



COMMUNITY  
HOUSING

We make home a better place.

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# 2023 ANNUAL REPORT

# From the Executive Director

**2023 WAS THE FIRST YEAR OF A NEW STRATEGIC PLAN FOR ONE ROOF** which calls for us to significantly increase production of homes that we create and preserve to benefit people systemically excluded from access to quality housing.

The plan also calls us to make a measurable improvement in the racial homeownership gap in our service area. A broad range of stakeholders provided input to our plan which is a direct response to the housing crisis that keeps many people in communities in a state of crisis due to being un-housed, under-housed, and/or unaffordably housed.

It likely goes without saying that such increases in production cannot happen overnight because of the time involved in raising funds and planning real estate developments, so 2023 was devoted to doubling down on our development planning and fundraising work to be prepared to increase production in following years (of course this was on top of a typical year of operating programs and working on projects). Thankfully, the Minnesota legislature made a historically large investment

**“The value of the capital resources we secured is north of \$62 million and will help us produce 73 Community Land Trust homes and nearly 100 new and renovated apartments.”**

in housing in the spring, and I am delighted to report that we had great success with the applications we made to the Minnesota Housing Finance Agency last summer. The value of the capital resources we secured is north of \$62 million and will help us produce 73 Community Land Trust homes and nearly 100 new and renovated apartments. We also secured \$500,000 for down payment assistance, raised funds to add a staff person to assist the community in homeless prevention activities, and had one of our most productive years with our community lending work.

We still have some local funds to raise to make all the work we have planned happen, and there are plenty of other challenges in front of us, too—rising interest rates, continued rising construction costs, and the need to raise funds to staff all the increased work we are positioned to do. But the great part of the story of 2023 is that we are positioned to do this work.

Our team is stronger than it has ever been, we have much of the capital we need to create and preserve housing for the people we serve, and we have great partners in our communities to push this work forward.

**THANK YOU FOR YOUR CONTINUED SUPPORT OF OUR WORK**—it is an important ingredient in our ability to help many people in our communities that are counting on us to have better places to call home.



Jeff Corey, Executive Director  
One Roof Community Housing



COMMUNITY HOUSING

2023 ANNUAL REPORT

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### BOARD OF DIRECTORS

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Office of Personnel Management

### NON-BOARD COMMITTEE MEMBERS

Danielle Goldfarb  
Jason Crawford  
Cathy Murray  
Eric Dontje

# Community Land Trust

## COMMUNITY LAND TRUST (CLT) HOMES

By Neighborhoods & Communities (as of 12/31/23)

13	Central Hillside	44	Lincoln Park
7	Cloquet	3	Morgan Park
2	Congdon	11	Observation Hill
16	Duluth Heights	7	Piedmont
39	East Hillside	20	Proctor
5	Endion	5	Riverside
13	Gary	6	Two Harbors
3	Hermantown	100	West Duluth
2	Hunter's Park	6	Woodland
28	Lakeside	10	Grand Marais
<b>TOTAL: 340 CLT HOMES</b>			

## 2023 CLT HOME SALES

22	New Households
\$1,200	Avg. Monthly CLT House Payment*
\$154,000	Avg. CLT Home Purchase Price
\$228,000	Avg. CLT Home Appraised Market Value
\$45,000	Avg. Gross Income of CLT Homebuyers
62%	Avg. % of Median Income of Buyers

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

## 2023 CLT DEMOGRAPHICS

27	Number of Adults
21	Number of Children
10 (45%)	Single-Parent Household
2 (9%)	Household 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.

### ALL-TIME CLT HIGHLIGHTS



The Land Trust program has overseen the development and stewardship of **over 340 permanently affordable Community Land Trust homes**. We've seen 231 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 \$20,000 to put toward purchase of a market rate home**.

