



# We make home a better place.

2019 ANNUAL REPORT



1ROOFHOUSING.ORG

# Our Response to COVID-19

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## IN RESPONSE TO THE COVID-19

**PANDEMIC** and our belief that we all need to do our part to slow its spread, One Roof Community Housing offices closed on March 16, 2020—but we never stopped working.

One Roof staff are working normal business hours, but they are operating in "social distancing" mode and largely working remotely from their homes. One Roof's Board of Directors have also continued to function through email communications and virtual meetings.

We will continue to reevaluate and share updates via our facebook page and website: **1roofhousing.com**.



## OUR ANNUAL MEMBERSHIP MEETING HAS BEEN POSTPONED INDEFINITELY,

but we invite you to join us from home for our virtual celebration and fundraiser running from April 17<sup>th</sup>–May 1<sup>st</sup>. (Details opposite)



Follow One Roof on Facebook for updates and fun ways you can celebrate with us from your home!

# Annual Membership Meeting Update

## RAISE THE ROOF \*AT HOME!

Right now, *home* is more important than ever.

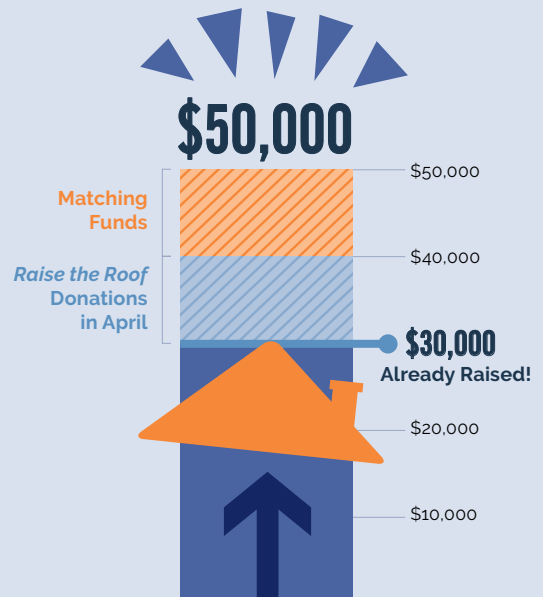
### HELP US REACH OUR GOAL!

Beginning on the day we had been planning to celebrate with you all, we invite you to ***Raise the Roof (At Home)!***

Please consider making a matched\*

contribution at [1roofhousing.org/support-one-roof](https://1roofhousing.org/support-one-roof) in direct support of One Roof's programs and services.

\*A combination of individual donors and corporate sponsor partners are matching every dollar contributed to One Roof through the month of April (up to a total of \$10,000 in matching funds). Each donation will help us ***Raise the Roof (At Home)!*** toward our \$50,000 fundraising goal.



## RAISE THE ROOF CELEBRATION PARTNERS



We would like to recognize all of our sponsorship partners for their continued support – ***Thank you!***

## MAKE HOME A BETTER PLACE PARTNERS



## COMMUNITY CHANGE PARTNERS



## PROGRAM SUPPORTING PARTNERS



# 1 One Roof's mission is more important now than ever—and also more logistically challenging:

- ❑ The Tenant Landlord Connection has been answering calls from **concerned renters who are out of work** and worried about paying rent, and from landlords who have tenants who cannot pay their rent.
- ❑ Homebuyer Ed and Counseling staff continue helping people prepare for buying homes, and **counseling services are becoming even more critical** for people experiencing economic hardships as they navigate how to manage their scarce funds.
- ❑ One Roof Lending is working on loan programs to make **charitable loans** to help people keep their homes.
- ❑ All development and construction work continues to **create and preserve housing for people who need it**, and our Community Land Trust program continues to provide stewardship and support for our existing homeowners during these uncertain times.

**Our offices are closed, but we are still working to provide nearly all services while finding new ways to respond to community need.**

## How to reach us during this time

Staff will be available by both phone and email and will hold meetings with clients on the phone or via video conference. (See full staff contact list on the previous page.) We are still answering our main phone **(218) 727-5372** and responding to emails sent to **[info@1roofhousing.org](mailto:info@1roofhousing.org)**.

## In 2019, One Roof celebrated the completion & sale of its 300th Community Land Trust (CLT) home.

What makes this most impressive in my mind is that we created most of our homes playing the roles of nonprofit developer, contractor, and realtor on scattered sites all over our service area.

