

We make home a better place.

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

**1**  
**ROOF**

COMMUNITY  
HOUSING

**2022**  
**ANNUAL**  
**REPORT**



EQUAL HOUSING  
OPPORTUNITY

# From the Executive Director



**In 2022, One Roof engaged many stakeholders, Board, and staff to craft a strategic plan for 2023-2025.** Over

several months, we distilled a new mission statement which commits us to work in pursuit of a service region that is just, equitable, and sustainable by providing a dynamic spectrum of housing development, services, and advocacy for those in our community economically and systemically excluded from attaining safe and stable homes. We make home a better place for those in need *because there are people in our communities who are disadvantaged by longstanding systems that have kept and continue to keep resources from those people.* Many of these people are indigenous, black, and other people of color, and many are simply economically poor because of systems that increasingly result in the concentration of wealth in the hands of fewer and fewer.

Our planning process clarified that the times call for us to do more. Despite rising costs of construction, rising interest rates, an economy with significant inflation and supply chain issues, and mostly flat federal government funding for housing over the last 20 years, we will do more.

**Our planning process clarified that the times call for us to do more.**

“More” is only possible if we raise *more* funding than we have historically been able to (which will not be easy...) but we are convinced it is the right thing to do.

We also committed to making a measurable improvement in the homeownership rate for indigenous, black, and other people of color—a goal which will likely require us to increase our credit builder and financial counseling work, increase our affordable homeownership development work, and create a down payment assistance program that includes significant forgivable loans for these populations.

Just as we did not write our new plan alone, we also cannot carry it out alone. Thank you for understanding the importance of home for everyone in our community and thank you for believing and investing in our work.

Jeff Corey, Executive Director  
One Roof Community Housing



## OUR PLEDGE IS TO:

- Do more learning about systems that contribute to the housing shortages and inequities that exist
- Do more renovation of homes in disrepair
- Do more building of homes
- Do more procurement of resources to help families buy homes
- Do more education and services to help more families live in stable, affordable homes
- Do more partnerships to help make all of this happen





COMMUNITY HOUSING

2022 ANNUAL REPORT

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OUR COMMUNITY OF SUPPORTERS & ONE ROOF STAFF

### BOARD OF DIRECTORS

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*Board Secretary,*  
Northland Foundation

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North Shore Bank

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Fellow, Region Five Development  
Commission

John Staine  
St. Louis County

Joel Tracey  
*Board Chair & CLT Leaseholder,*  
USPS

Lisa Wick  
*CLT Leaseholder,*  
Office of Personnel Management

### NON-BOARD COMMITTEE MEMBERS

Danielle Goldfarb  
Jason Crawford  
Cathy Murray

# Community Land Trust

## COMMUNITY LAND TRUST (CLT) HOMES

By Neighborhoods & Communities (as of 12/31/22)

13	Central Hillside	44	Lincoln Park
7	Cloquet	3	Morgan Park
2	Congdon	10	Observation Hill
16	Duluth Heights	6	Piedmont
37	East Hillside	20	Proctor
5	Endion	5	Riverside
13	Gary	5	Two Harbors
2	Hermantown	97	West Duluth
2	Hunter's Park	6	Woodland
28	Lakeside	10	Grand Marais
<b>TOTAL: 331 CLT HOMES</b>			

## 2022 CLT HOME SALES

26	New Households
\$1,067	Avg. Monthly CLT House Payment*
\$148,000	Avg. CLT Home Purchase Price
\$210,000	Avg. CLT Home Appraised Market Value
\$44,600	Avg. Gross Income of CLT Homebuyers
60%	Avg. % of Median Income of Buyers

