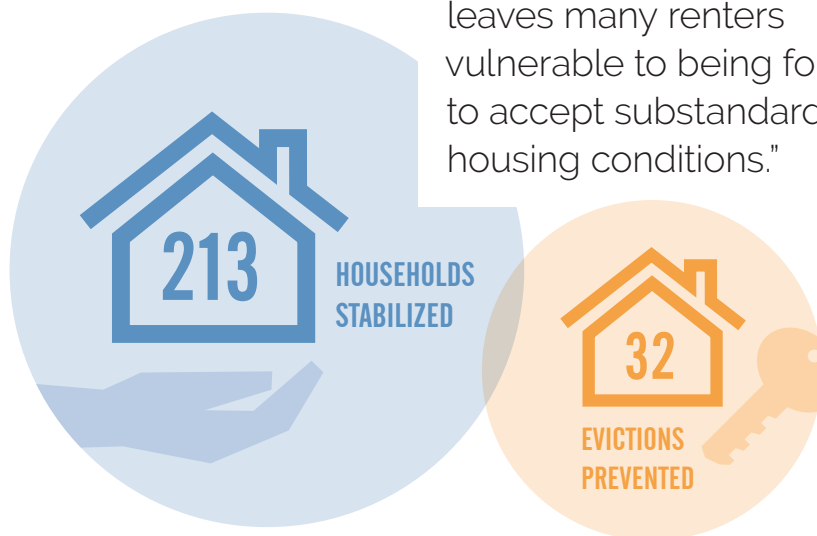
## SERVICE BY ZIP CODE

|     |       |
|-----|-------|
| 20% | 55806 |
| 17% | 55805 |
| 7%  | 55812 |
| 6%  | 55807 |
| 15% | 55811 |
| 7%  | 55802 |
| 8%  | 55803 |
| 4%  | 55804 |
| 4%  | 55808 |
| 1%  | 55810 |
| 11% | Other |

## 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; and subsequently also funded by Northland Foundation, Duluth-Superior Area Community Foundation, and Lloyd K. Johnson Foundation. The program provides education, information, and problem solving\* assistance to St. Louis County based renters and landlords regarding their respective rights and responsibilities.

"Duluth's rental market leaves many renters vulnerable to being forced to accept substandard housing conditions."



## STABILIZATION = PREVENTING HOMELESSNESS = WISE INVESTMENT

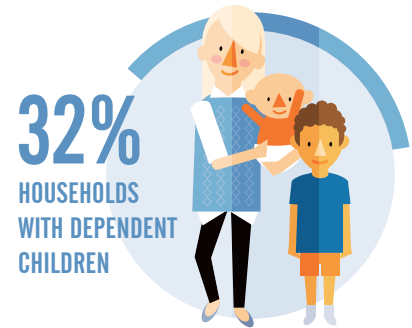
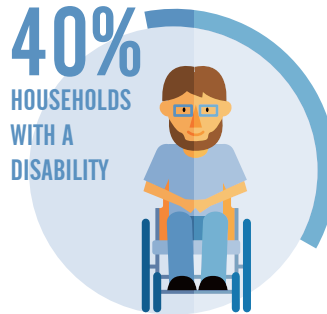
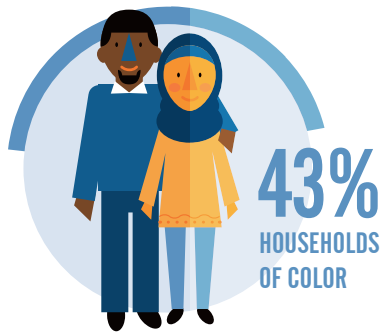
Housing stabilization occurs any time problem solving assistance or mediation is provided to the extent that the tenants and the landlords are able to make the best decision they can given their relative circumstances. The more that can be done farther upstream from an actual eviction to stabilize the housing for the tenant population, the better off tenants, landlords, and the entire community are.