# MEET THE JAQUA FAMILY

## CLT HOMEOWNER STORY

**FROM THE MOMENT MY PARTNER AND I DECIDED THAT OWNING A HOME WAS KEY TO SECURING OUR FAMILY'S FUTURE**, we knew we were embarking on a journey filled with challenges and triumphs. In a world where escalating rent prices seemed to outpace our ability to keep up, the prospect of homeownership became not just a dream but a strategic move toward stability.

It took us five years of meticulous planning and saving to turn our homeownership dream into a reality. Five years of navigating the complexities of the housing market, facing hurdles that seemed insurmountable at times. The biggest barrier we encountered? Finding a lender willing to work with us. Despite our solid credit score and financial stability, an employment gap stemming from my transition to being a stay-at-home parent during the COVID-19 lockdowns made lenders hesitant. But we refused to be deterred. Enter One Roof. From the outset, they were our allies, offering unwavering support and guidance every step of the way. Their programs made the daunting process of homeownership more manageable, easing our journey toward our goal.

**FOR US, THE MEANING OF HOME HAS ALWAYS BEEN SYNONYMOUS WITH STABILITY AND SECURITY.** After years of renting and contending with the unpredictability of changing landlords and escalating rents, owning a home has provided us with a sense of permanence we've longed for. And sharing our own home with our daughter has brought a new dimension to our lives. The freedom to decorate and personalize our space has been a wonderful feeling, reminding us that this house is truly ours.

**“Enter One Roof. From the outset, they were our allies, offering unwavering support and guidance every step of the way.”**



**EMBRACING THE COMMUNITY LAND TRUST MODEL HAS GIVEN US PEACE OF MIND.** As we settle into our space, I find myself reflecting on the unexpected joys homeownership brings, including the sense of peace that comes from not sharing walls with neighbors.

To those embarking on a similar journey, I offer this advice: educate yourself. Take advantage of resources like free online classes about homeownership and the buying process. It may seem daunting, but with perseverance and the right support, your homeownership dream can also become a reality. Through resilience, determination, and the support of One Roof, it happened for us and now our family is anchored in a place we proudly call home.

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

# Education & Counseling



## 2023 Clients Served:

**165** Households completed *Home Stretch*

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

## Home Stretch Partners

Affinity Plus Federal Credit Union  
Chesser Home Inspections  
Deluxe Insurance Group  
Edmunds Real Estate  
Farmers Insurance  
Frandsen Bank & Trust  
Hanlon & Associates Insurance Agency  
Members Cooperative Credit Union  
Nations Lending  
North Point Realty  
The Title Team  
Park State Bank  
Real Estate Services of Duluth  
Re/Max Results  
Real Living Messina & Associates  
State Farm Insurance  
Summit Mortgage  
Superior Choice Credit Union  
U.S. Bank

## 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 7,400 households resulting in the purchase of over 2,500 homes and counseling for nearly 3,600 households.

# MEET DARREL

## HOUSING SUCCESS

### I'M A SINGLE PARENT WITH A 6'2" SON

**ATTENDING COLLEGE.** With my son needing space to study, work out, and practice his drums—and with me requiring room for my video relay interpreting work and personal hobbies—navigating the cramped confines of a studio apartment was becoming increasingly untenable. Add in our shared desire for a pair of kittens, and it was clear that we needed a change.

After a month of stumbling over each other in our too-small space, a coworker introduced me to One Roof Community Housing, and their assistance proved to be transformative. Not only did they provide invaluable guidance, but they also opened my eyes to the possibility of homeownership through programs for first-time homebuyers, programs with down payment assistance, and more.

### THE TEAM AT ONE ROOF WENT ABOVE AND BEYOND,

leveraging their expertise to identify federal and state programs that could help us achieve our dream of homeownership. Their dedication to finding a home that suited our needs and budget was truly remarkable. Through their Community Land Trust program, we found a home that offered the space and freedom we had longed for.

Buying a home through One Roof not only provided us with much-needed space but also allowed my son to pursue his passion for drumming without restraint. The sound of his drums resonating through our new home is music to my ears, a stark contrast to the limitations we faced in our previous apartment.