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

## 2022 CLT DEMOGRAPHICS

39	Number of Adults
42	Number of Children
12 (46%)	Single-Parent Household
7 (27%)	Households of Color

## PERMANENTLY PRESERVING HOUSING AFFORDABILITY

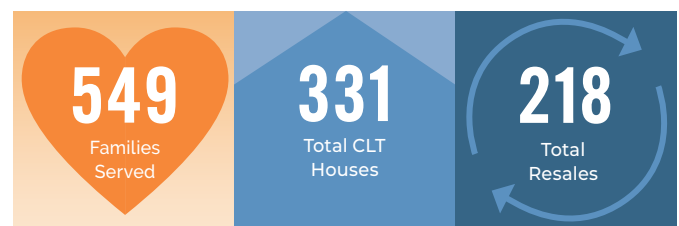
### ONE ROOF'S COMMUNITY LAND TRUST (CLT)

**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 has overseen the development and stewardship of **over 331 permanently affordable Community Land Trust homes**. We've seen 218 resales of those homes to date with over \$15 million in subsidies recycled for the next buyers, and with sellers receiving an **average net return of \$17,000 to put toward purchase of a market rate home**.

## ALL-TIME CLT HIGHLIGHTS



## CLT HOMEOWNER STORY

### RENTING FELT TEMPORARY, CROWDED, AND IMPERSONAL.

Our neighbors knew about our family issues. Not having a yard to run and play in was painful for our children and dog, and privacy was very difficult to achieve.

So, we turned to One Roof Community Housing for guidance...and they helped us immensely. Their awareness and drive put opportunities before us we never knew of or thought we would qualify for! We were eventually able to buy a home through their Community Land Trust program.

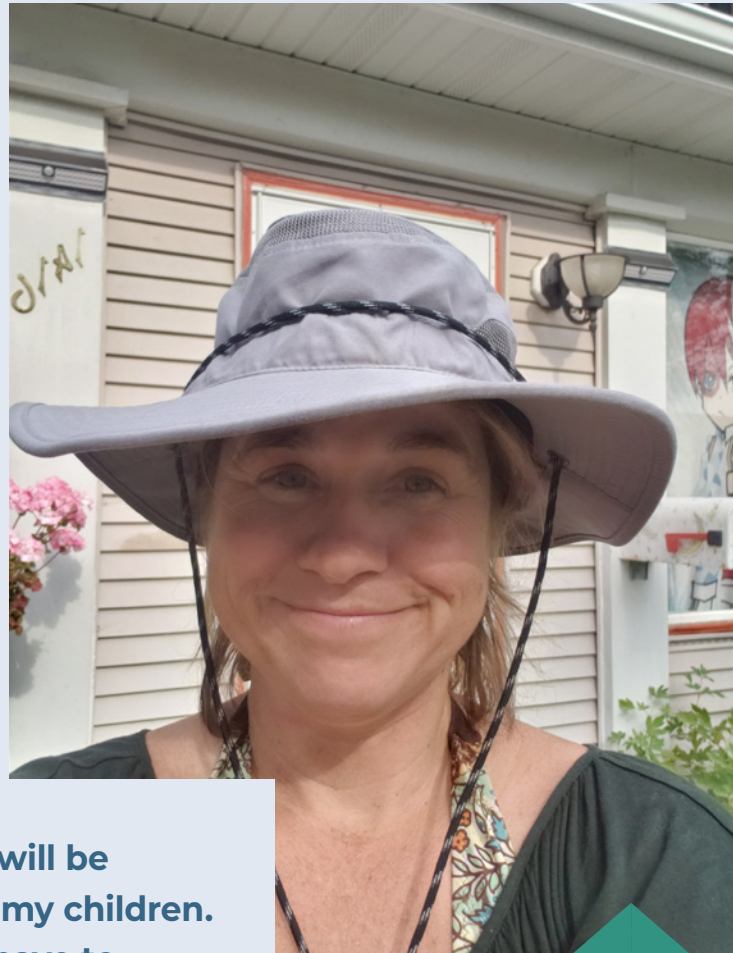
Buying a home gave us a sense of certainty—certainty that previously seemed foreign and faraway sounding. Now my children and I have a home that's all ours. Things like decorating how we want and inviting friends over without fear of irritating the downstairs or upstairs neighbors are beyond our biggest wishes. We have an abundant garden and overflowing fruit trees and vines.

The process was so smooth—I think getting over the fact that I still had money in my pockets at closing seemed to be the biggest surprise. You don't expect that when you buy a house!