Our efforts have been akin to the Little Red Hen from the fable who grew, harvested, processed, and baked her wheat into bread all by herself. Like the Little Red Hen, we chose this path because there were no developers or contractors (and initially very few realtors and lenders) who would help with this work, so we said, ***"then we will."***

The story of The Little Red Hen is, of course, about the value of a strong work ethic and personal initiative and responsibility. Our founders and early leaders epitomized these



# From the Executive Director

values when they said, **"We will** start and grow a CLT," and their efforts have likely created more housing than they imagined.

Reflecting on this milestone also reminds me of a phrase that an inspiring colleague has taught his kids (attributed to Jesse Jackson) that explains how to accomplish amazing things, *"If my mind can conceive it, my heart can believe it, I know I can achieve it!"* Our founders who conceived and believed in this CLT model of affordable housing and kept saying **"then we will"** clearly believed the following:

- **that everyone deserves a safe place to live;**
- **that people in our community who have stable incomes and good credit should have the opportunity to own homes of their own; and**
- **that we have a responsibility to help our neighbors have access to affordable, quality places to call home;**

They believed that there was a better way to create housing *and* plan for the long-term health of our community by ensuring that the housing was permanently affordable—and they believed that this plucky, grassroots nonprofit organization could make it happen. Belief in a new model for home-ownership that would create a stock of homes to serve people in our community for generations to come

required deep commitment. After all, if we are going to steward the **permanently** affordable homes that we create we need to be prepared to be of service for a **very long** time.

Our founders' belief in the CLT was initially met with skepticism by some leaders in the real estate, finance, neighborhood, political, and community development arenas. Because this skepticism meant that our early leaders were swimming against currents at nearly every bend in the real estate industry river, they had to be strong enough to stay focused to create and grow a CLT.

These early beliefs were ultimately embraced by the organization's first staff members, funders, donors, and lenders—and by the first buyers of CLT homes. As we grew and the impact that CLT homeownership had on families and neighborhoods became clear, this belief was embraced by more and more partners who joined in to say, **"We will."** This list includes appraisers, title companies, contractors, elected officials, city and county staff, members, donors, and others.

We have continued to focus on these beliefs as we've furthered our mission of making home a better place and are continually humbled by the community's positive and supportive response to all the work that One Roof does.



**Who will start the Tenant Landlord Connection to provide much needed resources for tenants & landlords in our community?**  
**...We will.**

**Who will make an emergency loan to fix a furnace that is much needed in the middle of January?**  
**...We will.**

**Who will take the lead on projects like Steve O'Neil Apartments and Gateway Tower to provide much needed multi-family housing?**  
**...We will.**

**Who will work to provide home-buyer education and counseling to historically marginalized populations?**  
**...We will.**

While 300 homes is absolutely worth celebrating, we know that the needs for all of One Roof's services are at an all-time high, so **we will** continue our work. We thank you for believing in the difference this work makes in the lives of the people we serve, and we thank you for your support.

A handwritten signature in black ink, appearing to read 'Jeff Corey'.

Jeff Corey, Executive Director  
One Roof Community Housing

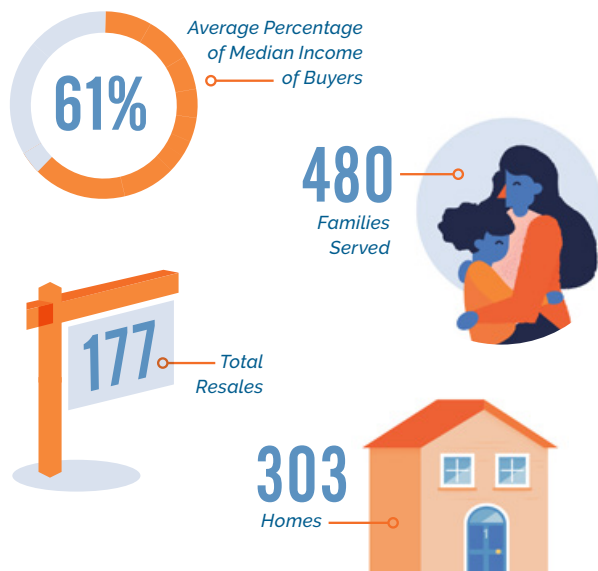
# Community Land Trust

## 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 Arrowhead 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 303 single family homes. With 177 resales of those homes to date, 480 families have now benefited from affordable home ownership through the CLT program over the last 20 years.

