

The logo features a large orange number '1' followed by the word 'ROOF' in white, bold, sans-serif capital letters.

COMMUNITY
HOUSING

CELEBRATING 10 YEARS

of making home
a better place.

2021
ANNUAL REPORT

1ROOFHOUSING.ORG



Land Trust Home
FOR SALE

1ROOF
COMMUNITY
REALTY

8727-5372
1ROOFHOUSING.ORG

SOLD

From the Executive Director

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...WHEN IS HE GOING TO FIX THIS ALREADY?

AS WE MARK 10 YEARS OF OPERATIONS UNDER “ONE ROOF” I AM REFLECTING ON THE CONTINUING IMPORTANCE OF OUR WORK and the passion that somehow continues to drive our team to improve housing for people in need, despite the housing market continuing to make our job more challenging each year. We have often said that if the housing market worked for everyone, we would (gladly) be out of a job—and yet the need for our work continues to grow.

Last August, on a weekday whim, a few of my friends were planning to go to lunch a bit up the North Shore and invited me along. Despite the temptation of squeezing in some summer fun with beloved pals, I declined because my schedule that day was just too full to fit in a relaxing lunch that required a drive.

We are a teasing bunch, and so it cracked me up later to learn the mock topic of conversation on the way to lunch: *“Jeff has seemingly been hard at work trying to solve the affordable housing puzzle for well over 20 years and still had to work so much he did not have time for lunch with friends—when is he going to fix this already?”*

LAUGHTER IS GOOD MEDICINE.

Good humor, along with the right perspective—that our community is by no means alone in the struggle to make housing affordable for all its members—helps keep us at our task despite **the problem we are trying to solve continuing to grow.** My perspective on our work also includes hope, and after two years of pandemic times and a tragic war in Ukraine that dominates our news and thoughts, I figure a bit of hope is worth sharing.



A throwback to Jeff's early days on the job (from approximately 1999).



**HOPE IS INTEGRAL FOR
MOTIVATION TO EXIST,
ESPECIALLY IN HARD TIMES.**

I see hope in a much broader recognition of the affordable housing crisis in our community and state, and even on a national level. **This recognition is leading to solutions.** Right here in our community, the City of Duluth

Maybe most hopeful are some of the societal changes that seem to be accelerated by the pandemic. I've long said that if everyone was paid more our housing work would be so much easier, and it seems that the great resignation may be leading to higher wages. Communities are experimenting with policy

**“I see hope in a much broader recognition of
the affordable housing crisis in our community
and state, and even on a national level.”**



A classic symbol of hope arcs over the One Roof office building in Duluth's Central Hillside neighborhood.

is budgeting to invest nearly \$20 million of federal American Rescue Plan Act funds on new, affordable housing. At the State level, our coalition to advocate for more resources for affordable homeownership in Minnesota has had success increasing funding the past two years with the Democrat-led House and the Republican-led Senate, and now the Governor is proposing to double funding for housing in this year's budget.

solutions like rent control that may or may not work, but are new, collective attempts to solve the problem. And I am hearing broader calls in our sector for other policy changes to slow the commodification of homes that range from providing first options to the purchase of certain property, to community-based organizations, to provision of rent vouchers such that all people can afford rent.

Increasingly, I believe organizations like One Roof—and those who support us—will need to focus our efforts on policy changes (as well as all the other work we do) if we are to truly realize our vision of communities where everyone has access to sustainable and affordable housing.



New street-level office signage installed earlier this year.

In the meantime, during a pandemic with supply chain challenges, contractor shortages, and housing prices rising to all-time highs, the dedicated staff and board of One Roof will continue to lean into our work to make home a better place for the people we serve. We wish you the good medicine of laughter and a strong dose of hope to keep going in these times with whatever struggles you are facing.

Thank you for believing that everyone deserves a place to call home.



*Jeff Corey, Executive Director
One Roof Community Housing*

Community Land Trust

COMMUNITY LAND TRUST (CLT) HOMES

By Neighborhoods & Communities (as of 12/31/21)

13	Central Hillside	43	Lincoln Park
7	Cloquet	3	Morgan Park
2	Congdon	10	Observation Hill
15	Duluth Heights	6	Piedmont
37	East Hillside	20	Proctor
5	Endion	5	Riverside
13	Gary	5	Two Harbors
2	Hermantown	93	West Duluth
2	Hunter's Park	6	Woodland
26	Lakeside	10	Grand Marais
TOTAL: 323 CLT HOMES			

2021 CLT HOME SALES

20	New Households
\$818	Avg. Monthly CLT House Payment*
\$127,925	Avg. CLT Home Purchase Price
\$180,500	Avg. CLT Home Appraised Market Value
\$38,837	Avg. Gross Income of CLT Homebuyers
61%	Avg. % of Median Income of Buyers

*Payment includes principal, interest, taxes, insurance and land lease fee

2021 CLT DEMOGRAPHICS

47	Number of Adults
23	Number of Children
11 (55%)	Single-Parent Household
7 (35%)	Households of Color

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 323 single family homes. With 200 resales of those homes to date, 523 families have now benefited from affordable home ownership through the CLT program over the last 25 years.