My advice to others is to call One Roof! The Community Land Trust program has given us an opportunity that, otherwise, we never could have afforded. Now this home will be passed down to my children. They don't ever have to worry about where to live.

---

Ready to take the first step toward homeownership? Get started with resources at [1roofhousing.org](https://1roofhousing.org).



**“Now this home will be passed down to my children. They don’t ever have to worry about where to live.”**



# Education & Counseling

## Clients Served in 2022:

**226** Households completed  
Home Stretch

**144** New households  
participated in private  
Home Buyer Counseling

**One Roof's Home  
Stretch workshops  
are free and open to  
anyone wanting to  
purchase a home.**

## 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  
Summit Mortgage  
Chesser Home Inspections  
North Shore Title  
Young & Associates

## EDUCATION & COUNSELING

**HOMEOWNERSHIP IS A STABILIZING FACTOR FOR FAMILIES AND NEIGHBORHOODS.** One Roof works to increase access by educating aspiring home buyers and helping them create a plan for becoming informed home owners. Our 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. While *Home Stretch* certification is required to purchase a CLT home, our workshops are open to any person wanting to purchase a home regardless of income level or property type.

### *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.**

Since the program was established, One Roof has provided homebuyer education consisting of pre- and post-purchase counseling and education to ensure successful homeownership for over 7,300 households resulting in the purchase of over 2,400 homes and counseling for nearly 3,500 households.

# MEET CORDELL

**I'D BEEN WANTING TO BUY A HOUSE OF MY OWN FOR SEVEN YEARS BUT I RAN INTO OBSTACLES.** Once I got serious about it, I searched online and learned that One Roof has several programs to help people through the process. I signed up for homebuyer education and the counseling I received from Dakota through the whole process was priceless. He walked me through the things I needed to do to get a home and keep a home. I also took an online class that was very convenient and informative. We got to hear from a mortgage lender and a real estate agent who provided lots of information about the local market specifically.

**"I would like to thank One Roof and the whole community for making my family's dreams come true!"**



**AND THE PROGRAMS WORKED.** With the support of One Roof and my community, I was able to become a homeowner and it feels great! The convenience and privacy of having my own home is invaluable. I never thought my neighbors would be so friendly and I've been able to expand my personal network.

Before finding One Roof, I was living in a one-bedroom apartment with my wife and dog. Living on

the second floor was not ideal for my wife or the dog. Now I have a place that works for us and that I can make a permanent home. Over time, I can turn into more and more of what my family needs and wants.

I would like to thank One Roof and the whole community for making my family's dreams come true! I specifically want to thank Dakota Sol, Jake Filton, and Tim Fischer. 5 stars!



# Tenant Landlord Connection

## LANDLORDS SERVED IN 2022

### Program Goals

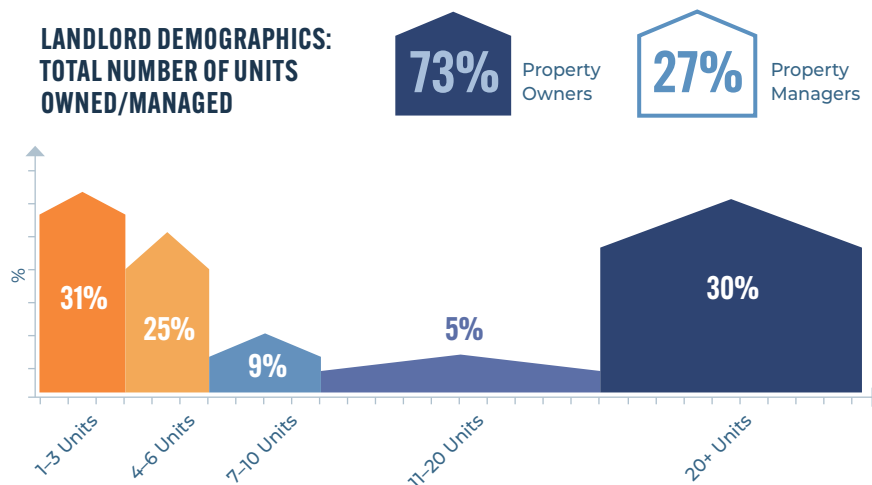
- Improving tenant/landlord relations in our community to ensure stable rental housing.
- Decreasing the number of housing evictions in the City of Duluth and St. Louis County.

