



**1**  
**ROOF**

COMMUNITY  
HOUSING

# ANNUAL REPORT

We make home a better place.

[1ROOFHOUSING.ORG](http://1ROOFHOUSING.ORG)





Enriching lives  
and communities  
one home at a time.

# WE MAKE HOME A BETTER PLACE

## OUR MISSION

Enriching lives & communities one home at a time.

## OUR VISION

Communities where everyone has access  
to sustainable and affordable housing.

### IN MARCH 2020, WE REACTED

**SWIFTLY**, moving 85% of our staff to remote work at the onset of the pandemic. Throughout all the uncertainty, we continued to make home a better place for everyone in our community, including stepping up to do even more when we saw opportunity.

We served *more* people with virtual homebuyer education classes than we had during a typical year. We helped *more* people by administering a State program that paid out over \$800,000 in rent, utility, and mortgage payments to individuals experiencing hardship from COVID. We focused *more* on homelessness, by engaging 10 organizations in a 6-month process that resulted in a new model for housing people experiencing homelessness. We made plans and secured funding to launch a Credit Builder program so we could do *more* to help Black and Indigenous People of Color dig out from debt, build positive credit, and save to buy homes of their own. We are doing *more* advocacy with the State to bring *more* resources for continuing our Community Land Trust and home repair lending work.

### ANOTHER SIGNIFICANT PART OF OUR TEAM'S WORK FOR THE YEAR HAS BEEN TO SUPPORT ONE ANOTHER MORE.

Very quickly after the shutdown, we made sure everyone on our team had the things they need to do their work from home. We supported each other by doing many of the things you all have done to support your loved ones.

# From the Executive Director

We made extra time to check-in, found new ways to stay in touch, and made sure to include some celebrations and levity in our new routines. Given the challenges of the year, it is remarkable we accomplished most of what we intended, much less all the extra things. I am very proud of our team for responding as they have this year, but it is not surprising to me that they stepped up as they did. Our staff members choose to work at One Roof because they want to make a difference. It is natural that they would persevere to find ways to keep providing these much-needed services and more during a pandemic. In 2020, making home a better place became the goal for our staff as well as the people we serve.

I also see similar efforts happening all around us. I see increasing empathy, concern, and action for those in need. I see this from our donors and supporters, from our family and friends, from our cities, from our state, and from our country. It is this sort of resolve and focus that makes me convinced that we will have



*Screenshot taken at One Roof's virtual all staff meeting—adapting to new challenges!*

stronger communities coming out of this time—communities who are inspired to make sure we all have good places to call home.

As I write this, the end of the pandemic seems in sight. I very much look forward to working with my colleagues to re-invent One Roof's new work environment when social distancing eventually fades to a distant memory. Like our families, communities, and country, I think we will emerge stronger despite our losses.

The challenges and stress of the past year have been clarifying. Navigating how we continue to

do this important work during a pandemic has sharpened our focus on what is most important and what should occupy our time. If we have learned anything this year it ought to be that we never know how much time we have left.

There is so much more work to be done, and the time to act is *now*. Thank you for supporting our efforts as you are able.

**"I see *increasing empathy, concern, and action for those in need.* I see this from our donors and supporters, from our family and friends, from our cities, from our state, and from our country."**



Jeff Corey, Executive Director  
One Roof Community Housing

# Community Land Trust

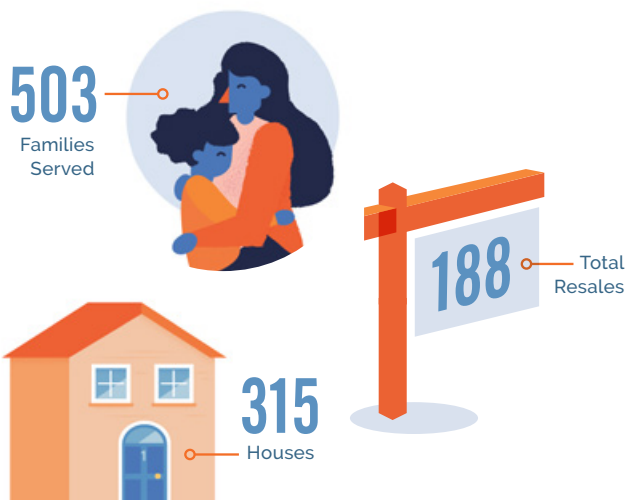
## PERMANENTLY PRESERVING HOUSING AFFORDABILITY

### ONE ROOF'S COMMUNITY LAND TRUST (CLT) PROGRAM

began as Northern Communities Land Trust. As one of the largest land trust programs in the nation, One Roof's CLT program has been cultivating affordable homeownership for over 25 years across 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 315 single family homes. With 188 resales of those homes to date, 503 families have now benefited from affordable home ownership through the CLT program over the last 25 years.