The process of purchasing our home was remarkably smooth, with one unexpected surprise: money left in my pockets at closing. It was a welcome relief, a testament to the affordability and accessibility that One Roof programs offer.

### MY ADVICE TO OTHERS THINKING ABOUT

**HOMEOWNERSHIP?** Call One Roof. Their Community Land Trust program has provided us with an opportunity that would have otherwise been out of reach. Now, with our own home, I can rest assured knowing that it will be passed down to my son, allowing him to continue making the music he loves.

We have transitioned from cramped quarters to spacious harmony, embracing the freedom and stability that homeownership brings.

**“The process of purchasing our home was remarkably smooth, with one unexpected surprise: money left in my pockets at closing.”**



# Tenant Landlord Connection

**OVER 6,100**

clients have been served by One Roof's Tenant Landlord Connection program since 2015.

## 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 & 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 6,100 clients** (including landlords & tenants), has **prevented approximately 230 evictions**, and has helped **stabilize over 1,300 households** through our mediation and education program which seeks to stabilize housing for marginalized renters.

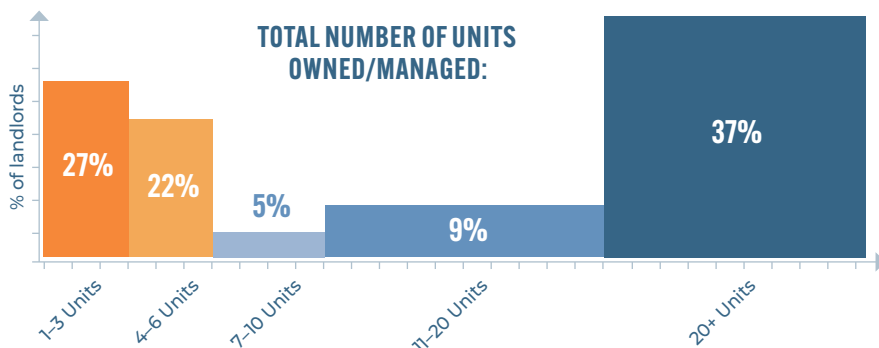
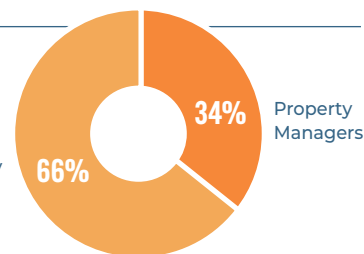
## INVESTING IN HOUSING STABILIZATION

**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.

### LANDLORDS SERVED IN 2023

#### LANDLORD DEMOGRAPHICS:

Property Owners





## 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.

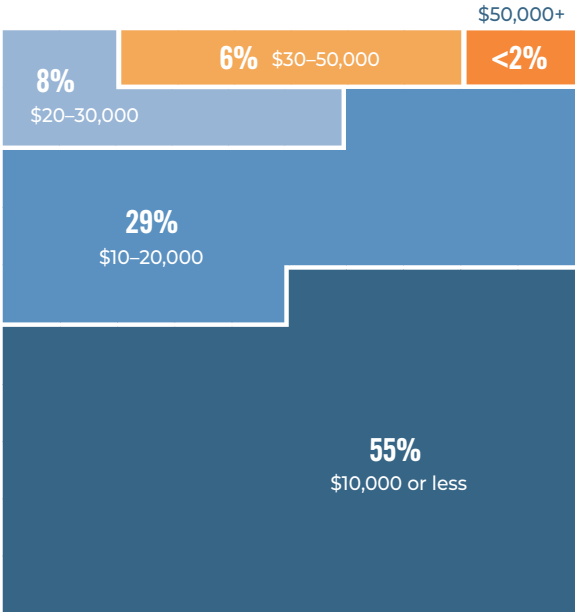
This same market challenges landlords who rent to tenants with very low incomes, many of whom may not have yet developed solid rental histories or life skills for being successful renters. The TLC serves as a neutral resource to help address these challenges for both landlords and tenants.