ALL-TIME CLT HIGHLIGHTS



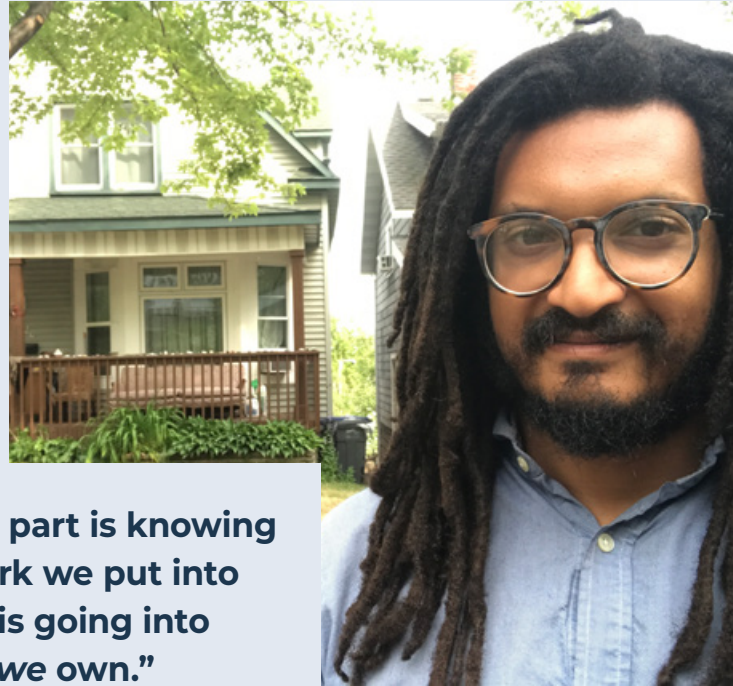
CLT HOMEOWNER STORY

RENTING WAS GETTING EXPENSIVE, AND IT FELT LIKE WE WERE ALWAYS TEMPORARY FIXTURES IN OUR HOME. We didn't feel the fulfillment of adding to our space—it felt we were adding to someone else's space. The upside was that all the problems were resolved by someone else...but all the money went to someone else, too, who also made all the choices.

In 2018, my wife and I knew we wanted to buy a home of our own, so we took a homebuyer education course through One Roof Community Housing. That provided extra comfort—knowing what we would encounter when we bought a house using One Roof's Community Land trust program in 2019. I'd also had the good fortune of having family who had been homeowners to give us advice throughout the process.

Now I share the home we own with my wife (the love of my life) and our puppy...with room for our family to grow. The first thing we did after the purchase was to remove the carpets and redo the hardwood floors...something we would never do in a rental space! Then we added accent walls, cleared our parking area, and even put in a garden.

The act of owning a home is so much more rewarding than we could have dreamed. My favorite part is knowing that the work we put into it is going into something we own. In our rental, we tried to make it feel more like a home by putting up paintings, but they were taken down because they were in a common space. It really let us know our place as renters. Now we have not just a home but a community and sense of rootedness. The Community Land Trust program provided that accessible entry into being a homeowner. And knowing that someone in a similar financial standing will have the opportunity



“My favorite part is knowing that the work we put into [our home] is going into something we own.”

to be homeowners after us is very encouraging and important aspect of the Community Land Trust.

My advice to others wanting to become homeowners is to go take a course with One Roof. It can only help! Doing that and going through the Community Land Trust program—we received assistance with our plan, the home inspection, and even tools. We learned about addressing problems as they come up, and it's all very much appreciated!



Education & Counseling

EDUCATION & COUNSELING CLIENTS SERVED IN 2021:

353 Households completed
Home Stretch

149 New households
participated in private
Home Buyer Counseling

“One Roof’s *Home Stretch* workshops help you navigate the process of homeownership no matter what stage you are in.”