### CLT ALL-TIME HIGHLIGHTS



### COMMUNITY LAND TRUST HOMES

By Neighborhoods & Communities (as of 12/31/20)

24	Lakeside	3	Morgan Park
5	Woodland	43	Lincoln Park
2	Hunter's Park	91	West Duluth
14	Duluth Heights	13	Gary/New Duluth
2	Congdon	3	Piedmont
5	Endion	2	Hermantown
37	East Hillside	20	Proctor
13	Central Hillside	7	Cloquet
10	Observation Hill	5	Two Harbors
5	Riverside	11	Grand Marais
Total: 315 CLT Homes			

### 2020 COMMUNITY LAND TRUST SALES

23	New Households
\$784	Average Monthly CLT House Payment*
\$129,000	Average CLT Home Purchase Price
\$169,000	Average CLT Home Appraised Market Value
\$36,077	Average Gross Income of CLT Homebuyers
62%	Average % of Median Income of Buyers

\*payment includes principal, interest, taxes, insurance and land lease fee

### 2020 COMMUNITY LAND TRUST DEMOGRAPHICS

28	Number of Adults
17	Number of Children
6 (26%)	Single-Parent Household w Dependent Children
4 (17%)	Households of Color



## CELEBRATING A MILESTONE

**THIS PAST WINTER, ONE ROOF'S COMMUNITY LAND TRUST PROGRAM CELEBRATED OUR 500<sup>TH</sup> HOMEOWNER**, marking an important milestone for both the Land Trust program and for the long-term vision of affordable homeownership in Duluth.

The CLT's 500<sup>th</sup> homeowner, Ann, is an inspiring reminder of why affordable homeownership is so important, and of the lasting positive impacts it can have on families and communities.

When Ann became a single mother unexpectedly, she made the decision to go back to school and obtain her college degree. Her drive to provide long term stability for her son was a strong motivator for her to finish her education and begin her journey toward financial self-sufficiency and homeownership.

**"The Land Trust model is so important. It's a legacy I'm really proud to be a part of."**

Becoming a homeowner represented long term security for Ann and her family.

A tenant for 19 years, Ann says she struggled with the instability and lack of control that came with being a renter. *"Things can change so often with renting—so much is out of your control. I hated to uproot my son as often as I did when he was very little because of rising rental rates, maintenance issues and safety concerns. It is so hard to settle down when you have to move every couple of years."*

Homeownership also meant planting deeper roots in the community that she and her son call home. It meant securing financial assets that would help her family continue to rise out of poverty with more control.

Ann reached out to One Roof's Homebuyer Counseling program and worked with a homebuyer counselor to navigate her financial situation and chart a path forward.

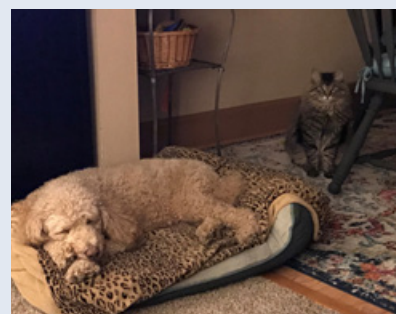
She learned how to take control of her debt, how to improve her mortgage readiness, and how to make homeownership affordable as a single-earner household. But some of the most important things about homeownership she learned from her parents.

*"I watched my parents go through the process of buying their first home when I was in elementary school. They bought an affordable fixer upper and we spent 13 years working to improve that home together as a family. I saw all the challenges they went through as homeowners, and I learned so much through their experiences. They showed me firsthand through a lot of hard work and determination that homeownership was possible."*

Ann, her son James, and their very happy dog and cat are adjusting to life as new Land Trust homeowners.

*"The Land Trust model is so important. Without the Land Trust program, I would not be here today as a homeowner. I am a single parent living below the poverty level—there was no other way for me to afford a quality, turnkey home. It feels great knowing down the road our home will be sold affordably to another family just like us, starting out as new homeowners. It's a legacy I'm really proud to be a part of."*

We think Ann has a lot to be proud of. *"I am the first person in my family to complete a bachelor's degree and the first single woman/parent homeowner! I come from very humble beginnings, but I have some amazing family who worked really hard to make things better for our generation. I am so grateful to be able to continue that legacy for my son."*



# 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  
Hanlon & Associates  
Insurance Agency  
Members Cooperative Credit Union  
MN Chippewa Tribe  
Finance Corporation  
North Shore Mortgage  
North Shore Title  
Real Estate Services of Duluth  
Re/Max Results  
Real Living Messina & Associates  
State Farm Insurance  
Superior Choice Credit Union  
U.S. Bank



**Home Stretch  
workshops are  
open to anyone  
wanting to purchase  
a home regardless  
of income level or  
property location.**

## 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 for becoming informed home owners.

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 2020

**314** Households completed *Home Stretch*

**166** New households participated in private Home Buyer 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 ALEESHA

## A PLOT TO PUT DOWN ROOTS

**PRIDE. ACCOMPLISHMENT. LEARNING. GROWING.  
A WELCOMING PLACE FOR HER FRIENDS AND FAMILY.  
A GARDEN!**—All things that come to mind when Aleesha

thinks back to what becoming a first-time homeowner has meant to her.