### 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.*

### LANDLORD DEMOGRAPHICS: TOTAL NUMBER OF UNITS OWNED/MANAGED



## EMPOWERING TENANTS & 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 4,500 clients** (including landlords & tenants) and has **prevented approximately 200 evictions**.

## ADDRESSING RENTAL MARKET CHALLENGES IN DULUTH

### DULUTH'S RENTAL MARKET LEAVES MANY RENTERS VULNERABLE

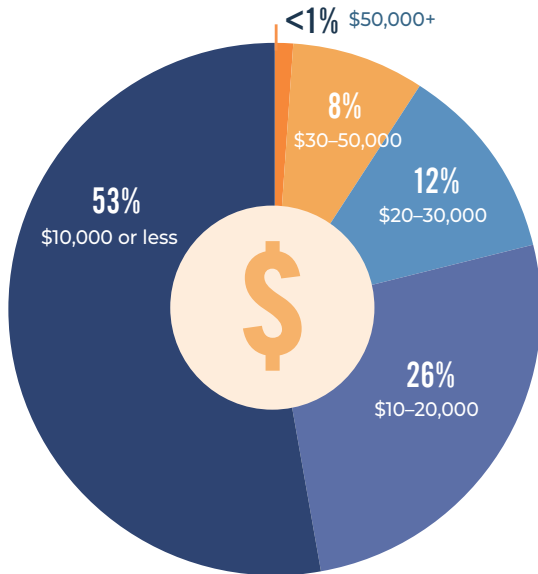
to being forced to accept substandard housing conditions. Typically, tenants pay amounts for rent that they cannot afford. Many lose their housing before they are ready to move to a new apartment. Similarly, this same market challenges landlords who rent to tenants with very low incomes, many of whom may not have yet developed solid rental histories or life skills for being successful renters. The TLC serves as a neutral resource to help address these challenges for both landlords and tenants.

OVER  
**4,500**  
TLC CLIENTS SERVED  
(SINCE 2015)



## TENANTS SERVED IN 2022

### INCOME BREAKDOWN OF TLC CLIENTS



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.



## 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 1,200 households** since 2015.

**585**  
TENANTS  
SERVED

**25**  
EVICTIONS  
PREVENTED

**25%**  
HOUSEHOLDS W/  
DEPENDENT  
CHILDREN

**38%**  
HOUSEHOLDS  
OF COLOR

**251**  
HOUSEHOLDS  
STABILIZED

**30%**  
HOUSEHOLDS W/  
A DISABILITY

# One Roof Lending

## 2022 LENDING SUMMARY



## RESOURCES FOR HOMEBUYERS AND HOMEOWNERS

### 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 lowering 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.

When a homeowner applies for funding, One Roof Lending staff will review the submission to find loan options that work best for the homeowner, while striving to provide the most affordable payment options.

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



NMLS: 380490

# MEET JACEY

## MY EX-HUSBAND AND I HAD FILED FOR BANKRUPTCY PROTECTION IN 2018

because our daughter had been diagnosed with Type 1 diabetes a year before and the added costs got us behind on everything. We lost income by having to take time off work to learn how to manage diabetes (and teach the school how to help) and we incurred added prescription costs. When we divorced, I got the house as long as I could refinance it into my name only.

We started the search to refinance with our original lender but learned that they didn't do home loans until the bankruptcy is three years old and we were trying to refinance just prior to the three-year mark. Our broker suggested that we contact someone he knew from the mortgage loan community—Gloria at One Roof Community Housing.

With Gloria's guidance and assistance, I was able to get a loan and stay in our home—the only home my daughter (now 12) has known. More than that—if not for One Roof, my daughter and I would

be homeless. Renting was not affordable since a two-bedroom would have been upwards of \$1500/month plus utilities. Most importantly, following a divorce, the stability of staying in our home is priceless.