### CLT ALL-TIME HIGHLIGHTS



COMMUNITY LAND TRUST HOMES By Neighborhoods & Communities (as of 12/31/19)			
23	Lakeside	3	Morgan Park
4	Woodland	43	Lincoln Park
2	Hunter's Park	87	West Duluth
14	Duluth Heights	13	Gary/New Duluth
2	Congdon	2	Piedmont
5	Endion	2	Hermantown
37	East Hillside	19	Proctor
13	Central Hillside	7	Cloquet
10	Observation Hill	5	Two Harbors
5	Riverside	7	Grand Marais
Total: 303 CLT Homes			

2019 COMMUNITY LAND TRUST SALES	
28	New Households
\$783	Average Monthly CLT House Payment*
\$120,596	Average CLT Home Listing Price
\$150,857	Average Market Value of CLT Homes
\$40,804	Average Gross Income of CLT Homebuyers
68%	Average % of Median Income of Buyers

\*including principal, interest, taxes and insurance

2019 COMMUNITY LAND TRUST DEMOGRAPHICS	
37	Number of Adults
24	Number of Children
10 (36%)	Single-Parent Household w Dependent Children
5 (18%)	Households of Color

## OUR 300<sup>TH</sup> COMMUNITY LAND TRUST HOME

### ON A SUNNY SEPTEMBER AFTERNOON,

One Roof staff, board members, and supporters gathered in Cloquet at the recently completed **300<sup>th</sup> Community Land Trust home**.

Attendees toured the home and admired the transformative renovations that had been made. We were feeling grateful, thinking of the decades of work and all of the helpful and caring people it has taken to create these 300 homes spread throughout Carlton, St. Louis, Lake, and Cook counties.

As we planned this particular open house, we knew we would be gathering with compassionate community members to celebrate this important milestone. We did not know, however, that our supporters would get to interact with the buyer of the home—who stopped by to say hello and look at the home he would be purchasing the following morning—**and he stole the show**.

Bill is a single father to two teenage daughters and works for the Human Development Center as a youth counselor. Bill had been renting a very small apartment that made it hard for his daughters to stay with him. As he was introduced to those of us celebrating in the home he would be moving into the next day, his kindness, honesty, and hardworking nature were evident. He is a proud father who cares about the work he does in his community. If you were at the open house that day you likely heard Bill say *“I keep pinching myself—I just can’t believe this is really going to be my house.”*

You might also have heard Bill share the story of bringing his daughters along as he was house shopping and finding that the only homes in his price range were in very poor condition. He spoke of how discouraging that was for all of them. Later, after

learning about the CLT program, Bill brought his daughters to tour what happened to be our 300th home—a modest home with two bedrooms, one bathroom, and a small garage. The home was priced at \$115,000 (\$30,000 below market value). Bill told of how when he asked his daughters to rate the home on a scale of 1–10, **they both gave it a 10**.

Those of us who had the pleasure of spending time with Bill that day were deeply touched by the gratitude he expressed. Bill’s enthusiasm was a powerful display of the importance of home.



**“I keep pinching myself—  
I just can’t believe this is  
really going to be my house.”**

300<sup>th</sup> homeowner, Bill, with his two daughters, Alexandra and Ashley, and his mother, Cheryl, during intermission at his daughters’ school play.

# Home Sweet Home



By Lucy Philbin

**MY FIRST MEMORY OF OUR HOUSE** is getting locked in the closet. I was 3 years old, and we hadn't even moved in yet, but my parents were showing our new home to some relatives and I decided to close the closet door behind me. Luckily my uncle got me out right away, and it became a quickly distant (and funny) memory.

When I was younger, my sister Rose and I spent a lot of time playing hide-and-seek with our friends. We quickly discovered the prime hiding spots—the cabinet under the sink, the linen closet, and the space between the panels of the shower curtain, to name a few—and spent countless hours rotating between these “secret” spots, with the help of our parents who *unfailingly* acted surprised.

I love our house, and I love the whole neighborhood too. I have countless memories of sledding with the neighbors at the hill across the street, dodging trees all the way down. We usually tried to build jumps, or at least let the drift from the snowplow serve as a natural jump for us to go flying into the street (and sometimes fully across it ) back into our own yard. In the summer we played yard games and built fires in the neighbor's fire pit, roasting hot dogs and marshmallows. As I write this, I was picturing myself around middle school age, until I realized that I did these same things just last summer! These truly have become timeless memories.