Aleesha, like many of us, fell in love with Duluth and everything it has to offer. After renting for 14 years, Aleesha knew she was ready to put down roots and build lasting memories in this community, but she felt lost about how to prepare. A helpful coworker encouraged Aleesha to reach out to One Roof for guidance and support.

*"One Roof answered all the questions I was embarrassed to ask without making me feel inadequate. I was able to discuss my finances, my goals, things I had messed up on, and things I wanted to work on. I worked with Amanda on basic budgeting, learning the ropes of my credit and how to tackle the scary stuff. She was my biggest cheerleader through the entire process—two plus years of process! Every goal I hit, no matter how minor, she was there letting me know it was a triumph!"*

Aleesha worked hard to take control of her finances and become mortgage-qualified. But she still had barriers to overcome. A tight housing market caused her to lose out on several offers.

*"I had quite literally thrown my hands up, ready to stop the search. Amanda was always standing by with a backup plan or new ideas when I told her I wasn't getting anywhere." Patience and determination won out in the end, and Aleesha found her perfect home with an accepted offer.*

*"One Roof helped me talk through what I didn't understand, relieving me of the anxiety I had and allowing me to really do the work to turn around my financial situation in order to make this happen and feel accomplished for it. I just never thought this would be where I could be. Bad choices with credit cards, student loan debt—all of it. Sitting here now, it's all very surreal. I am just grateful to have something of my own, to say 'I did this', to start my own memories in my own home."*



**"I'm even excited to shovel snow, as crazy as that sounds! I want to be in that crowd of people complaining about my back ache from shoveling!"**

We can't help you with shoveling or the joy of first-time homeowner back pain, but we can help you prepare for homeownership with confidential guidance and support. Get started with Homebuyer Counseling by visiting our website at [1roofhousing.org](https://1roofhousing.org).

# 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.*

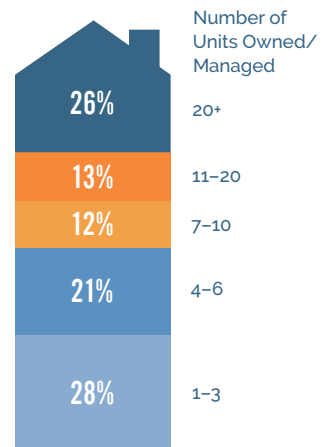
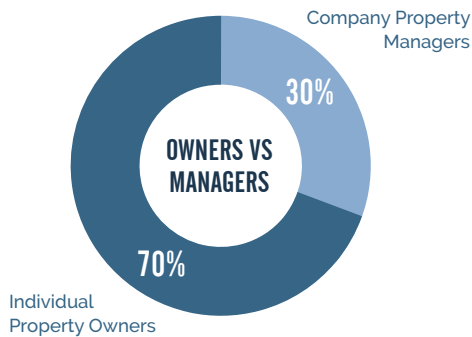
## EMPOWERING TENANTS AND LANDLORDS

### 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 3100 clients (including landlords & tenants), as well as prevented nearly 150 evictions, and helped to stabilize nearly 1000 households.

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

### LANDLORDS SERVED IN 2020



## ADDRESSING RENTAL 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 2020



## 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.

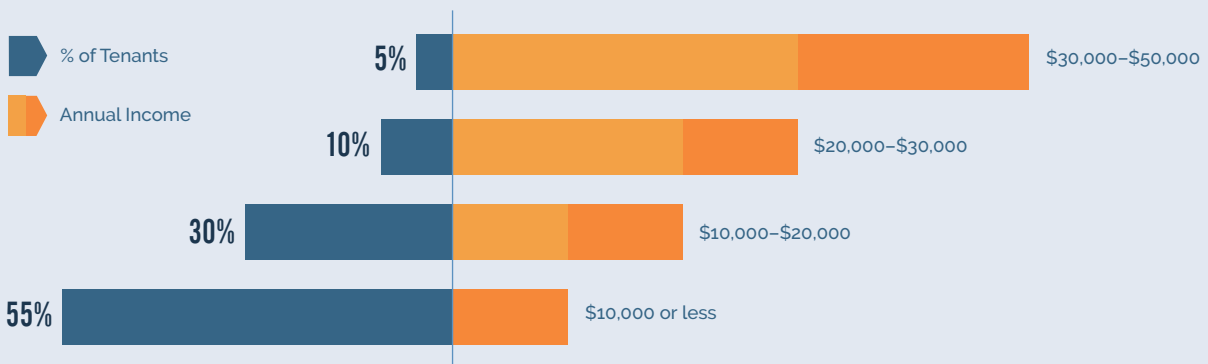


**Our community has some of the highest rents relative to incomes and some of the oldest housing stock in the state—creating a very challenging rental market.**