Gloria was a joy to work with and went above and beyond my expectations of a mortgage lender. We bonded over our shared grief of being mothers to Type 1 diabetics.

## MY FAVORITE THINGS ABOUT OWNING MY HOME

are that I can paint the interior the colors I want, I'm not throwing money down the drain paying a landlord, and I have pride in ownership. My daughter's favorite part is her tree swing out front. She utilizes it all year round! Since getting our One Roof loan, we've remodeled the kitchen and are redoing the bathroom next. Both of these things add value to our home.

This year for Christmas, my son and his family were able to visit from Wichita, Kansas and stay here with us so we could spend the holiday together. Since he's in the Air Force

**“No one wants to be low income. No one wants to have to file bankruptcy. But everyone wants a chance at the ‘American dream.’”**

and often deployed, we haven't been able to spend Christmas together for many years. My granddaughters loved staying at the house with me, my daughter, and our three dogs, Solomon, Harvey, and Freydis.

## MY ADVICE TO OTHERS THINKING ABOUT TRYING TO BUY A HOME IS TO CONTACT ONE ROOF AND TRY.

I think some people are scared they won't qualify or can't buy a home because they have lower income. My ex-husband was a first-generation homeowner and One Roof helped us with our initial down payment through a first-time homeowners program. Then One Roof helped again with the refinance when no one else would.

No one wants to be low income. No one wants to have to file bankruptcy. But everyone wants a chance at the “American dream.” One Roof made that possible for us.

**“My favorite things about owning my home are that I can paint the interior the colors I want, I'm not throwing money down the drain paying a landlord, and I have pride in ownership.”**

# 2022 Housing Development



Architectural design rendering of Brewery Creek Apartments

## BREWERY CREEK APARTMENTS

**IN THE SPRING OF 2023**, 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 603 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 and The Human Development Center staff. 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.

## 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 have moved forward with this New Model, we're now finalizing development plans for our first project, to be called "Plover Place." It will consist of two structures with two floors in each building. Each building will include twelve dorm-sized sleeping units (including one accessible unit on the ground floor). Each unit will have a private bathroom with a 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, and microwave. Each structure will also have

common space for socialization, administration, and additional storage, plus outdoor space.

**The simple, efficient design helps make this project less expensive** than multifamily housing built by other means and includes features expected to produce a **dramatic reduction in energy consumption** compared to similarly-sized structures. With funding provided by St. Louis County and The City of Duluth, services provided by The Salvation Army, and design work from Wagner Zaun, COULSON, and Foundations Architecture, we plan to have the two buildings ready for residents in the fall of 2023.

# Single- and Multi-Family Development

## BRAE VIEW SENIOR APARTMENTS

**BRAE VIEW SENIOR APARTMENTS IS A PROPOSED 72-UNIT, 5-story development** project 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 are hopeful that a second July application to Minnesota Housing Finance Agency will result in an award of the balance of the necessary funding.



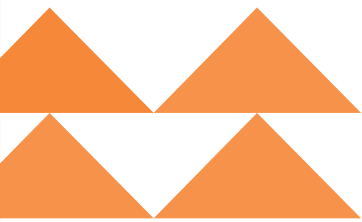
*Brae View schematic design*

*Single-family new construction rendering (Office Hughes Olsen; Lagom Modular)*



## SINGLE-FAMILY NEW CONSTRUCTION

**2022 FOUND ONE ROOF COMPLETING WORK** on a single-family, new construction home in Proctor, and beginning another in Duluth for July completion. We have approved building permits for three more homes and **plan to construct another four Community Land Trust homes by the end of 2023**.