—Home Stretch workshop participant

HOME STRETCH PARTNERS

Affinity Plus Federal Credit Union
Edmunds Real Estate
Farmers Insurance
Hanlon & Associates Insurance
Agency
Members Cooperative Credit Union
Real Estate Services of Duluth
Re/Max Results
Real Living Messina & Associates
State Farm Insurance
Superior Choice Credit Union
U.S. Bank

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

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

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 MONTANA & LAUREN

LIVING WITH THEIR PARENTS, MONTANA AND LAUREN WERE STRUGGLING TO FIND THEIR OWN PLACE IN A COMPETITIVE HOUSING MARKET.

There were some credit issues and they had pets, so finding a suitable rental was proving incredibly difficult. They set their sights on homeownership instead. They began to run into some obstacles, and soon getting a mortgage felt impossible... and they didn't feel like they knew enough about buying a home. Then, through Lauren's co-worker, they learned about One Roof Community Housing and the Community Land Trust program. Lauren and Montana reached out to One Roof and things started aligning for the young couple and their homeownership dream.

They started working with a homebuyer counselor who helped them understand more about their finances and how those relate to buying a home. The counselor looked into their credit, job history, affordability, and what programs were available to Montana and Lauren. *"It was super insightful, we learned so much about not only buying a home, but all the things that come with it."* Montana and Lauren also took part in the Home Stretch Workshop, and they walked away feeling like it was *"jam packed full of helpful information for a first-time homebuyer."*

While still working with a homebuyer counselor, Lauren and Montana also began working with One Roof's Community Land Trust and the One Roof Lending team. *"They were both very compassionate, understanding, and supportive. We always felt like both teams wanted to put the ball in our court and help us achieve our homebuying goals."* With a first mortgage approval from One Roof Lending, and funding subsidies from Montana's membership in the Fond du Lac band, they realized that homeownership really was within their reach. After about eighteen months of looking,

"Being homeowners in our early twenties wouldn't have been possible without One Roof and all the support that's provided."



Montana and Lauren closed on their land trust home in the fall of 2021.

"We LOVE having a space to call our own; we own several pets together so not having to worry about pet rent or deposits is awesome. We also love the fact that we can do basically whatever we want to our home to make it truly our own. Our home has a large front yard so our dogs have plenty of running space. Lauren also loves to cook and loves the big kitchen space in our home so she can entertain our families."

"Being homeowners in our early twenties wouldn't have been possible without One Roof and all the support that's provided. Not only were we able to find our perfect first home, but we were able to finance our home through One Roof as well. They made buying a home nearly stress free and we wouldn't change it for anything."

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

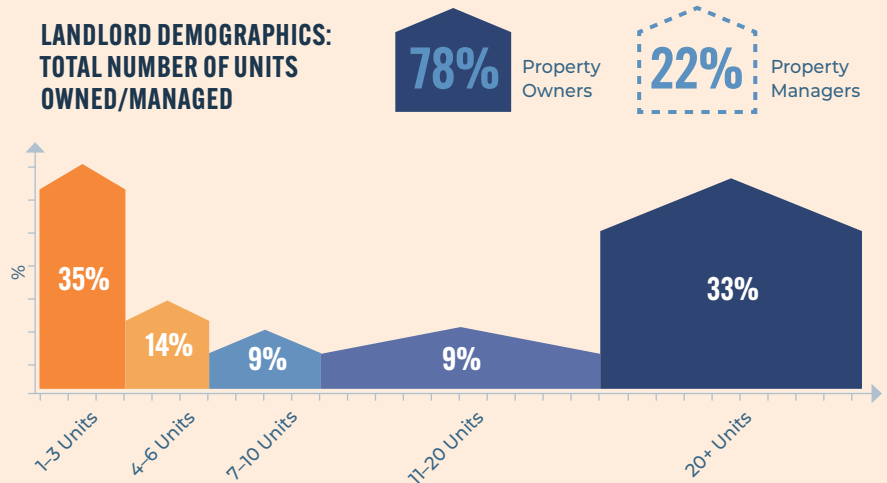
- Ready-to-Rent workshops for tenants looking to establish or rebuild a positive rental history.
- Landlord workshops on fair housing laws, local government rules and requirements, business fundamentals and other common issues.
- Education & counseling on the rights and responsibilities of both tenants 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.*

OVER
3,800
TLC CLIENTS SERVED
(SINCE 2015)