**“Now that I’m away at college, there is nothing better in the world than coming back to our beautiful home.”**

When I was in high school, my family got a chocolate lab named Toby—short for Toblerone, a brand of Swiss chocolate. Since then, my entire family has spent a lot of time walking him up the road from our house, around the cemetery a few blocks up the road, and the surrounding woods. Last fall we saw a turkey flapping around next to the street, and we named him Ed.

My family is big on traditions, and not just the traditional birthday and Christmas ones either. For example, every year Rose and



I would have a lemonade stand outside our house on Memorial Day, a tradition which continued until we grew out of the necessary cuteness, the I'll-buy-watery-lemonade-from-you-because-you're-cute stage. We would usually have various friends with us, and every year we would draw a big sign to put on the front of our little card table, then take turns sitting out there getting the business of both cars driving past and the frequent joggers and dog walkers on our scenic road. One year it was so cold on Memorial Day that Rose served hot chocolate instead!

I loved growing up in this house. We moved in shortly before I turned 4, so I have very few memories of living anywhere else; our home on Vermilion Road is an essential part of the experiences which make up my whole life. I love our big, sloping yard with the swing set; the back garden which is constantly being

overtaken by weeds; the apple trees; the fireplace in our living room; the bookcases standing guard in each room of the house; and the list goes on and on. The beauty of living in one house for a long time is that all my memories are layered on top of and around each other from years and years, and bring so much color and life to everything I do in this house. Now that I'm away at college, there is nothing better in the world than coming back to our beautiful home.

*The Philbins purchased their land trust home in Duluth in 2001. Lucy (22) is currently a senior at Benedictine College in Atchison, KS. Rose (17) is a junior at Marshall School, Duluth. Margo is the receptionist for the Catholic Diocese of Duluth. Jim is the Community Land Trust Director at One Roof Community Housing, and has worked with nearly 500 families over the last 20 years in purchasing a land trust home.*

Art by SJ Nielsen



# Education & Counseling

## HOME STRETCH PARTNERS

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

**“Home ownership  
has been seen to  
counterbalance  
income inequality  
across a number  
of countries.”**

*‘Social impacts: health, housing and  
intergenerational mobility’ (2014)  
Abigail McKnight and Frank Cowell*

## EDUCATION & COUNSELING

### ONE ROOF BELIEVES 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 2019

**280** Households completed *Home Stretch*

**176** 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.

## HOME STRETCH STUDENT TO TEACHER

by Akela Lloyd

**PURCHASING A HOME** is one of the most empowering, fulfilling, and exciting things someone will experience in their lifetime—but there is also no denying that the process can be exhausting and overwhelming.

I was first introduced to One Roof and its life-changing services when I began thinking about purchasing my own home. I attended the Home Stretch class to see what this whole home purchasing thing was all about, but deep down I knew I wasn't able to purchase a home at that point in my life. Or so I thought. After soaking up so much useful information during the class about the purchasing process, I went to a counseling session where I assessed my financial situation and narrowed in on my debt. My counselor and I looked at my credit score, broke down each type of debt I had, and discussed different financial techniques such as snowballing. We came up with a plan for me to save and within months I purchased my first home! I was in my early twenties, a full time college student, a full time employee and a first time home owner. I owe One Roof and its dedicated staff so much thanks.

A few years later, I am now working in the mortgage industry as a loan processor and I help teach a portion of the Home Stretch class! I am so impressed and grateful for the opportunities One Roof helped me discover in regards to my own home purchasing journey. It means so much to be able to partner with, and refer clients to, an agency that I know will benefit them through their mission and programing.

One Roof provides the Twin Ports with so many resources. Whether it's pre purchase counseling, an affordable loan, a workshop or the Community Land Trust, One Roof is there for us. Yes, purchasing a home is overwhelming, but like I tell the folks I interact with, it is absolutely worth it – especially with One Roof by your side. I want everyone to experience that empowering, fulfilling, exciting process- and with One Roof, you really can.