**84%** of renters served by One Roof's TLC program in 2023 reported annual incomes of **\$20,000 or less.**

FOR RENT

### TENANTS SERVED IN 2023

#### TLC CLIENT INCOME BREAKDOWN :



604

TENANTS SERVED IN 2023

31

EVICIONS PREVENTED

182

HOUSEHOLDS STABILIZED

38%

HOUSEHOLDS OF COLOR

26%

HOUSEHOLDS WITH DEPENDENT CHILDREN

29%

HOUSEHOLDS WITH A DISABILITY

## 2023 Lending Summary:



**\$403,436**

IN DEFERRED  
FORGIVABLE LOANS



**\$1,228,806**

IN AMORTIZING LOANS



**\$1,632,242**

CAPITAL DEPLOYED INTO  
OUR COMMUNITY

## RESOURCES FOR HOMEBUYERS AND HOMEOWNERS

**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, Opportunity Finance Network, 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.

**Home rehabilitation loans from One Roof are used for energy efficiency improvements, roof repairs, mold remediation, addressing accessibility concerns for aging populations, and more.**

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 one of only 79 NeighborWorks organizations that are also a CDFI in the country.

In 2023, One Roof's Lending Program **closed 73 loans** totaling \$1,632,242 and **grew its portfolio by 22 loans** totaling \$408,929.

Ready to take the first step toward improving your home? Explore loan options [roofhousing.org](https://www.roofhousing.org).



NMLS: 380490

## LENDING CLIENT STORY

**WHEN I FIRST REACHED OUT TO ONE ROOF, MY HOME WAS FAR FROM THE HAVEN I HAD HOPED FOR.** Living on a fixed income, I struggled to keep up with necessary repairs and improvements. I was afraid that the porch was even going to give out.

Thankfully, One Roof Lending was able to help, offering a lifeline when I needed it most. Through their Rehabilitation Loan Program and Emergency and Accessibility Loan Program, I received the support I desperately needed to transform my living space. I was able to have a ramp installed so I can come and go more safely and easily...and I didn't have to give up my pet or stop doing the things I like to do.

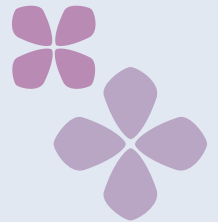
**ALL OF THE IMPROVEMENTS HAVE JUST MADE MY LIFE MORE ENJOYABLE.** My home has improved tremendously. I was also able to have a new water heater installed—so I have hot water again—and a new roof so I'm not incurring more water damage and stains in my house. The contractors who helped me were fantastic, too. I was able to ask questions and they would answer them and explain things to me. They were good people that I could even joke around with.

Thanks to One Roof Lending and the dedicated professionals who worked on my house, my home has been transformed. My favorite aspect of homeownership now? It's the feeling of security,

**“I was able to have a ramp installed so I can come and go more safely and easily...and I didn't have to give up my pet or stop doing the things I like to do.”**



coupled with the natural beauty surrounding my home, including lots of wildlife and lilac trees. And owning a home means it's really mine; owning a home gives me security especially after I had my daughter.



**FOR THOSE IN NEED OF A HOME REPAIR LOAN BUT UNSURE WHERE TO TURN, MY ADVICE IS SIMPLE:** start with One Roof. They not only provide financial assistance but also guidance and support every step of the way. And if they can't help you directly, they'll point you in the right direction.

# 2023 Housing Development

## PLOVER PLACE

**THE DEVELOPMENT OF PLOVER PLACE, A NEW MODEL FOR PEOPLE EXPERIENCING HOMELESSNESS**, was the result of a series of discussions 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. A grant to undertake the initial exploration was provided by Duluth LISC. 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.



*Modules being set for the Plover Place project*

The vision became a reality with American Rescue Plan funding from St. Louis County and the City of Duluth. Additional funding came from NeighborWorks America, the Lloyd K. Johnson Foundation, the Ordean Foundation, the Duluth Superior Area Community Foundation, and a private contribution. Plover Place will have 24 units of permanent supportive housing for individuals who have been homeless, in a pair of two-story buildings. Each building will include twelve dorm-sized sleeping units, each with a bathroom/shower, a mini fridge and microwave and built-in storage cabinets, and abundant daylight and exterior views. Each building will have common space for socialization, administration, additional storage, and laundry equipment.