LANDLORDS SERVED IN 2021

LANDLORD DEMOGRAPHICS: TOTAL NUMBER OF UNITS OWNED/MANAGED



EMPOWERING TENANTS AND LANDLORDS

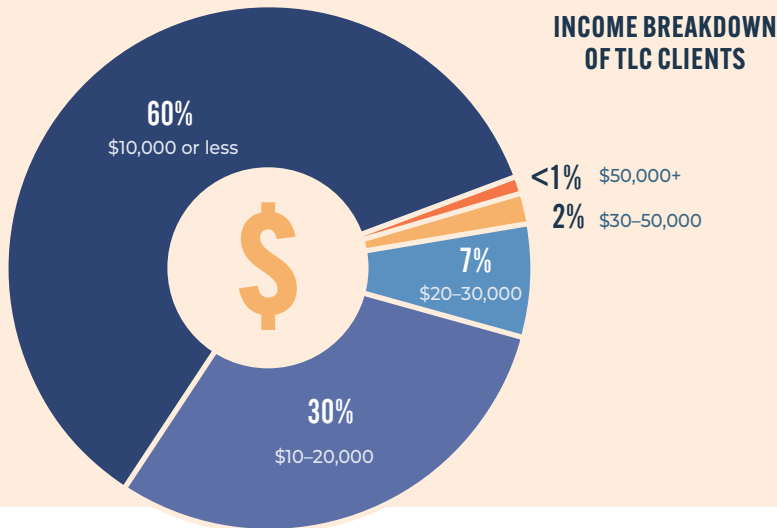
THE TENANT LANDLORD CONNECTION (TLC) PROGRAM provides education, information, and problem solving* assistance to St. Louis County based renters and landlords regarding their respective rights and responsibilities.

Since the program was created in July 2015, the TLC Program has assisted **over 3,800 clients** (including landlords & tenants) and has **prevented nearly 180 evictions**.

ADDRESSING RENTAL MARKET CHALLENGES IN DULUTH

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. 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. The TLC serves as a neutral resource to help address these challenges for both landlords and tenants.

TENANTS SERVED IN 2021



40%
HOUSEHOLDS
OF COLOR



24%
HOUSEHOLDS W/
A DISABILITY

28%
HOUSEHOLDS W/
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. One Roof's TLC Program has **helped to stabilize over 1,100 households** since 2015.

30
EVICTIONS
PREVENTED

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



180
HOUSEHOLDS
STABILIZED

One Roof Lending



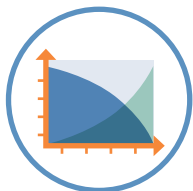
\$10,180,800

in COVID Emergency
Rental Assistance
(CERA) RentHelpMN



\$96,020

in deferred
forgivable loans



\$1,278,898

in amortizing loans



\$11,555,718

capital deployed into
our community

RESOURCES FOR HOMEBUYERS, HOMEOWNERS, AND LANDLORDS

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 lowers the cost of operating a
home by lower energy and heating
bills—or addressing health, safety, and

accessibility issues in the home such
as a roof repair, mold remediation,
or addressing accessibility concerns
for aging populations. One Roof is a
Certified Community Development
Financial Institution (CDFI), one of four in
Northeastern Minnesota. One Roof is only
one out of 79 NeighborWorks
organizations that are also a
CDFI in the country.

In 2021 One Roof's Lending
Program closed 52 loans
totaling \$1,374,918.16.

The lending program's
deferred or forgivable loan
program reported a much
lower number than in

typical years due to the response to the
most urgent community need—those
directly impacted by COVID-19. Amidst
the focused pandemic response, the
program still closed 4 forgivable or
deferred loans to households earning
under 30% of the area median income—
which resulted in \$96,020.00 into the
housing stock of the lowest income
Duluthians. One Roof Lending will return
its focus to these forgivable or deferred
loans going forward, and it is important
to note that the organization also grew its
portfolio by 48 loans and \$1,278,898.16

As reflected in the reported numbers
for 2021, a major focus of the program
became a response to the community's
most urgent need. While there were

**One Roof provided
one-on-one
COVID Emergency
Rental Assistance
navigation services
to 386 individuals!**

certainly many challenges and impacts felt across our community; One Roof Lending was able to pivot some of its efforts to administering Federal Funds via the COVID Emergency Rental Assistance Program (CERA), in partnership with AICHO. This program is aimed at keeping households current on their rent and utility payments. From April to December One Roof Lending conducted a mass marketing campaign and one-on-one application navigation for the counties of Carlton, St. Louis, Lake and Cook. Over the course of 9 months there were 3,145 applications submitted and \$14.14 million requested in assistance, with \$10,180,800 being paid out through the four-county region. One Roof provided one-on-one navigation services to 386 individuals.

One Roof Lending partnered with Solar United Neighbors (SUN) and One Roof Community Land Trust homeowners to finance the installation of solar panels on five homes! This was a new partnership that assisted CLT homeowners in placing solar panels on their homes to use renewable energy to power their homes and cut their energy consumption costs. One Roof is committed to decreasing its carbon footprint across its lines of business and decrease the cost of operating a home.