**"I want everyone to experience that empowering, fulfilling, exciting process of purchasing a home—and with One Roof, you really can."**

*Akela Lloyd,  
Mortgage Processor; Western Bank*

# 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.\*



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

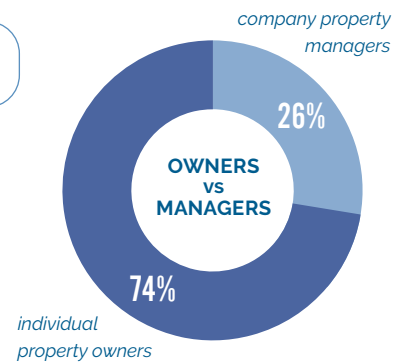
## EMPOWERING TENANTS AND LANDLORDS

### THE TENANT LANDLORD CONNECTION (TLC) PROGRAM

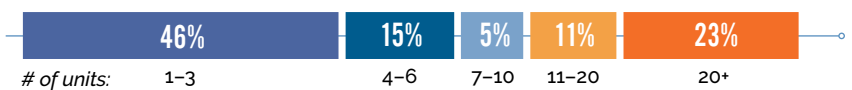
provides education, information, and problem solving\* assistance to St. Louis County based renters and landlords regarding their respective rights and responsibilities. Since the program was created in July 2015, the TLC has assisted over 2700 clients (including landlords & tenants), as well as prevented nearly 130 evictions and helped to stabilize over 700 households.

### LANDLORDS SERVED IN 2019

**One Roof's TLC Program helps address challenges for both landlords and tenants.**



### NUMBER OF RENTAL UNITS OWNED/MANAGED



## 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 successful renters. One Roof's Tenant Landlord Connection (TLC) program is a neutral resource to help address these challenges for both landlords and tenants.

## TENANTS SERVED IN 2019

40%

HOUSEHOLDS  
OF COLOR

35%

HOUSEHOLDS  
WITH A DISABILITY

28%

HOUSEHOLDS WITH  
DEPENDENT CHILDREN



## INVESTING IN HOUSING STABILIZATION

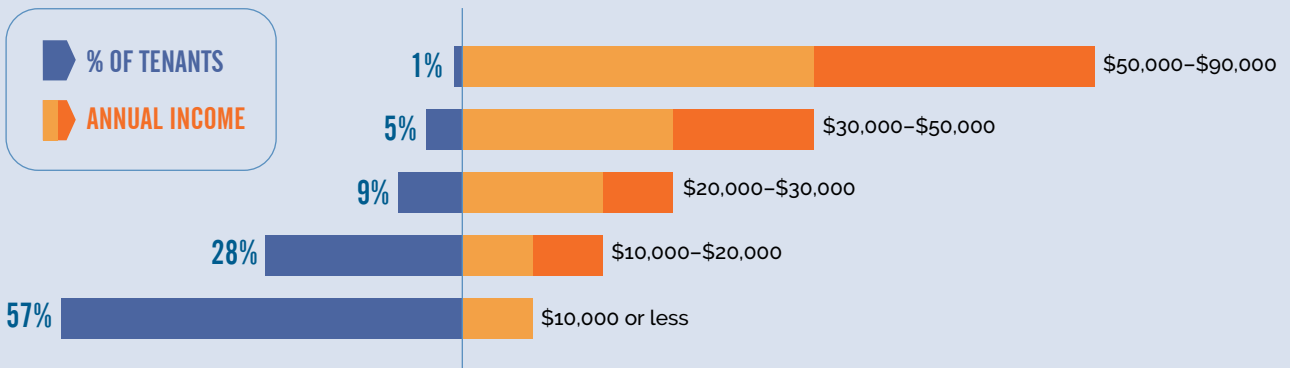
Housing stabilization occurs any time problem solving assistance or mediation is provided to the extent that the tenants and the landlords are able to make the best decision they can given their relative circumstances. The more that can be done farther upstream from an actual eviction to stabilize the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

**Our community has some of the highest rents relative to incomes and some of the oldest housing stock in the state—creating a very challenging rental market.**

**34** EVICTIONS  
PREVENTED

**161** HOUSEHOLDS  
STABILIZED

## INCOME BREAKDOWN OF TENANTS SERVED IN 2019



# One Roof Lending

## RESOURCES FOR HOMEBUYERS, HOMEOWNERS, & LANDLORDS



**\$422,567**

in deferred or  
forgivable loans



**\$374,962**

in amortizing loans



**\$797,529**

capital deployed into  
our community

One Roof provides affordable home improvement loan options at virtually any income level. One Roof's service area includes Duluth, Hermantown, Proctor, Cloquet, Two Harbors and Superior. As an equal opportunity lender, One Roof partners with the City of Duluth and the City of Superior, Essentia Health, Minnesota Housing Finance Agency, NeighborWorks America, Midwest Minnesota Community

Development Corporation, and the U.S Department of Treasury to provide affordable home rehabilitation loans and affordable home purchase products to individuals who may be underserved by mainstream commercial banks and lenders.