## OUR WORK IS MORE THAN OUR JOB



**COMMON  
GROUND**  
CONSTRUCTION

**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, replacement windows, custom decks for outdoor living, and more.

**Are you 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](http://CommonGroundDuluth.com).

### STAFF

Todd Baumann,  
*Estimator*  
Amanda Peterson,  
*Project Manager*

### FIELD CREW

Nee Askelin  
Missy King  
Chip Marciniak  
Jacob Romberg

### BOARD OF DIRECTORS

Jeff Corey  
Lynn Marie Nephew  
Aaron Kelly  
Christopher Henagin  
Richard Howell



**BEFORE**



**AFTER**

## Tool Lending Library

One Roof has hosted a community Tool Lending Library since 2012. Thanks to a \$5,000 grant from the Northland Foundation in 2021, we were able to refresh our tool offerings and update the process for tool rental (including online reservations). This past year has seen the people of Duluth and surrounding communities making great use of this resource.

One Roof's Tool Lending Library works just like a book library. It 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!



## ADVOCATING FOR EQUITABLE ACCESS TO HOMEOWNERSHIP

**ONE ROOF HAS 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

**Minnesota's racial homeownership gap is one of the largest in the country today.**

—HOM, [www.hocmn.org](http://www.hocmn.org)

for 4D Property Tax Classification, increased funding for downpayment assistance for first-generation homeowners, \$100 million for CDFIs, and \$50 million for the Workforce Homeownership Fund.

The 2022 Minnesota State Legislative session ended with many items not passing (including no tax bill and no bonding bill). One Roof's priorities are well-positioned to be passed in the 2023 session. One Roof has also worked to get a VRBO tax bill introduced with revenue dedicated toward the Affordable Workforce Homeownership Fund.

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.**

One Roof has also worked to get Community Land Trusts eligible

## Looking Ahead: 2023–2025 Strategic Plan

In 2022, One Roof began the design of our 2023-2025 Strategic Plan. We sought to ensure that we were addressing core housing issues for low- and middle-income and BIPOC (Black, Indigenous, and people of color) households in the most comprehensive, meaningful ways possible. We crafted the vision of the plan accordingly. At the end of 2025, our goal is to be able to say, *“With our partners, we significantly increased the number of community members in safe and stable homes and contributed to a measurable reduction in the racial homeownership gap in Duluth and surrounding communities.”*

Included in our Strategic Plan is a new Mission Statement: One Roof Community Housing works in pursuit of a Duluth region that is just, equitable and sustainable by providing a dynamic spectrum of housing development, services and advocacy for those in our community economically and systemically excluded from attaining safe and stable homes.



# 2022 Financial Summary

## HIGHLIGHTS:



Our year-end appeal for donations and operating support from several foundations provided a boost to our operations. Total contributions were **\$571,487**.

Due to additional grants opportunities, **government contributions** exceeded our expectations by **\$122,462**.

**Brewery Creek Apartments**, a 52 rental unit project, was expected to start construction in 2022 but due to a multitude of factors was delayed. We expect to begin construction by May 2023.

**Demand for CLT homes** continued to be strong throughout the year, despite the economic turmoil. Total income from the CLT program was **\$490,582**. 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 2023.

Lending received a **\$398,300 grant** from the Community Development Financial Institution to support, prepare for, and respond to the economic impact of COVID-19. These funds provided operating support to One Roof and lending capital.

The building located at 621–633 East 4th Street was sold in 2022. In partnership with Essentia Health, we made an \$897,000 loan to the buyer of the building to ensure that it could be renovated and remain affordable to lower-income families.



The **credit repair/builder program** launched summer of 2022 and we secured funding to support the program through 2024.

## 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, 2022.

**Rising inflation, the persistent intersecting crises of racism and inequality, and fear of the future impacted those we serve.** At One Roof, despite the challenges, 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 2021 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*



# 2022 Statement of Activities - Unrestricted

Unaudited Statement of Activities for the Year Ended December 31, 2022  
(With Comparative Totals for 2021)