NMLS: 380490

ADVOCACY EFFORTS

In 2021, One Roof increased advocacy efforts and remained an active member of several coalitions focused on local, state, and federal housing policy. This includes participation in the Duluth Affordable Housing Coalition which works to increase investment into affordable housing opportunities throughout St. Louis County and the City of Duluth. One Roof is also an active member of Homeownership Minnesota (HOM). HOM aims to elevate the role of affordable homeownership as a solution to Minnesota's statewide affordable housing shortage and as a necessary step toward closing wealth disparities and addressing racial inequities. Collectively, HOM members serve households of color at a rate seven times higher than the private market. Through these advocacy efforts, the Minnesota Housing Finance Agency increased its loan amount to the Rehabilitation Loan Program (a program that serves homeowners earning 30% and below the area median income) from \$27,000 to \$37,500. These loans are deferred and potentially forgivable assuming the participants follow the program guidelines. In 2021, One Roof also saw an increase in funding to the Workforce Homeownership Fund, allowing us to increase single-family production by 15%. Finally, 2021 saw One Roof continuing our work to maintain and increase funding across the country, including the work we do on the federal level, with our membership on NeighborWorks America's advocacy team.

TOOL LENDING LIBRARY

SINCE 2012, ONE ROOF HAS HOSTED A TOOL LENDING LIBRARY. After 10 years of use, we found that some of the tools were in need of replacing or updating so, in 2021, One Roof applied for and was successful in achieving a \$5,000 grant from the Northland Foundation. With that grant funding, One Roof refreshed its tool offerings and updated the process for tool rental (including online reservations).

The Tool Lending Library works just like a book library and features a variety of power and hand tools for all types of home improvement projects and home repairs, both inside and out. Tools can be checked out for one week but extended if others are not waiting to use the same tools. One Roof has also created plans for sustaining tools that use blades, bits, sandpaper pads, and other consumables. This program is free and open to anyone in the community and can greatly cut down on the cost of owning and maintaining a home for the DIY'er!

2021 Housing Development

DECKER DWELLINGS

Last year, we announced that Decker Dwellings, a 42-unit, affordable housing complex located near Miller Hill Mall, was accepting applications. This year, we're excited to share with you that the project was completed in September 2021 following a 12-month build. Tenants began moving in almost immediately, and the building was fully leased by the end of December 2021.

The 49,000 square foot complex consists of 1, 2, and 3-bedroom apartments in a new, energy efficient building, close to transit and retail options. The three-story building includes laundry facilities, community spaces, and an outdoor play area for kids.



Decker Dwellings housing complex

One Roof is grateful to our funding partners: Minnesota Housing, LISC, and the City of Duluth.

PLOVER PLACE

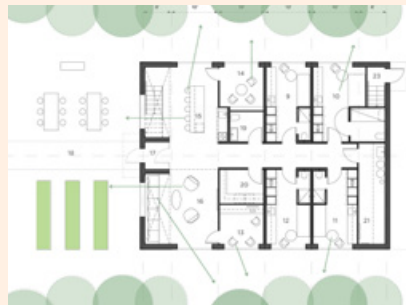
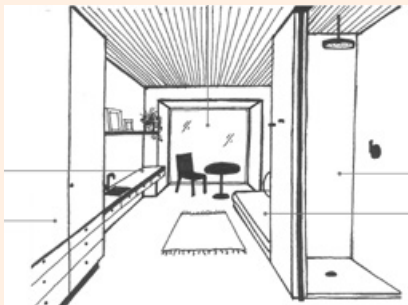
This last year also saw the finalization of the plan for the **New Model for people experiencing homelessness**. A key piece of the New Model was to simplify the physical design to lower building costs and increase speed of construction, which can be easily adapted to different sites, sizes, and numbers of units in a project. To develop this plan, we consulted

with numerous stakeholders in the community: Center City Housing, HDC, COULSON, Loaves and Fishes, City of Duluth, Wagner Zaun Architecture, CHUM, HRA of Duluth, and St. Louis County.

As we move forward with this New Model, we're finalizing development plans for our first project: Plover Place. It will consist of two structures with two floors in each building. Each building will include 12, dorm-sized sleeping

units (including one accessible unit on the ground floor). Each unit will have a private bathroom with shower plus, in the living area, a sink, countertop, table, chair, twin bed, and built-in storage cabinets for food, clothing, and personal items, and abundant daylight and exterior views. There's space for a mini-fridge, microwave, and induction portable cooktop. Each structure will also have common space for socialization, administration, and additional storage, plus outdoor space for communal opportunities, including gardening space.