One Roof specializes in offering home rehabilitation lending options for low- and moderate-income homeowners with terms that are generally more flexible than industry standards. Loans from One Roof are used to improve properties whether through energy efficiency improvements, which lowers the cost of operating a home by lower energy and heating bills, or addressing health and safety issues in the home such as roof repair, mold remediation or addressing

accessibility issues in homes that aging populations often experience.

One Roof is a **Certified Community Development Financial Institution (CDFI)**—one of three in Northeastern Minnesota and the only CDFI focused on affordable housing.

**“One Roof provides affordable home improvement loan options at virtually any income level.”**

One Roof is one of only 79 NeighborWorks organizations that are also CDFI's in the country. In 2019 One Roof was awarded its third CDFI award bringing the total amount awarded to One Roof over \$1 million.

This money is used to further extend One Roof's lending products across Northeastern Minnesota.

In 2019 One Roof's Lending program closed 44 loans totaling nearly \$800,000. One Roof lent out \$422,567 in deferred or forgivable loans and \$374,962 in amortizing loans. Since the merger in 2012 One Roof has closed over 750 loans and deployed over \$15,000,000 in home improvement and affordable home purchase loans. Nearly \$10 million has been in deferred or forgivable loans (\$9,907,418) totaling 425 households served and just over \$5 million (\$5,170,639) has been in amortizing loans with nearly 350 households being served.



NMLS: 380490

# MEET ROSE

## **ROSE SEVERTSEN CAME TO ONE ROOF LOOKING FOR HELP TO FIX HER HOME.**

She is an elderly woman on a fixed income. She was able to utilize our RLP program which is a forgivable loan after the homeowner remains in their home for 10 years. During that 10-year period there are no payments as it is a deferred loan.

The roof of Rose's mobile home was full of holes that were causing leaks, water damage, and significant distress to Rose. Her ceiling had collapsed in the living room and one of her bedrooms. She would have to sit up and remain awake at night during rainstorms or snow melts to ensure the buckets she set out to catch the water leaks wouldn't overflow. She once fell asleep sitting up in her kitchen waiting to empty the buckets, only to wake up with them overflowing onto her floor.

Her windows also were inefficient and old and would not open. When Rose needed to open the front door to her home, she would have to use a broom handle to lift her ceiling enough just to open the front door. The front door also was old and didn't have a working lock. This caused Rose a lot of anxiety by not having the ability to lock her door. Rose has a backdoor that is an emergency exit in her home. This

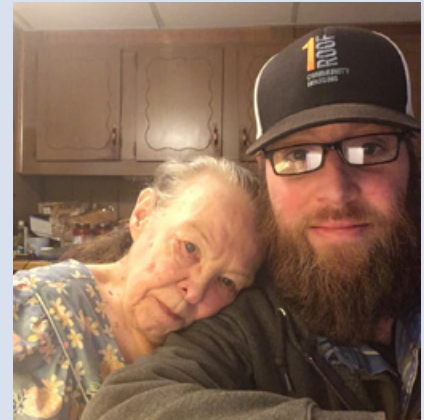
exit did not have stairs which left about a four-foot drop to the ground that Rose would have to jump to exit her home in the event of a fire or other emergency.

There was difficulty in finding a contractor willing to bid on the project as there was a lot of deferred maintenance needing to be brought current. Having an inspector in-house, One Roof was able to more directly work with contractors to get a bid on the project. Michael was able to get Kurt Askelin of Askelin Bros. Construction to take on the project.

Thanks to Michael's diligence and Kurt's willingness to take on the project, Rose now has a new roof, a new storm door with a screen, a new front door that keeps her home warm in the winter and has a



**“Rose wants to thank everyone at One Roof for what they do. Her tears of joy and hugs go out to everyone.”**



*Rose Severtsen pictured above in her home together with One Roof Housing Rehab Associate Michael Tegethoff.*

working lock, stairs out of the rear emergency exit and no more water damage in her home.

After the rehab was complete Rose says that she needs to “pinch herself to make sure she is not dreaming”. She wakes up in the middle of the night and looks at her ceiling and has to remind herself that her nonleaking ceiling is not a dream.

Rose wants to thank everyone at One Roof for what they do. Her tears of joy and hugs go out to everyone.