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

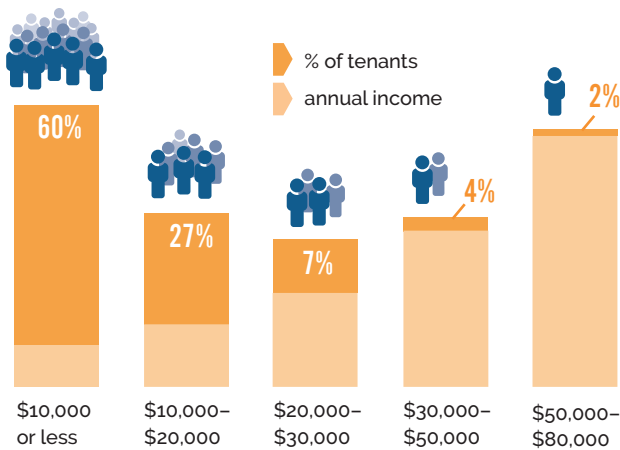


# 2017 TLC Data & Demographics

## TENANTS SERVED IN 2017



## INCOME BREAKDOWN

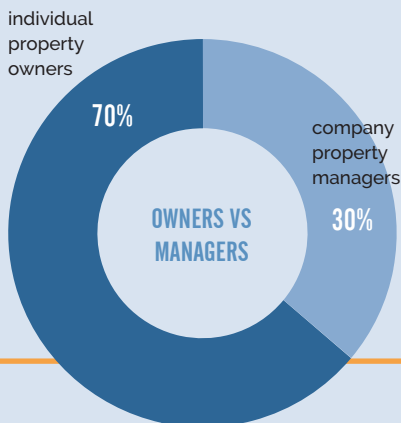


## ADDRESSING MARKET CHALLENGES

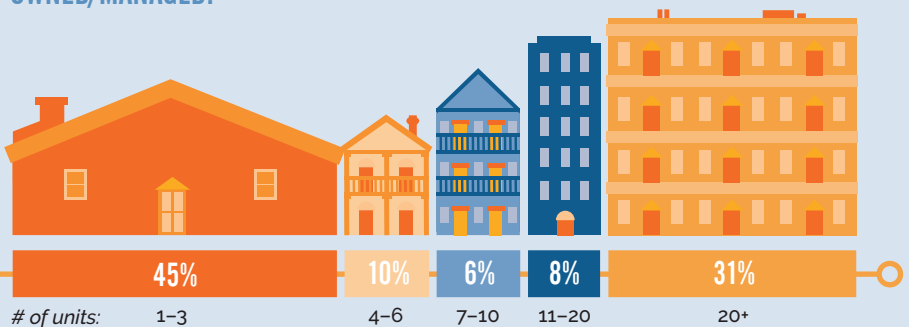
Duluth's rental market leaves many renters vulnerable to being forced to accept substandard housing conditions. Typically tenants pay amounts for rent that they cannot afford. Many lose their housing before they are ready to move to a new apartment.

Similarly, this same market challenges landlords who rent to tenants with very low incomes, many of whom may not have yet developed solid rental histories or life skills for being a successful renters. One Roof's Tenant Landlord Connection (TLC) program was created as a neutral resource to help address these challenges for both landlords and tenants.

## LANDLORDS SERVED IN 2017



## NUMBER OF RENTAL UNITS OWNED/MANAGED:



# Single and Multi-Family Development

## STRENGTHENING OUR COMMUNITIES

**WE ARE A 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 developments.

Past development projects include: the Duluth Veteran's Place for homeless veterans (with Minnesota Assistance Council for Veterans); the Steve O'Neil Apartments to assist homeless families with children (with CHUM and Center City Housing); the Sol House for sexually exploited teens (with the Life House); the Jay Street development with 9 mixed-income homes in Lakeside, and the 150-unit Gateway Tower Apartments in downtown Duluth (with Center City Housing).

“Gateway’s redevelopment exemplifies what we strive to do at One Roof.”



## CURRENT DEVELOPMENT PROJECTS

### COOK COUNTY

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

#### 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 has begun constructing CLT homes in Grand Marais. There will be two price points – homes affordable to households earning up to 80% of AMI and up to 115% of AMI (approximately \$150,000 and \$210,000 respectively). The site has room for at least eleven homes and space to accommodate up to 24 rental units.

### CITY OF DULUTH

One Roof is working to acquire and renovate 9 older and dilapidated homes for sale as Community Land Trust homes in Duluth and surrounding communities this year. One Roof has several multi-family development projects in stages of planning with various partners in Duluth including the City and Duluth LISC.

#### Brewery Creek

A major redevelopment project, still in early planning stages, with approximately 80 units of mixed-income housing (both affordable and market rate units) in two new buildings to be constructed on East 4th Street with some commercial space on the first floor.

#### Decker Dwellings

Approximately 40 units of new affordable rental housing near Decker Road in Duluth designed specifically for working families in proximity to jobs in the Miller Hill area of Duluth.

# Preserving 150 Units of Affordable Housing

Patience, determination, partnerships and the dollars all came together for One Roof and partner, Center City Housing, to celebrate a grand re-dedication of the Gateway Tower Apartments in downtown Duluth in November 2017.

## **THE 14-STORY BUILDING WAS BUILT IN 1972**

by a consortium of local churches to provide affordable senior housing. Through the years, the tenants evolved to include a mix of low-income seniors and adults with disabilities. By 2010, the combination of low rents and growing maintenance issues forced Gateway Tower Inc., the entity representing the churches, to consider foreclosure.