The simple, efficient design helps make this project less expensive than multifamily housing built by other means and includes features for an **83% reduction in energy consumption** compared to similarly-sized structures.



Plover Place Sleeping unit sketch and Ground floor plan. Images by COULSON, coulson.co.

Single- and Multi-Family Development

SINGLE-FAMILY NEW CONSTRUCTION

2021 found One Roof working on a single-family, new construction project as part of the City of Duluth's Rebuild Duluth program. Using an innovative design from Office Hughes Olsen, and along with our construction partner, 1LLC, we were able to take a narrow, infill lot and create a lovely, modern, 2-bedroom home on a formerly vacant lot. Affectionately dubbed the "Narrow House," we look forward to using this groundbreaking design to add more new housing to Duluth's aging housing stock while helping strengthen neighborhoods by reducing the number of unkempt, vacant lots.



Recently completed "Narrow House" on a corner lot in Duluth's Irving neighborhood.
Photos by Dan Jandl.

BREWERY CREEK APARTMENTS

This summer, One Roof and our development partner, Three Rivers Community Action, will be breaking ground on Brewery Creek Apartments, a five-story affordable housing project at 601 E. 4th Street in Duluth. After the projected 15-month build, we will be opening the doors of the 52-unit complex, including 32 units for young adults who have experienced homelessness and who will receive services from Life House. Brewery Creek will feature 1 and 2-bedroom apartments and a community space, plus office areas set aside for service providers to meet with residents, and a bike storage room for residents and staff.

Brewery Creek apartments rendering ▶

BRAE VIEW SENIOR APARTMENTS

Brae View Senior Apartments is a proposed 105,000 square foot redevelopment in Duluth's Central Hillside. This new construction building will bring new life to the neighborhood by transforming an existing parking lot into a mix of efficiency and 1- and 2-bedroom apartments designated for tenants 55+ years of age. Working with Essentia Health and Ecumen, Brae View will include community space for childcare, and office space designated for service providers.

One Roof successfully applied for, and was awarded funding from, the City of Duluth's American Rescue Plan Act funds that had been reserved to help address Duluth's critical need for housing. We look forward to continuing our work on this important project and anticipate a July application to Minnesota Housing Finance Agency for the balance of the necessary funding.





**COMMON
GROUND**
CONSTRUCTION

BOARD OF DIRECTORS

Ryan Arola
Jeff Corey
Christopher Henagin
Aaron Kelly
Lynn Marie Nephew

STAFF

Todd Baumann,
CG Estimator
Amanda Peterson,
CG Project Manager

FIELD CREW

Nee Askelin
Missy King
Chip Marciniak
Jacob Romberg

MAKING HOME A BETTER PLACE

BEFORE ONE ROOF OFFERS ANY HOME THROUGH THE COMMUNITY LAND TRUST PROGRAM, all the necessary

improvements are managed or performed by Common Ground Construction personnel. Common Ground was created by One Roof Community Housing in 2004 as a wholly-owned subsidiary engaged in general construction and social enterprise.

Taking pride in their work as well as in their community is a vital part of Common Ground Construction's vision: to be the premier social enterprise construction company. But what's a social enterprise? It's an organization using commercial strategies to maximize improvements in human well-being and in the environment

created. True to that definition, at Common Ground Construction, our work is more than our job.

Common Ground and its team of talented professionals are also available to assist private homeowners make home improvements. They can provide affordable kitchen and bath remodels, custom decks for outdoor living, replacement windows, and more.

Moving to a new space or remodeling an existing one? For a free estimate, **call Todd at (218) 740-3666** and let Common Ground show you how you might work together. Check us out online at **CommonGroundDuluth.com**.



WHEN I WAS RENTING, THE EXPENSE WAS HIGH AND I WANTED MORE STABILITY FOR MY FAMILY.

But I didn't necessarily know if I was capable of being a homeowner. I turned to One Roof Community Housing and learned about their services. Through their homebuyer education program, I learned about the homebuying process.

One Roof's homeownership program provided information about the process, and their team walked me through each step providing frequent communication, validation, and support. They even provided financial support for a down payment. About a year later, I was moving into a home purchased through One Roof's Community Land Trust.

Now I share a home with my partner of ten years, our 15-year-old and 6-year-old sons, and our cat. The older son—who has lived several places during his life—recognizes how fortunate we are to have a consistent, safe, and affordable place that he, his friends, and our family can visit. He recognizes that this is his community... and we have a better chance of staying put so he can build some roots.