# Current Development Projects

## 4-DIRECTION DWELLINGS COMPLETION

In 2019, One Roof completed construction of the 4-Direction Dwellings in Lutsen, MN. The project consists of 16 workforce rental apartments contained in 4 buildings. The project had generous support from local businesses, the Cook County-Grand Marais Economic Development Authority, Iron Range Resources & Rehabilitation, as well as the Minnesota Department of Employment and Economic Development. One Roof was presented with the Norman Deschampe Community Service Award during the Cook County Chamber of Commerce Gala in October for perseverance in the face of many difficult obstacles in a successful effort to bring Cook County community badly needed workforce housing.



4-Direction Dwellings apartments in Lutsen, MN

## SINGLE FAMILY NEW CONSTRUCTION

In 2019, we saw the completion of the last two units in our Nordic Star development in Grand Marais. Closer to home, we completed and sold our Wabasha Street home just in time for Christmas and began a late fall build on Niagara Street. Four new construction single family homes are scheduled for completion in 2020.



Progress on Niagara Street single-family home

## BREWERY CREEK UPDATE

We will again apply for funding for our **Brewery Creek Project** in 2020. Along with our Partner Three Rivers Community Development, we are optimistic that new changes in our approach will make this the year we are awarded funding in the competitive Minnesota Housing process. Our current plan calls for 52 units of affordable housing in a newly constructed four-story building.

## DECKER DWELLINGS AWARDED FUNDING

Decker Dwellings, a 49,000 Square foot building providing **42-units of affordable housing** was awarded tax-credit funding by Minnesota Housing in November 2019. Decker Dwellings is a mix of 1, 2 and 3-bedroom apartments in a new, energy efficient building. The project is located within the area identified by Duluth's Housing Action Framework plan as a New Investment Area. Close to transit, retail, and jobs. Construction should begin in early summer 2020 with completion expected in 2021.

South elevation, Decker Dwellings



# Common Ground Construction



## COMMON GROUND, UNCOMMON GOALS

**COMMON GROUND CONSTRUCTION** was created by One Roof Community Housing in 2004 as a wholly owned subsidiary engaged in general construction and social enterprise.

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

Before One Roof offers any home through the Community Land Trust program, all necessary structural, cosmetic, and mechanical improvements are managed or performed by

Common Ground Construction personnel. At the same time, this talented group of professionals is available to work for private homeowners needing kitchen or bath remodels, insurance claim work, window and door replacements, radon mitigation and energy improvements.

Taking pride in their work as well as their community is a vital part of Common Ground Construction's vision: to be the premier social enterprise construction company.

A **social enterprise** is an organization using commercial strategies to maximize improvements in human well-being and in the built environment.

At Common Ground Construction, our work is more than our job. For a free estimate, call (218) 740-3666 and let us show you how we might work together.

Check us out at: [CommonGroundDuluth.com](http://CommonGroundDuluth.com)



**COMMON  
GROUND  
CONSTRUCTION**

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Chip Marciniak  
Jacob Romberg

# 2019 Statement of Activities

Unaudited Statement of Activities  
For the Year Ended December 31, 2019  
(With Comparative Totals for 2018)

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

## REVENUE & EXPENSE STATEMENT

	2019 Unaudited	2018 Audited
<b>REVENUE AND SUPPORT</b>		
Contributions – Individuals/Foundations/Corporations/Other .....	\$ 611,863	\$ 318,824
Government Funding .....	732,812	719,169
Grants for Loan Programs .....	173,674	674,736
Multi Family Developer Fee.....	-	32,742
Single Family Developer Fee .....	281,205	77,354
Real Estate Sales Commissions .....	120,393	135,407
Land Lease Fees .....	112,850	105,357
Lending Programs – Interest and Fee Income .....	296,454	211,840
Special Event Income (net of expenses) .....	12,679	10,146
Multi-Family Project Income .....	119,669	121,337
Other Income .....	31,257	67,694
Land Cost Capitalized .....	-	242,600
<b>Total Revenue and Support .....</b>	<b>2,492,855</b>	<b>2,717,206</b>
<b>EXPENSES</b>		
Salaries, Payroll Taxes & Benefits .....	1,119,426	1,276,972
Accounting, Legal & Consulting Fees .....	77,865	38,372
Office, Occupancy & Administrative Expenses .....	159,425	171,802
Depreciation .....	39,426	44,118
Travel & Training .....	26,081	27,841
Homeowner Support .....	22,667	50,074
Marketing .....	32,452	28,156
Bad Debt Expense .....	-	667
Single Family Project Expenses & Resale Expenses .....	190,520	244,500
Multi-Family Project Expenses .....	129,644	116,787
Interest, Bank Fees & Charges .....	136,294	100,193
Other Expenses .....	12,081	75,670
<b>Total Expenses .....</b>	<b>1,945,881</b>	<b>2,175,152</b>
<b>Change in Net Assets .....</b>	<b>\$ 546,974</b>	<b>\$ 542,054</b>