## REVENUE & EXPENSE STATEMENT

<b>REVENUE AND SUPPORT</b>	<b>2022</b> <i>Unaudited</i>	<b>2021</b> <i>Audited</i>
Contributions – Individuals/Foundations/Corporations/Other .....	\$ 571,487	\$ 194,805
Government Funding .....	1,020,072	1,422,709
Grants for Loan Programs .....	463,842	212,528
Multi-Family Developer Fee.....	-	634,499
Single-Family Developer Fee .....	243,668	193,730
Real Estate Sales Commissions .....	119,002	116,558
Land Lease Fees .....	127,912	124,330
Lending – CHAP & CERA Programs .....	6,858	146,510
Lending Programs – Interest and Fee Income .....	143,140	325,200
Special Event Income (net of expenses) .....	23,330	21,964
Multi-Family Project Income .....	145,106	51,197
Other Income .....	68,292	26,336
<b>Total Revenue and Support .....</b>	<b>\$2,932,709</b>	<b>\$ 3,470,366</b>
 <b>EXPENSES</b>		
Salaries, Payroll Taxes & Benefits .....	1,695,214	1,571,528
Accounting, Legal & Consulting Fees .....	116,486	134,194
Office, Occupancy & Administrative Expenses .....	228,426	206,120
Depreciation .....	22,242	40,596
Travel & Training .....	47,364	23,972
Homeowner Support .....	20,789	15,527
Marketing .....	20,516	69,650
Loan Loss Reserve .....	39,762	31,242
Single-Family Project Expenses & Resale Expenses .....	59,618	41,310
Multi-Family Project Expenses .....	48,169	153,971
Interest, Bank Fees & Charges .....	94,195	103,191
Other Expenses .....	14,013	19,188
<b>Total Expenses .....</b>	<b>\$2,406,794</b>	<b>\$ 2,410,489</b>
<b>Change in Net Assets .....</b>	<b>\$ 525,915</b>	<b>\$ 1,059,877</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 & Urban Development (HUD)  
Department of US Treasury –  
*Community Development  
Financial Institution Fund*  
Duluth Housing and Redevelopment Authority  
Duluth LISC  
Duluth Superior Area Community Foundation  
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Des Moines  
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Otto Bremer Trust  
R4 Capital  
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St. Louis County  
St. Louis County CDBG  
Summit Mortgage  
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Wells Fargo Foundation

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

# Our Community of Supporters

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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 [Troofhousing.org/support-us](http://Troofhousing.org/support-us).

## MEMBER DONORS (CONT'D)

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# Our Community of Supporters

Name not listed or incorrect?  
Please let us know by calling (218) 727-5372.

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**Support affordable housing programs with a pledge of just \$10/month!**

## JOIN OUR GROWING COMMUNITY!

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 our housing programs.

Your pledge of \$10 or more per month 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 [roofhousing.org/support-us](https://roofhousing.org/support-us) or in-person at our Annual Member Meeting & Celebration on May 11<sup>th</sup>.

Many thanks to all who have already pledged their support!

### SUPPORTING BUSINESSES & ORGANIZATIONS

Arrowhead Abstract & Title  
 Benedictine Sisters – St. Scholastica Monastery  
 Catholic Community Foundation  
 CW Technology  
 Duluth Superior Friends Meeting  
 Essentia Health  
 Frerichs Construction  
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 Peace United Church of Christ  
 Results Foundation  
 Schwab Charitable-Gratitude Charitable Fund  
 Thrivent Choice  
 Thrivent YourCause (Blackbaund Giving Fund)  
 U.S. Bank, N.A.  
 US Bank Home Mortgage  
 Young & Associates Agency

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Jim Philbin  
*Senior Director, Community Land Trust*

Jackie Kemp  
*Senior Director, Housing Programs*

Noah Hobbs  
*Strategy & Policy Director*

Peter Krieger  
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Vickie Hartley  
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## EXCITING HOME STRETCH CLIENT UPDATE

In November 2022 our staff received some wonderful news about two of our former clients—a woman we'll call "Bree" and her daughter, who we'll call "Sara."

Bree is a single mother. She and Sara took our *Home Stretch* course in September and then immediately enrolled in our one-on-one home buyer counseling program. Bree and Sara worked very hard the last couple of years and overcame tremendous obstacles so they could purchase a home, including the near-impossible undertaking of maintaining work stability during a period of homelessness. While living in a shelter, sometimes Bree would have to go to a café or the library to use Wi-Fi for work. Bree and Sara overcame so many other things—including repairing credit and rehabbing student loans—in order to be mortgage-ready.