*\*Eviction prevention total is lower than a typical year due to state & federal eviction moratoria that were in place for roughly 75% of the year.*

## INCOME BREAKDOWN OF TENANTS SERVED IN 2020



# One Roof Lending

## RESOURCES FOR HOMEBUYERS, HOMEOWNERS, & LANDLORDS



**\$583,435**  
in deferred  
forgivable loans



**\$610,719**  
in amortizing loans



**\$792,964**  
in COVID Housing  
Assistance (CHAP)



**\$2,325,236**  
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, the City of Superior, Essentia Health, the 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 loan options for low- and moderate-income homeowners with terms that are generally more flexible than mainstream financial institution standards. Loans from One Roof are used to improve properties whether through energy efficiency improvements—which lower energy and heating bills—or addressing health, safety, and accessibility issues in the home such as a roof repair, mold remediation, or accessibility concerns for aging populations.



NMLS: 380490

### One Roof Lending helped to keep households current on their mortgage, rent, utility and insurance payments during the pandemic.

One Roof is a **Certified Community Development Financial Institution (CDFI)**, 1 of 4 in Northeastern Minnesota. One Roof is 1 of only 79 NeighborWorks organizations in the country that is also a CDFI.

In 2020, One Roof's Lending Program closed **75 loans** totaling \$1,532,281.62. 39 of these loans were forgivable or deferred loans to households earning under 30% of the AMI. These 39 loans made \$583,345 in repairs to the homes of very low income Duluth homeowners. One Roof also grew its portfolio by 36 loans and \$610,719.

In response to the impact felt across our community by the pandemic, One Roof Lending was able to pivot some of its efforts to administering Federal Funds via the COVID Housing Assistance Program (CHAP).

These funds were aimed at keeping households current on their mortgage, rent, utility and insurance payments. From September to December, One Roof Lending served 342 households and deployed nearly \$800,000 to regional housing stability.

Despite the challenges our community has faced with COVID, One Roof Lending was able to help 417 households and deploy \$2,325,235.87 into our community.

## PUTTING COMMUNITY BACK IN LENDING

### **THIS PAST WINTER, PAUL REACHED A PIVOTAL POINT IN OWNING A HOME THAT MANY HOMEOWNERS FACE;**

his roof was in dire condition and in need of a full replacement. His insurance company was threatening to drop his policy if it was not replaced by June, and he was overwhelmed by the thought of coming up with funding to cover a brand new roof, which was sure to cost over ten thousand dollars.

Paul remembered getting help from Neighborhood Housing Services back in 2004 and was curious if One Roof—a merger of Neighborhood Housing Services and Northern Communities Land Trust—may be able to help him now as they did 17 years ago. One phone call later and he was on track to fully understanding his current mortgage and his financial capability to take on a financed home repair project. Not only did he still have 14 years left on his mortgage, he also owed 2 down payment assistance loans and 2 deferred repair loans that were also listed as liens against the property.

### **ONE ROOF OFFERED AN AFFORDABLE**

**SOLUTION.** Instead of adding a fifth lien to his property, One Roof Community Lending offered him a lower interest mortgage refinance that would allow him an affordable monthly payment that fit within his budget. This loan not only included his mortgage and two down payment assistance loans, but also his two repair loans AND a new roof! This affordable loan was also one year less than his original mortgage amortization, helping him pay off his mortgage a year early. Paul could pay off all his housing expenses with this one inclusive loan, and his fear of losing his

insurance and coming up with large sums of money to pay off repair loans melted away.

*"Gloria was wonderful. She worked up the figures for what the home improvement loan through One Roof would be and did a great job explaining the ins and outs of the whole process. Even when my title search uncovered an additional*

*down payment assistance loan I had forgotten about (which had grown from \$13,000 to \$19,549 because of interest) One Roof was there for me—albeit virtually—through closing and always maintained a positive, gracious presence."*

One Roof's lending team continued to support Paul, advising him about his payment options, explaining

his escrow, and clarifying the method for paying his contractor. *"One Roof Lending made this process friendly, smooth, and reassuring. Because of this refinance I am in a much better financial position. This is truly a bright spot on my horizon. Thank you so much!"*

**"One Roof Lending made this process friendly, smooth, and reassuring. Because of this refinance I am in a much better financial position. This is truly a bright spot on my horizon."**

## HOW DO YOU DEFINE "HOME"?

When asked what home means to him, Paul said,

*"Home, to me, means a place of my own for gathering family and friends together, and also a place for privacy and solitude. A place for hard work but also one which provides the opportunity for taking pride in the results of that work. A connection that reveals who you are and adds to the beauty and diversity of the community around you. An important part of the American Dream."*

We couldn't agree more.