## LENDING & FUNDING PARTNERS

City of Duluth	Duluth Housing and Redevelopment Authority	Midwest Minnesota Community Development Corporation	North Shore Bank of Commerce
City of Duluth CDBG Fund	Duluth LISC	Minnesota Homeownership Center	Ordean Foundation
City of Duluth HOME Program	Essentia Health	Minnesota Housing Finance Agency	Propel Nonprofits
City of Superior CDBG Fund	Federal Home Loan Bank	NeighborWorks America	St. Louis County
Cook County/Grand Marais Economic Development Authority	Fond du Lac Band of Lake Superior Chippewa	NeighborWorks Capital	St. Louis County HRA
Department of Housing & Urban Development (HUD)	Greater Minnesota Housing Fund	NE MN HOME Consortium	St. Louis County CDBG
Department of US Treasury Community Development Financial Institution Fund	Lloyd K. Johnson Foundation	Northland Foundation	U.S. Bank Foundation
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\*\* Name not listed? Not correct? We apologize. Please let us know. Call 218-249-0082.

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Apter Family Fund: Duluth-Superior Area Community Foundation	Frandsen Bank & Trust	Midwest Minnesota Community Development Corporation	Superior Choice Credit Union
Arrowhead Abstract & Title	Frerichs Construction	Narcotics Anonymous	Thrivent Choice
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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.

# MEET LINDSAY

## A STORY OF FAMILY, EDUCATION & EMPOWERMENT

By Lindsay Williams

I am a mother of three (and grandmother of one)! I hold two college degrees, a professional job in social services where I advocate for families living in transitional housing, and in August of 2019 I became a first-time homeowner with the help of One Roof.

### MY ROAD TO HOUSING SECURITY WAS NOT AN EASY ONE.

I became a single mom at 17; despite wanting to provide stability for my children I struggled with addiction and we moved frequently, unable to put down roots. Desperate for change, I decided to further my education. I had no idea how much I would end up excelling at school, and how much I would grow. I graduated in May of 2018.

**“My counselor was amazing. She let me believe that this was possible, that I was capable of anything. And now I really believe that too.”**

I reached out to One Roof because our housing had always been so unstable. It was difficult to find safe and adequate rentals in my price

range. I dreamed of a safe home that my children and grandchildren could feel connected to, a place that was only ours, but I didn't know where to even begin. The process was incredibly intimidating. I feared that my dream of homeownership was wishful thinking and I was wasting my time. Those fears subsided when I met with One Roof. My counselor was amazing. She let me believe that this was possible, that I was capable of anything. And now I really believe that too.



Lindsay (middle) with one of her kiddos, Deja (left) and partner, Joe (right)

**“Everyone at One Roof was so patient with me. I felt in control and empowered.”**

### I WORKED DILIGENTLY WITH MY COUNSELOR ON MY CREDIT AND FINANCES.

I took the *Home Stretch* class, which was immensely helpful. I learned so much about the process of purchasing and local mortgage options. I worked really hard on the goal plans I created with my counselor and I began to really believe that this was possible for my family. Everyone at One Roof was so patient with me. I felt in control and empowered.

### THE DAY I PURCHASED MY LAND TRUST HOME WAS ONE OF MY HAPPIEST DAYS.

My mother was so proud and supportive of me, and my children are so happy in our new home! One Roof has helped to provide my family a solid foundation and greatly improved our overall stability. We have put down our roots.

My advice for anyone dreaming, like I did, about a different opportunity for your family? Put a goal to it. Put in the work. Start the process. Even if it's long and overwhelming. One Roof will be there with you the whole way.



**COMMUNITY  
HOUSING**

12 East 4th Street  
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# *Home is more important than ever.*

While our annual membership meeting has been postponed, we invite our community of supporters to help us **Raise the Roof at Home!**

All donations received April 17<sup>th</sup> – May 1<sup>st</sup> will be matched dollar for dollar (up to \$10,000). Join us in making home a better place at this time when One Roof's services are needed most.

Make a contribution online:

→ [1roofhousing.org/support-one-roof](https://1roofhousing.org/support-one-roof)