Well...Bree's determination to give her daughter a stable, safe home of their own has finally paid off. We were BEYOND excited to learn that she was closing on a mortgage in November!

There are so many more people like this mother and daughter out there, and they're why we do what we do.

*(Learn more about our Home Stretch workshops on [page 6](#).)*

## "NARROW HOUSE" PROTOTYPE TAKES THE PRIZE

In 2022, One Roof, along with some amazing partners, finished what we lovingly call our "Narrow House" or "Skinny House"—a prototype for using the vacant infill lots in Duluth.

The team for this project included the City of Duluth, One Roof Community Housing, Office Hughes Olsen, and ILLC, with generous guidance from Lynn



"Narrow House" prototype in Duluth.  
Photo credit: Dan Jandl, Duluth Visuals

Marie Nephew/ReMax and Richlite material donation from Intectural.

Later we learned that AIA Minnesota and the McKnight Foundation awarded our partners and us the **2022 Affordable Housing Design Award!**

We're excited about continuing to work on these Narrow Houses to help provide more affordable, sustainable, healthy housing in Duluth.

## EAGLE SCOUT PROJECT

Summer 2022 saw Life Scout Jonah Wright from Troop 106 of Hermantown, as part of his Eagle project, repairing and delivering two lawnmowers to One Roof Community Land Trust homeowners Victoria Golden and Jherek & Jenny Mumma! He also delivered four other lawn mowers and a snow blower to people that day. Well done, Jonah! We appreciate you!



CLT Homeowners receive a lawnmower repaired by Life Scout Jonah Wright

# 2023 ANNUAL MEMBER MEETING & CELEBRATION!



THURSDAY  
**MAY 11**  
6-8 pm

 **HOOPS**  
BREWING  
325 S Lake Ave, Duluth

FREE EVENT • LIVE ART • CATERED DINNER

+ One Complimentary Beverage per Attendee

We're celebrating your support of One Roof's programs with a **FREE** evening of community celebration, food, and live art!

We invite you to join us at One Roof Community Housing's 2023 Annual Member Meeting on **Thursday, May 11<sup>th</sup>** at **Hoops Brewing** in Canal Park.

New this year will be a **live painting performance** by Melissa Weisser—artist, muralist, and owner of local arts shop *Alt Creative*. Melissa loves the challenge of creating a live piece based on the energy of an event, so let's give her some inspiration! Attendees will have a chance to take home Melissa's one-of-a-kind piece by silent auction.

## AGENDA

**5:30 PM**  
DOORS OPEN,  
REGISTRATION

**6:00 PM**  
MEMBERSHIP  
BUSINESS MEETING

Approval of Bylaws, Member Feedback, Board Elections

**6:30-8 PM**  
DINNER &  
CELEBRATION  
Live Painting by Melissa Weisser  
Catering by Jamrock Cultural Restaurant



From Left: Celebration event venue (Hoops Brewing), Guest artist Melissa Weisser and her work

Presenting Partner:



Make Home a Better Place Partners:



Additional Sponsors:

Bell Bank ■ Essentia Health ■ Hanft Fride, PA ■ HMI Construction ■ Hoops Brewing  
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## RSVP:

[troofhousing.org/  
membership-meeting](https://troofhousing.org/membership-meeting)





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COMMUNITY  
HOUSING

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



## OUR MISSION

One Roof Community Housing works in pursuit of a Duluth region that is just, equitable and sustainable by providing a dynamic spectrum of housing development, services and advocacy for those in our community economically and systemically excluded from attaining safe and stable homes.

**We make home a better place.**

**1ROOFHOUSING.ORG**



**SAVE THE DATE!**

# 2023 ANNUAL MEMBER MEETING

& One Roof Community Celebration  
featuring a Live Art Performance and  
Catered Dinner—free with RSVP!

**6–8 PM**

**Thursday, May 11  
@ Hoops Brewing  
(Canal Park, Duluth)**

*See inside back cover  
for full event details.*