# 2020 Development Report



*Architectural rendering of Decker Dwellings, Duluth's newest affordable housing complex located near the Miller Hill Mall*

**“Home is a sense of belonging. It is knowing and understanding that you are a part of this community.”**

*Duluth Mayor Emily Larson at Decker Dwellings Groundbreaking (October, 2020)*



*Preliminary design rendering for Brewery Creek Apartments*

## DECKER DWELLINGS

We are excited to announce that Duluth's newest affordable housing complex, Decker Dwellings, has begun accepting applications! Scheduled to open this October, 2021, Decker Dwellings is providing 42 units of affordable housing to our community. Units are comprised of a healthy mix of 1-, 2- and 3-bedroom apartments with smartly designed layouts in a new, energy efficient building. Four separate units are designated for high priority homeless, and five units for people with disabilities. The three-story, 49,000 square foot building will also feature laundry facilities, community spaces, and an outdoor play area for kids.

Decker Dwellings is located near the Miller Hill Mall in an area identified by Duluth's Housing Action Framework plan as a New Investment Area.

This project comes from years of work towards meeting the strong need for affordable housing for families and working professionals in the area. Funding support from Minnesota Housing, LISC, and the City of Duluth has enabled One Roof to bring Decker Dwellings through the planning stage and into construction and leasing.

## BREWERY CREEK APARTMENTS

After several years and many design changes, One Roof and our development partner, Three Rivers Community Action, have been awarded funding for the Brewery Creek Apartments located at 601 E. 4th Street in Duluth. Consisting of 52 units of affordable housing (32 for young adults who have experienced homelessness and who will receive services from Life House), Brewery Creek will be a 5-story building with 1- and 2-bedroom apartments, shared common areas, and additional space for supportive services.



# Single & Multi-Family Development



## HOME FOR THE HOLIDAYS

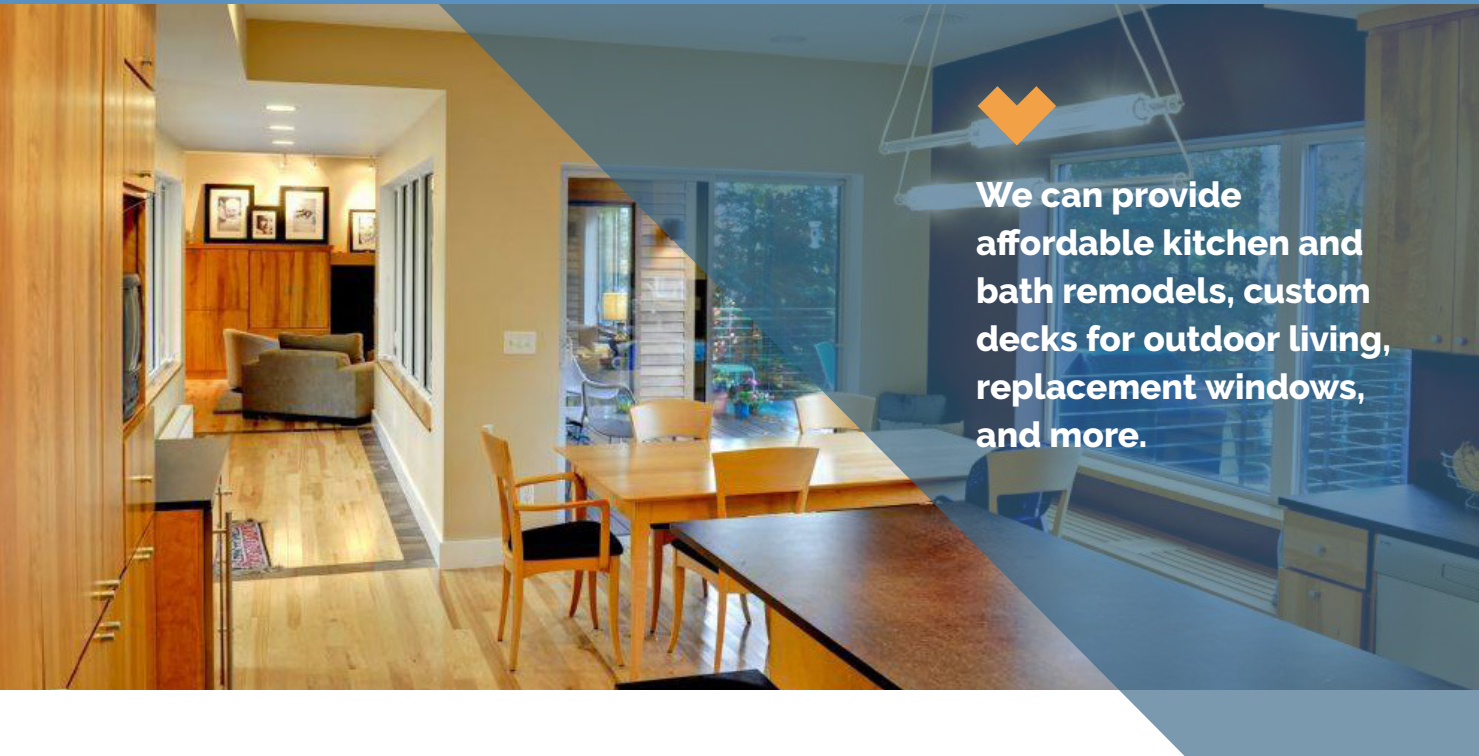
Four new Duluth single family homes were constructed and sold in 2020; three for our Workforce Housing program and one for our Community Land Trust program.