The buildings were built in a factory in Detroit Lakes using modular construction. The eight modules per building were assembled on the site at W. Palm St. on February 7<sup>th</sup> and February 12<sup>th</sup>. The simple, efficient, all-electric design makes this project less expensive than typical multifamily housing development and includes features expected to produce a dramatic reduction in energy consumption compared to similarly-sized structures. The Salvation Army will be the owner and services provider. Residents will start moving in this summer.

## SINGLE-FAMILY NEW CONSTRUCTION

**IN 2023, ONE ROOF COMPLETED THREE SINGLE-FAMILY, NEW CONSTRUCTION HOMES IN DULUTH, AND ONE NEW CONSTRUCTION HOME IN PROCTOR.**

Construction was begun on four additional homes: two in Duluth and two in Two Harbors. These four homes will be sold to Community Land Trust households in winter/spring of 2024. Ten Community Land Trust homes for households at or below 80% Area Median Income and one home for households at or below 115% Area Median Income will begin construction in 2024.



*The two newest "Narrow Houses" located at 1317 and 1319 99th Ave. W. in Duluth*

# Single- and Multi-Family Development



*Brewery Creek Apartments, under construction*

## BREWERY CREEK APARTMENTS

**IN THE SPRING OF 2023**, One Roof and our development partner, Three Rivers Community Action, broke ground on Brewery Creek Apartments, a five-story affordable housing project at 603 E. 4<sup>th</sup> Street in Duluth. This summer 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. 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.

## BRAE VIEW SENIOR APARTMENTS

**BRAE VIEW APARTMENTS WILL BE A 72-UNIT, FIVE-STORY DEVELOPMENT 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 affordable efficiency and 1- and 2-bedroom apartments designated for residents 55+ years of age. Essentia Health will own a childcare space on the lower level. Ecumen will provide property management and a resident services coordinator.

Brae View was selected in 2022 for City of Duluth's American Rescue Plan Act funds. In December 2023, the remaining funding was secured through the MN Housing Consolidated RFP application. Design Development is underway. We plan to close on the financing in February 2025, and start construction soon after that. The building will be ready for lease up in spring of 2026.

## BIRCHWOOD APARTMENTS

**BIRCHWOOD APARTMENTS IS A TWO-BUILDING, 24-UNIT USDA RURAL DEVELOPMENT FAMILY RENTAL HOUSING COMPLEX IN GRAND MARAIS.** Due to faulty plumbing lines throughout both buildings, Birchwood had fallen into disrepair before One Roof acquired it. After months

of predevelopment, One Roof was awarded funding through Minnesota Housing Finance Agency for the large-scale rehabilitation of Birchwood. One Roof is taking a 2-phase approach to the rehabilitation, stabilizing the units during the first phase, then undertaking a full rehabilitation during the second phase. The first phase rehabilitation will happen in spring and summer of 2024 and the full rehabilitation should take



*The Birchwood Apartment complex, beginning rehabilitation in 2024*

place in the spring and summer of 2025. We look forward to bringing fresh life into this vital, affordable housing complex in a community experiencing an affordable housing crisis.



## STAFF

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

## FIELD CREW

Nee Askelin  
Missy King  
Chip Marciniak  
Craig Amundson  
Thatcher Baumann

## BOARD OF DIRECTORS

Christopher Henagin, *Chair*  
Ronald Anderson  
Jeff Corey  
Richard Howell  
Josh MacInnes  
Hannah Smith

## OUR WORK IS MORE THAN OUR JOB



**COMMON  
GROUND**  
CONSTRUCTION

**BEFORE ONE ROOF OFFERS ANY RENOVATED 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.

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

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.