I love the security and consistency being a

homeowner brings, and I love having the chance to build equity. That's a real value for my family and me. I've gone through multiple moves in an effort to provide the best for my family, and having the opportunity to own a home was a great first step in providing foundational roots. Homeownership has given us freedom in our choices, privacy, and stability.

I love the security and consistency being a homeowner brings, and I love having the chance to build equity.



I never wanted to feel forced into situations just to have my basic needs met. By having this home, I felt secure enough to be able to commit to a long-term relationship. Now we have welcomed our beautiful son, had lots of family and friends over for gatherings, and have established this area as our home and community.

MY ADVICE FOR OTHERS IS THIS: Everyone deserves to have a home. If you're at a place in your life where you're ready and able to make a commitment to ownership, reach out to One Roof Community Housing for help. We often aren't taught or given the chance to learn how to become a homeowner but there are people in our community who are there to help navigate the process no matter what stage you are in. The opportunity One Roof provides for first time homebuyers to have support, options, and a sense of community is incredibly meaningful.

2021 Financial Summary



RENTHELPMN

HIGHLIGHTS

We participated in the **RentHelpMN** program (CERA) and helped **386** individuals who had fallen behind in rent payments and utility bills because of COVID.

Decker Dwellings, a 42-rental unit project, was **completed and fully leased up** by the end of 2021. As a result, we earned **\$634,499** in developer fees for 2021.



Demand for CLT homes continued to be strong throughout the year, despite the economic turmoil. Total income from the CLT program was **\$434,618**. Supply chain issues, difficulty finding subcontractors, rising construction and acquisition costs, and difficulty finding buildable land caused the number of CLT homes sold to drop below our expectations. We are well positioned to achieve our goal for 2022.

SOLD

Our **CDFI grant** for mortgage loans is gaining momentum. We disbursed **\$212,528** in 1st mortgage loans to low-income households.

We were able to secure almost **\$700,000** in **special COVID funding** opportunities. These funds made it possible for us to **increase our staffing capacity**. With this increase, we can look for more opportunities to serve our community, enhance processes, identify new funders, and create a better work-life balance.

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, 2021.

The ongoing pandemic, and the persistent intersecting crises of racism and inequality, and fear of the future impacted those we serve. At One Roof, despite the challenges of 2020 and 2021, we dug deep and moved forward together to find opportunities to position ourselves to continue to help the community while making progress towards further enhancing our fiscal stability. That kind of teamwork and forward thinking is what makes One Roof successful. In this time of great change, we continued to rethink how technology can enhance what we do, explore new lending products and systems, develop or participate in programs that help the underserved individuals in our community, seek new funding opportunities, and, as always, make home a better place.

Our 2020 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 approved for presentation at 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

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

REVENUE & EXPENSE STATEMENT

	2021 <i>Unaudited</i>	2020 <i>Audited</i>
REVENUE AND SUPPORT		
Contributions – Individuals/Foundations/Corporations/Other	\$195,205	\$ 245,279
Government Funding	1,816,272	2,528,958
Grants for Loan Programs	212,528	14,831
Multi-Family Developer Fee.....	634,499	430,501
Single-Family Developer Fee	193,730	363,998
Real Estate Sales Commissions	116,558	156,310
Land Lease Fees	124,330	120,942
Lending – CHAP & CERA Programs	146,510	63,960
Lending Programs – Interest and Fee Income	335,917	280,560
Special Event Income (net of expenses)	21,964	33,850
Multi-Family Project Income	51,197	109,464
Other Income	10,109	30,845
Total Revenue and Support	3,858,819	4,379,497
EXPENSES		
Salaries, Payroll Taxes & Benefits	1,571,528	1,381,573
Accounting, Legal & Consulting Fees	133,025	54,676
Office, Occupancy & Administrative Expenses	205,881	205,787
Depreciation	40,596	38,764
Travel & Training	23,972	20,616
Homeowner Support	15,527	8,941
Marketing	69,650	19,026
Loan Loss Reserve	31,242	16,176
Single-Family Project Expenses & Resale Expenses	41,310	96,273
Multi-Family Project Expenses	170,485	162,676
Interest, Bank Fees & Charges	103,191	96,462
Other Expenses	19,188	668,266
Total Expenses	2,425,596	2,769,235
Change in Net Assets	\$ 1,433,223	\$ 1,610,263

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	Duluth LISC	Minnesota Homeownership Center	Ordean Foundation
City of Duluth HOME Program	Essentia Health	Minnesota Housing Finance Agency	Propel Nonprofits
City of Superior CDBG	Federal Home Loan Bank – Des Moines	National Bank of Commerce	R4 Capital
Cook County/Grand Marais Economic Development Authority	Fond du Lac Band of Lake Superior Chippewa	NeighborWorks America	Results Foundation
Department of Housing & Urban Development (HUD)	Greater Minnesota Housing Fund	NeighborWorks Capital	St. Louis County
Department of US Treasury <i>Community Development Financial Institution Fund</i>	Lloyd K. Johnson Foundation	NE MN HOME Consortium	St. Louis County HRA
	Members Cooperative Credit Union	Northland Foundation	St. Louis County CDBG
			U.S. Bank Foundation
			Wells Fargo Foundation

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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-us.