We signed the last purchase agreement on Veteran's Day with a disabled vet who served two tours in Afghanistan, who had given up hope of finding a home within his price range. We were able to close on the sale a week before Christmas, and he was HOME for the holidays!



*Single family homes sold in 2020 (Duluth, MN)*

# Common Ground Construction



▼  
We can provide  
affordable kitchen and  
bath remodels, custom  
decks for outdoor living,  
replacement windows,  
and more.

## MAKING HOME A BETTER PLACE

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

Before One Roof offers any home through the Community Land Trust program, all necessary improvements are managed or performed by Common Ground Construction personnel.

**Common Ground Construction is comprised of a incredibly talented group of individuals who take pride in their work as well as in their community.**

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 a cause-driven business whose primary reason for being is to improve social objectives and serve the common good.

This team of talented professionals is also available to assist private homeowners in improving their homes. We can provide affordable kitchen and bath remodels, custom decks for outdoor living, replacement windows, and more. Learn more at [commongroundduluth.com](http://commongroundduluth.com).





### BOARD OF DIRECTORS

Jeff Corey  
Lynn Marie Nephew  
Luke Peterson  
Ryan Arola  
Aaron Kelly

### CG FIELD CREW

Nee Askelin  
Missy King  
Chip Marciniak  
Jacob Romberg

### OUR WORK IS MORE THAN OUR JOB:

- We make a difference in the Twin Ports community through our contributions to **affordable housing** and home improvements.
- We plan and conduct our work in a manner which provides **financial security** to our employees and company.
- We believe in offering fulfilling careers.
- We believe in making a difference by conducting our construction work in as **durable, energy-efficient, and ecologically sustainable manner** as resources will allow.
- We employ transparency, good communication, support for learning and growing, good humor and respect in fostering both **collective responsibility** and individual leadership.
- Our values add up to a **flexible and fun** company culture.



### BEFORE



### AFTER



### HAVE A PROJECT?

Moving to a new space or remodeling an existing one? Let us show you how we might work together on your home improvement projects.

**For a free estimate, call Todd at (218) 740-3666.**



*Common Ground Construction is a licensed residential building contractor.*

# 2020 Financial Summary

## TREASURER'S REPORT

*Dear Members, Partners, Stakeholders and Donors,*

I am pleased to present the annual financial report for One Roof Community Housing for fiscal year ended December 31, 2020.

The past year has changed and challenged the world in ways we could never have envisioned. A global pandemic,

cultural transformation, and widespread economic instability have exposed deep chasms in our society.

But at One Roof, in the face of that adversity, we recognized opportunity—an invitation to think boldly

**In the face of adversity, One Roof recognized an opportunity to think boldly and explore how we could help our community endure.**

and explore how we could help our community endure. That kind of optimism and ambition has always been at the heart of our mission at One Roof.

So, it is no mistake that in this time of great volatility, we have continued to advance innovation by using technology, foster opportunities for additional funding to help our community, and preserve our mission of making home a better place.

Our 2019 audit went smoothly and without any findings or management recommendations. In addition, the One Roof Board and Finance Committee regard their responsibilities to provide oversight seriously. Finances are reviewed monthly by the Finance Committee and are approved for presentation to the following Board meeting.

Thank you for the opportunity to serve our community and make home a better place.

*Vickie L. Hartley, Finance Director  
One Roof Board Treasurer*

### HIGHLIGHTS:

Due to COVID some expenses were higher than a typical year, including the switch from a physical to a virtual environment. **Offering our classes virtually** allowed One Roof to expand its reach and help provide education to more future homeowners and renters.