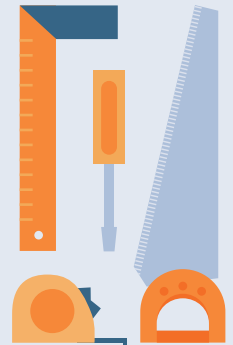
**Common Ground is comprised of a talented group of individuals who take pride in their work and in their community.**

For a free estimate, call Todd at (218) 740-3666 and let Common Ground show you how you might work together. And check us out at [CommonGroundDuluth.com](http://CommonGroundDuluth.com).

## Tool Lending Library

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 up to one week, with extension 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.

The Tool Lending Library 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! View current inventory and reserve a tool online at [Troofhousing.org/homeowners/tool-lending-library](http://Troofhousing.org/homeowners/tool-lending-library).



## ADVOCATING FOR EQUITABLE ACCESS TO HOMEOWNERSHIP

**ONE ROOF INCREASED OUR ADVOCACY EFFORTS IN 2021 AND HAS SINCE 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.**



Statistics from Homeownership Minnesota (HOM) Facts Sheet ([www.homemn.org](http://www.homemn.org))

**In 2023, the State of Minnesota invested an unprecedented \$1 billion toward housing activities.**

\$1 billion toward housing activities, leading to historic awards for One Roof's multi-family and single-family work, as well as the creation of the **First Generation Downpayment Assistance program**, of which One Roof is a provider, launching soon. One Roof also assisted with advocacy efforts to have Community Land Trust homes qualified as eligible for the 4D Property Tax Classification at a .75% rate. There was also increased funding available for the Family Homeless Prevention & Assistance Program (FHPAP). One Roof is continuing our work toward a short-term rental tax with revenue generated going toward homeownership activities.

The efforts of One Roof and our partners in the 2023 session proved to be immensely successful. The State of Minnesota invested an unprecedented

## 2023–2025 Strategic Plan

In 2023, One Roof began the implementation of our 2023–2025 Strategic Plan. Included in the plan is our 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.

Through the Strategic Plan, we seek to ensure that we are 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."

# 2023 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 the fiscal year ending December 31, 2023. After adjusting for grants for loan programs, the year ended with **operating revenues exceeding expenses by \$522,928**. Operating cash was strong all year and the operating reserve is sufficient to cover five months of operating expenses.

**Rising inflation, interest rates, construction, and housing costs, plus the persistent intersecting crises of racism and inequality impacted those we serve.** We strive to be entrepreneurial and embrace new programs, partnerships, ideas, and technologies in balance with managing risk and being good stewards of our resources. This balance is crucial for ensuring that the very definition of “making home a better place” evolves and is relevant to more people in our community in a responsible manner.

Our 2022 audit went smoothly and received an unmodified opinion. The single audit report had no internal control findings regarding financial reporting and one material weakness which was corrected

to the satisfaction of our auditors. In addition, the One Roof Board and Finance Committee regard their responsibilities to provide oversight seriously. Financial reports 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*



## A few financial highlights:

- Our year end appeal for donations and operating support from several foundations provided a boost to our operations. Total contributions were \$591,956. **Individual donations were near record levels** and resulted in total individual donations for 2023 of \$119,891.
- **One Roof was awarded \$62.5 million from MN Housing Finance Agency** for funding housing development and down-payment assistance over the next three years. This will position us well to earn developer and fee income over the next two to three years.
- Lending received \$250,000 in loan capital from the **Opportunity Finance Network**. These funds carry an interest rate of 3%. In addition, we received an additional \$250,000 in early 2024 and a \$300,000 operating grant to continue the great work that our lending arm does.
- **We secured funding to support our credit repair/builder program through 2025.** We expect three people to graduate from the program in the summer of 2024 and move forward with purchasing a home.
- **The Sol House**, which provides safe housing to sex-trafficked youth was sold in July 2023 to **Life House** which had been operating the home since we finished renovating it 8 years ago.