The Duluth Housing and Redevelopment Authority (HRA) stepped in to cure the mortgage and reinvest in the property while the community could explore long-term solutions to preserve the 150 units of low-income housing.

The building desperately needed improvements. The planned renovation included major upgrades to the building and apartments including a new heating system, sprinkler system, upgraded elevators, energy-efficient windows and siding, and complete renovation of the apartments.

While the physical renovation began in December of 2016, planning began several years earlier

when Center City Housing and One Roof, formed a partnership to take on the development and work to secure the \$18.5 million in funding necessary for the renovation.

City, County, State and non-profit commitments totaled nearly \$3 million. These commitments helped secure an additional \$15.5 million in low-income housing tax credit equity through the Minnesota Equity Fund (MEF) and Cinnaire, a community development financial partner that supports community stabilization and economic development projects nationally. The housing tax credit equity represented the largest investment to date for MEF.

The transformation of Gateway, from the new apartments to the exterior, was designed by LHB Engineers and Architects. The construction work was contracted to Frerichs Construction of St. Paul. Frerichs specializes in resident occupied multi-family renovations

and developed a process that allowed residents to reside in the building during the renovation.

HRA is managing the property and Center City, as the new owner, has contracted with two local non-profits, Life House and the Human Development Center, to provide support services to residents.

"We preserved a building that was in dire need of improvement and made home a better place for 150 people that live in our community who would otherwise not have an affordable, quality place to live which feels really good," states Jeff Corey, Executive Director of One Roof. "Gateway's redevelopment exemplifies what we strive to do at One Roof."



Meet Gateway resident Pamela Blommer and her dog Cinder, "It's the best apartment I've ever had in my life. The community we have here is my family."

To learn more about the Gateway Tower renovation watch our short video documenting the work: [youtu.be/ONDtUsd8mZw](https://youtu.be/ONDtUsd8mZw)

## 2017 LENDING SUMMARY

120 Number of Loans

\$15,266 Average Loan Amount

\$1,831,905 Total Loan Amount\*

\* Includes leveraging Duluth HRA funds  
NMLS: 380490

## RESOURCES FOR HOME BUYERS, HOMEOWNERS AND LANDLORDS

**AS A CERTIFIED COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION (CDFI)**, One Roof provides affordable loan programs for home improvements for home and rental property owners at virtually any income level.

One Roof's 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, Essentia Health, Minnesota Housing Finance Agency, NeighborWorks America and the U.S. Department of the Treasury CDFI Fund 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.

## 2017 LENDING PROGRAM DETAILS



### PURCHASE ASSISTANCE LOANS

12 LOANS | \$282,198

Allows homebuyers to eliminate private mortgage insurance and build equity more rapidly.



### OWNER-OCCUPIED REHABILITATION LOANS

80 LOANS | \$1,474,785

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



### EMERGENCY & MANUFACTURED HOME LOANS

4 LOANS | \$21,922

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



### DOWN PAYMENT ASSISTANCE

24 LOANS | \$53,000

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.



# MEET BRIAN

## BRIAN OWNS A SMALL HOME IN THE NORTON PARK NEIGHBORHOOD IN DULUTH.

Built originally in 1923, the house needed of a few costly repairs.

The roof was leaking, windows

were original, the siding and soffits peeling.

A friend told Brian about One Roof's Lending program so he applied.

"I had tried to get contractors to come out and give me some ideas but no one

would show up," states Brian. "Not that I could afford the work anyway. I've got health issues and can't work so my income is limited."

"Gloria [Moen—One Roof's Lending Coordinator], was really helpful. She had to jump through a few hoops to help me address all the issues with my home, but she made it work for me money-wise. I was able to get

The roof was leaking, windows were original, the siding and soffits peeling. A friend told Brian about One Roof's Lending program so he applied.

all new windows, siding to cover up the peeling paint on the house and the garage, a new deck off the back door, and the contractors were even able to help get the old furnace and fuel tank out of the basement, and

put some railings up for the stairs in the house. Nearly \$40,000 in work!"

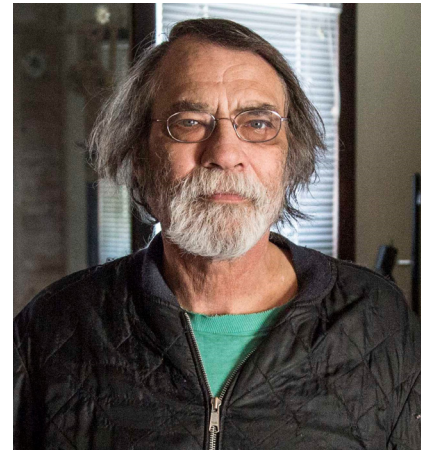
"Now I'm keeping up with Joneses," Brian laughs.