We participated in the **Community Housing Assistance Program (CHAP)** and distributed \$843,382 to individuals who had fallen behind in mortgage and rent payments and utility bills because of COVID.

**Demand for CLT homes continued to be strong** throughout the year, despite, the economic turmoil. Total income from the CLT program was \$643,249.

**Decker Dwellings**, a 42-rental unit project, was funded in 2020 and construction will be complete in 2021. As a result, we earned \$353,251 in developer fee for 2020.

We were able to secure almost \$120,000 in special COVID grant opportunities. These funds helped make the **transition to a virtual environment** possible.



# 2020 Statement of Activities

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

## REVENUE & EXPENSE STATEMENT

	2020 Unaudited	2019 Audited
<b>REVENUE AND SUPPORT</b>		
Contributions – Individuals/Foundations/Corporations/Other .....	\$ 245,279	\$ 413,189
Government Funding .....	1,888,162	738,912
Grants for Loan Programs .....	14,831	173,674
Multi Family Developer Fee.....	353,251	–
Single Family Developer Fee .....	363,998	290,836
Real Estate Sales Commissions .....	156,310	120,393
Land Lease Fees .....	120,942	112,850
Lending – CHAP Program .....	63,960	–
Lending Programs – Interest and Fee Income .....	280,716	356,927
Special Event Income (net of expenses) .....	33,850	12,679
Multi-Family Project Income .....	109,464	121,669
Other Income .....	12,848	47,848
<b>Total Revenue and Support .....</b>	<b>\$ 3,643,611</b>	<b>\$ 2,388,976</b>
<b>EXPENSES</b>		
Salaries, Payroll Taxes & Benefits .....	\$ 1,382,862	\$ 1,119,654
Accounting, Legal & Consulting Fees .....	69,828	78,188
Office, Occupancy & Administrative Expenses .....	193,448	159,413
Depreciation .....	35,951	39,426
Travel & Training .....	20,616	26,081
Homeowner Support .....	8,941	22,695
Marketing .....	19,026	32,452
Bad Debt Expense .....	16,176	17,612
Single Family Project Expenses & Resale Expenses .....	96,273	226,048
Multi-Family Project Expenses .....	162,676	133,528
Interest, Bank Fees & Charges .....	96,462	136,586
Other Expenses .....	27,470	12,081
<b>Total Expenses .....</b>	<b>\$ 2,129,728</b>	<b>\$ 2,003,765</b>
<b>Change in Net Assets .....</b>	<b>\$ 1,513,883</b>	<b>\$ 385,211</b>

## LENDING & FUNDING PARTNERS

City of Duluth  
City of Duluth CDBG  
City of Duluth HOME Program  
City of Superior CDBG  
Cook County/Grand Marais  
Economic Development  
Authority  
Department of Housing &  
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*Community Development  
Financial Institution Fund*

Duluth Housing and  
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One Roof Community Housing Members make a financial, tax-deductible donation of any amount once a year. Benefits include the right to vote at organizational meetings, invitations to our Annual Meeting and special events, and more. Make a contribution at [1roofhousing.org/support-one-roof](https://1roofhousing.org/support-one-roof).

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# Our Community of Supporters

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## BUSINESSES & ORGANIZATIONS

1LLC	Fidelity Charitable	Members Cooperative Credit Union	Thrivent Financial YourCause, LLC Trustee
Affinity Plus Federal Credit Union	First American Title	Midwest Minnesota Community Development Corporation	Thrivent YourCause (Blackbaund Giving Fund)
American Gift Fund	Fond du Lac Band of Lake Superior Chippewa	Minnesota Power	U.S. Bank, N.A.
Apter Family Fund: Duluth- Superior Area Community Foundation	Frerichs Construction	Minnesota Power Employees Credit Union	Vanguard Charitable
Arrowhead Abstract & Title	Gardner Builders	Minnesota Power Foundation	Wadell & Reed
Benedictine Sisters - St. Scholastica Monastery	Great Lakes Appraisals, LLC	National Bank of Commerce	Whole Foods Co-op
Bluefin Bay Family of Resorts	Hanft Fride PA	Natural Investments, LLC	Young & Associates Agency
Coldwell Banker North Shore	Ideal Homes	North Shore Bank of Commerce	
Community Alliance	Johnson, Killen & Seiler, P.A.	North Shore Title	
CW Technology	Johnson Insurance Consultants	Reliable Insurance Agency	
Duluth Superior Friends Meeting	JustGive - Great Nonprofits	Superior Choice Credit Union	
Essentia Health	Kollath Graphic Design	Thrivent Choice	
	LHB, Inc.		
	Maurices		

# One Roof Board & Staff

## ONE ROOF BOARD OF DIRECTORS & COMMITTEE MEMBERS \* *Community Land Trust Homeowners*

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Gary Eckenberg  
Emily Edison

Ryan Jones-Casey  
Aaron Kelly  
Deneice Kramer \*  
Brian Murphy  
Madeline Nelson \*

Luke Peterson  
Robert Ryan  
Mary Frances Skala  
Joel Tracey \*

### Non-Board Committee Members

Tim McShane  
Lori Moe  
Cathy Murray  
Shona Phipps  
Tom Simonson  
Dawn Hautajarvi

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*Graphic Design by*  
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## How to reach us during this time

Our offices are still closed, but staff are available to assist you by both phone, email, and video conference. Call us at (218) 727-5372 or email [info@1roofhousing.org](mailto:info@1roofhousing.org).