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Duluth Superior Friends Meeting	LISC-Duluth Office	Thrivent YourCause (Blackbaud Giving Fund)
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Fidelity Charitable	Midwest Minnesota Community Development Corporation	Young & Associates Agency
First American Title	National Bank of Commerce	
Frerichs Construction	Natural Investments, LLC	
Frontstream		



One Roof Board & Staff



OUR MISSION

Enriching lives and communities
one home at a time.

OUR VISION

Communities where everyone
has access to sustainable and
affordable housing.

ONE ROOF STAFF

Jeff Corey
Executive Director

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Community Land Trust*

Annie Saboe
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*Community Land Trust
Stewardship Associate*

Lyndsey Andersen
Administrative Associate

Melanie Bonney
Lending Administrative Associate

Niki Kolodge
Education & Counseling Associate

Dear One Roof team,
Thank you for everything you do. When I got my dream job in 2015, I had no idea how hard it would be to find housing. Without One Roof, I could not have made a life in Two Harbors. Every amazing experience I've had hinged upon having a home. I grew professionally, explored locally, was able to help family, and paid off a LOT of student loans. I'm better for having lived this chapter of life, and I am enormously grateful. Above-and-beyond thanks for also facilitating the sale of the house. Your work has not only allowed me to have a home, but to move on when it was time. I'll always be grateful. Thank you!

WJO Swanson

Graphic Design by
cassandraleehouston@gmail.com

MEET THERESA

CLT HOMEOWNER STORY

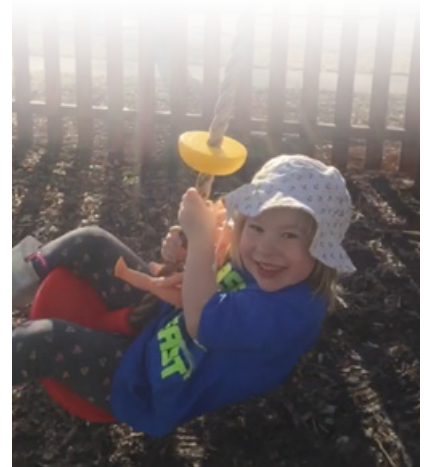
MY HUSBAND AND I WANTED TO OWN A HOME—we were paying a lot of rent for a space that was really too small for us. But needing a big down payment was going to delay the process for years.

We heard about One Roof Community Housing and took their homebuyer education class, and everything changed for the better. We were ready to start our life together, and the class helped us get things going and get our feet on the ground.

“Now my family can save money while living in a safe and friendly neighborhood.”

About a month later, my husband and I were moving into a home we bought through One Roof’s Community Land Trust. It gave us the ability to choose a house we could live in right away without needing a lot of renovations or repairs. And One Roof held our hand throughout the buying process.

Now that we were homeowners, all of a sudden we could actually hang things on the walls. More importantly, we could hang out with our neighbors and the kids could actually get to know the neighborhood kids and have



someone to play with! This kind of stability for them was very important to us. Now my family can save money while living in a safe and friendly neighborhood.

My advice to other people is to take the homebuyer education class—we learned so much!


“HERE FOR GOOD”



Pledge your support to help create and sustain affordable housing across the northland!

Here for Good donors are uniquely connected to One Roof’s work to help make home a better place, with consistent and continued contributions that directly support the organization’s housing programs.

For a **pledge of just \$10 per month**—less than the cost of Netflix—*Here for Good* donors can help a family avoid eviction, enable someone to find a permanent home, and give a neighbor the assistance they need to make necessary repairs to their home. Sign up online at 1roofhousing.org/support-us or in-person at our Annual Meeting on May 26th (see invite on back for details).

We’ll be sharing stories of our amazing supporters throughout the *Here for Good* campaign on One Roof’s Facebook Page. You won’t want to miss them!” 

Celebrate the official campaign kickoff with us at our Annual Membership Meeting on Thursday, May 26th!