"The neighbors all asked how I got it done. One Roof, I tell them.

Gloria walked

me through all the options, put together several loan products and made it so I can make the payments easily. She even helped me find the contractors (Joe Billings and A-1 Gutter) to do the work. "

According to Gloria "We have access to a number of funding sources that give us flexibility to help homeowners when other



**"The neighbors all asked how I got it done. One Roof, I tell them."**

financial institutions would have to say no to a loan application. Our goal is help low-income homeowners and those with credit issues to find access to affordable lending products."

One Roof offers a variety of loan products to assist homeowners of all income levels to repair and renovate their homes. Learn more by visiting: [www.1roofhousing.org/programs-services/repair-remodel](http://www.1roofhousing.org/programs-services/repair-remodel)



*"Before & after" repairs and renovations made possible through One Roof's Lending Program.*



# 2017 Statement of Activities

|  | 2017<br>Unaudited  | 2016<br>Audited    |
|--|--------------------|--------------------|
| <b>REVENUE AND SUPPORT</b>                                       |                    |                    |
| Contributions – Individuals/Foundations/Corporations/Other ..... | 205,028            | 177,904            |
| Government Funding .....   | 630,185            | 518,192            |
| Multi-Family Developer Fee .....                                 | 407,687            | 298,063            |
| Single Family Developer Fee .....                                | 123,469            | 81,844             |
| Real Estate Sales Commissions .....                              | 80,167             | 99,628             |
| Land Lease Fees .....  | 99,001             | 95,587             |
| Lending Programs – Interest and Fee Income .....                 | 126,975            | 210,633            |
| Special Event Income (net of expenses) .....                     | 18,875             | 38,834             |
| Multi-Family Project Income .....                                | 334,075            | 80,535             |
| Other Income .....   | 37,101             | 47,342             |
| <b>Total Revenue and Support .....</b>                           | <b>2,062,563</b>   | <b>1,648,592</b>   |
| <b>EXPENSES</b>  |                    |                    |
| Salaries, Payroll Taxes & Benefits .....                         | 1,242,770          | 1,129,546          |
| Accounting, Legal & Consulting Fees .....                        | 49,129             | 66,805             |
| Office, Occupancy & Administrative Expenses .....                | 164,269            | 153,305            |
| Depreciation .....   | 46,776             | 41,115             |
| Travel & Training .....  | 23,070             | 33,642             |
| Homeowner Support .....  | 40,214             | 34,525             |
| Marketing .....  | 32,281             | 42,269             |
| Holding Costs & Resale Expenses .....                            | 71,608             | 30,249             |
| Bad Debt Expense .....   | -                  | 4,000              |
| Multi-Family Project Expenses .....                              | 340,549            | 104,764            |
| Interest, Bank Fees & Charges .....                              | 55,820             | 31,851             |
| Other Expenses .....   | 47,824             | 12,003             |
| <b>Total Expenses .....</b>                                      | <b>2,114,310</b>   | <b>1,684,074</b>   |
| <b>Change in Net Assets .....</b>                                | <b>\$ (51,747)</b> | <b>\$ (35,482)</b> |

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

## LENDING & FUNDING PARTNERS

Anonymous Foundation  
Bank of America  
City of Duluth  
– CDBG Fund  
– HOME Program  
City of Lakes Community Land  
Trust & HWR  
City of Superior  
Department of the Treasury  
– Community Development Financial  
Institution Fund  
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We apologize. Please let us know.  
Call 218-206-9305



# 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 remodel activities on the majority of One Roof's affordable, owner-



occupied Community Land Trust (CLT) homes.

In addition, Common Ground completed work for private homeowners and companies.

Common Ground is comprised of a very talented group of individuals who take pride in their work and community. Its 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.

**“Common Ground is comprised of a very talented group of individuals who take pride in their work and community.”**



For more information check us out on [www.facebook.com/commongroundconst](https://www.facebook.com/commongroundconst) or at [www.CommonGroundDuluth.com](http://www.CommonGroundDuluth.com).

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## TOOL LENDING LIBRARY

### ONE ROOF MANAGES A COMMUNITY TOOL LENDING LIBRARY

that is free and open to all area residents. The tool lending library includes a variety of power and hand tools for all types of home improvement projects & repairs, both indoors and out. The tools and equipment are available to checkout, free of charge—just like a library.

More at [1RoofHousing.org](http://1RoofHousing.org)

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Community support helps One Roof leverage significant public, private and foundation resources. Visit: [www.1roofhousing.org/support-one-roof](http://www.1roofhousing.org/support-one-roof) to learn about the many ways you can help.



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