# 2023 Statement of Activities - Unrestricted

- **Demand for CLT homes continued to be strong throughout the year, despite the economic turmoil.**

Total income from the CLT program was \$562,833.

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 2024.

- **Due to additional grant opportunities, government contributions exceeded our expectations by \$239,281.**

- **A new accounting standard, Current Expected Credit Losses, was implemented in 2023. This new standard requires a different methodology to determine our loan loss reserve. Previously the standard was very conservative and based only on current loss assumptions. The new standard considers current and future expected losses based on internal and external factors to more accurately reflect the future probability of loan write offs. This new standard resulted in a decrease in our loan loss reserve of \$10,556.**

## REVENUE & EXPENSE STATEMENT

*Unaudited Statement of Activities for the Year Ending December 31, 2023  
(With Comparative Totals for 2022)*

<b>REVENUE AND SUPPORT</b>	<b>2023</b> <i>Unaudited</i>	<b>2022</b> <i>Audited</i>
Contributions – Individuals/Foundations/ Corporations/Other .....	\$ 591,956	\$ 571,487
Government Funding .....	946,358	1,020,072
Grants for Loan Programs .....	87,113	463,842
Multi-Family Developer Fee.....	400,977	-
Single-Family Developer Fee .....	262,878	243,668
Real Estate Sales Commissions .....	164,472	119,002
Land Lease Fees .....	135,483	127,810
Lending – CHAP & CERA Programs .....	-	6,858
Lending Programs – Interest and Fee Income .....	333,487	263,152
Special Event Income (net of expenses) .....	25,901	23,330
Multi-Family Project Income .....	14,700	25,200
Asset Disposition .....	78,533	119,906
Other Income .....	88,168	73,235
<b>Total Revenue and Support .....</b>	<b>\$ 3,130,026</b>	<b>\$ 3,057,562</b>
 <b>EXPENSES</b>		
Salaries, Payroll Taxes & Benefits .....	<b>\$ 1,734,291</b>	<b>\$ 1,709,630</b>
Accounting, Legal & Consulting Fees .....	119,740	116,485
Office, Occupancy & Administrative Expenses .....	243,429	228,407
Depreciation .....	16,234	24,785
Travel & Training .....	39,674	47,363
Homeowner Support .....	19,631	20,789
Marketing .....	18,636	20,516
Loan Loss Reserve & Bad Debts .....	(10,556)	39,762
Single-Family Project Expenses and Resale Expenses .....	100,618	59,618
Multi-Family Project Expenses .....	86,536	49,487
Interest, Bank Fees & Charges .....	87,357	94,195
Reprogrammed Grants .....	49,500	-
Other Expenses .....	14,895	14,012
<b>Total Expenses .....</b>	<b>\$ 2,519,985</b>	<b>\$ 2,425,049</b>
<b>Change in Net Assets .....</b>	<b>\$ 610,041</b>	<b>\$ 632,513</b>

*Data reflects our unrestricted operating financials.*

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

# Our Community of Supporters

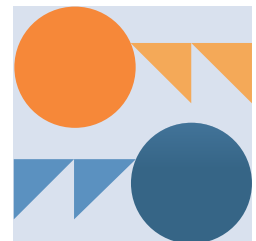
## MEMBER DONORS

Adam Kurowski	Anne Tellett	Bruce and Katherine Stender	Cristiano Migliore	Eddie Crawford
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Anne and Joe Ross	Brooke Warner			Gregory Repensky
Anne Fisk				
Anne Schepers				

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)

Gudrun Witrak	Jeanine Dahl	Joseph Harvey	Kyle Chisholm	Margaret Meagher
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# Our Community of Supporters

## MEMBER DONORS (CONT'D)

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



Become a Sustaining Member and help make home a better place—on repeat!  
Learn more at [Roofhousing.org/support-us](https://www.roofhousing.org/support-us).