We are working diligently to continue providing our services in compliance with current health and safety guidance, while also finding new ways to respond to community need.

# MEET JEREMIE

## OVERCOMING CHALLENGES ON THE PATH TO FINANCIAL STABILITY

**2020 WAS A CHALLENGING YEAR, TO SAY THE LEAST.** But despite its many hardships, 2020 was also the year that Jeremie became a first-time homeowner.

The journey to home ownership was not an easy one for Jeremie. After an injury and unexpected job loss, he found himself suddenly homeless with his young son. The next eight years were met with incredible hardships as he worked to obtain transitional housing, stable employment and to eventually become an independent renter. Hard work, determination, and the desire to provide a better life for his child got Jeremie through those difficult years.

Though renting was more stable than transitional housing, he knew he wanted a permanent home for his family. A place to build memories. A place that was theirs. He never gave up on this dream, or himself. And when he reached out to One Roof, he was ready to take that next step.

One Roof helped Jeremie manage his budget, increase his credit score by over 150 points, pay down over \$7,000 of debt, and take positive control over his finances. Pre purchase counseling provided him support and encouragement as he continued to reach every goal set before him. And One Roof's first-time home buyer class, Home Stretch, provided Jeremie with tangible steps to prepare for home ownership.

His housing counselor had this to say about Jeremie: *"[He] came to every meeting energized about his progress, ready for the next step and grateful for his ability to make lasting financial changes. His positivity and his desire to provide a stable home for his children was inspiring and a true testament to his perseverance. Buying a home can be challenging and difficult under ideal circumstances. Jeremie's story is a wonderful reminder that our hardships do not define us, or what we are capable of."*

**"Our hardships do not define us or what we are capable of."**



### **JEREMIE, HIS PARTNER, AND THEIR THREE CHILDREN NOW HAVE A PLACE TO CALL THEIR OWN.**

*"Home to me is now a place to fully be ourselves. A place my children can always come home to. A place with plenty of space. It's a real home, not just a place I stay." We think Jeremie's home is very well deserved.*

*"I am good at troubleshooting problems. But when it comes to money, I needed guidance. One Roof showed me a way forward and told me EXACTLY how to do it. With that information, I was able to pull everything together. I would recommend One Roof to all of those that are serious and willing to do what it takes to get into a home!"*



## COMMUNITY HOUSING

12 East 4th Street  
Duluth, MN 55805

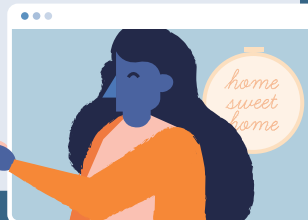
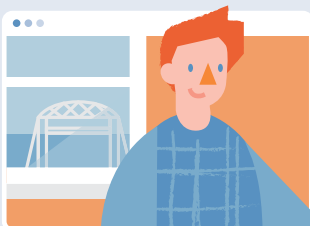
218 **727-5372**

**Purchase, education,  
renovation, and rental  
resources—we've got  
it all under One Roof!**

## One Roof Annual Member Meeting & Celebration



Scan this code with your  
phone to RSVP and join  
the meeting.



RSVP and join with any device:  
**[1roofhousing.org/virtual-annual-meeting](https://1roofhousing.org/virtual-annual-meeting)**

### Virtual Meeting (held via Zoom) 6pm, Thursday, June 17<sup>th</sup>

#### 6:00 Annual Member Meeting Begins

Request for Member  
Comments/Feedback

Program Review by Executive  
Director Jeff Corey

Approval of 2020 Annual  
Membership Meeting Minutes

Approval of Updates to Bylaws

#### 6:45 Motion to Approve Board Elections

1<sup>st</sup> Term Nominations: TBD

2<sup>nd</sup> Term Nominations: Joel Tracey

3<sup>rd</sup> Term Nominations: Bob Ryan  
& Jeanine Dahl

#### 7:00 Call for Motion to Adjourn

**Members who both RSVP and attend the virtual meeting will be entered  
into a drawing to WIN 1 of 5 GIFT CARDS to local establishments!**

(Winners announced via Facebook following the meeting)