## LENDING & FUNDING PARTNERS

Bell Bank	Duluth Housing and Redevelopment Authority	Lloyd K. Johnson Foundation	Minnesota Housing Finance Agency	Otto Bremer Trust
City of Duluth	Duluth LISC	McKnight Foundation	National Bank of Commerce	R4 Capital
City of Duluth CDBG	Duluth Superior Area Community Foundation	Members Cooperative Credit Union	NeighborWorks America	Results Foundation
City of Duluth HOME Program	Essentia Health	Midwest Minnesota Community Development Corporation	NE MN HOME Consortium	St. Louis County
Cook County/Grand Marais Economic Development Authority	Federal Home Loan Bank –Des Moines	Minnesota Department of Commerce	Northland Foundation	St. Louis County CDBG
Department of Housing & Urban Development (HUD)	Fond du Lac Band of Lake Superior Chippewa	Minnesota Homeownership Center	North Shore Bank of Commerce	Summit Mortgage
Department of US Treasury - Community Development Financial Institution Fund	Greater Minnesota Housing Fund		Opportunity Finance Network	Superior Choice Credit Union
				U.S. Bank Foundation
				Wells Fargo Foundation

## SUPPORTING BUSINESSES & ORGANIZATIONS

Arrowhead Abstract & Title	Duluth Superior Area Community Foundation	ImpactAssets Donor Advised Fund	Midway Sewer	Panorama Global Fund
Bell Bank	Duluth Superior Friends Meeting	Johnson, Killen & Seiler, P.A.	Midwest Minnesota Community Development Corporation	Peace United Church of Christ
Benedictine Sisters – St. Scholastica Monastery	Essentia Health	JS Print Group	Mulcahy-Nickolaus, LLC	Rachel Foundation
Community Foundation for Carver County c/o Community Giving	Frerichs Construction	Lake Superior Freethinkers	National Bank of Commerce	Reliable Insurance Agency
Diamond Willow	Fryberger Buchanan	LISC Duluth	Natural Investments, LLC	Thrivent Choice
Duluth Landlord Association	Hanft Fride PA	Mahoney	North Shore Bank of Commerce	United Baptist Christian Church
	HMI Construction	Members Cooperative Credit Union		VC3
	Hoops Brewery			Whole Foods Co-op

## ONE ROOF STAFF

Jeff Corey <i>Executive Director</i>	Todd Baumann <i>Common Ground Construction Estimator</i>	Dakota Sol <i>Housing Development Manager</i>	Chris Moir <i>Finance Administrative Associate</i>	Randi Omdahl <i>Education &amp; Counseling Coordinator – Homeowner Capacity</i>
Jim Philbin <i>Senior Director, Community Land Trust</i>	Amanda Peterson <i>Common Ground Construction Project Manager</i>	Lauren Horton <i>Lending Coordinator</i>	Yoana Sol <i>Community Land Trust Realty Associate</i>	Mary McMahan <i>Administrative Associate</i>
Jackie Kemp <i>Senior Director, Housing Programs</i>	Amanda Buskohl <i>Finance Manager</i>	Debbie Freedman <i>Housing Development Coordinator</i>	Brooke Tapp <i>Stewardship Coordinator</i>	Melisa Gomez-Romo <i>FHPAP Associate</i>
Noah Hobbs <i>Strategy &amp; Policy Director</i>	Steve Lucia <i>Finance Project Coordinator</i>	Tina Yates <i>Written Communications Coordinator</i>	Lyndsey Andersen <i>Administrative Coordinator</i>	Sean Worthington <i>Housing Rehab Coordinator</i>
Peter Krieger <i>Housing Development &amp; Construction Director</i>	Gloria Moen <i>Lending Coordinator</i>	Angie Garner <i>Finance Associate – Lending</i>	Melanie Bonney <i>Lending Coordinator</i>	Sherri Johanson <i>Finance Coordinator - Common Ground</i>
Vickie Hartley <i>Finance Director</i>	Jamie Borgren <i>Administrative Coordinator</i>	Teri Carlson <i>Tenant Landlord Connection Associate</i>	Niki Kolodge <i>Education &amp; Counseling Coordinator – TLC</i>	

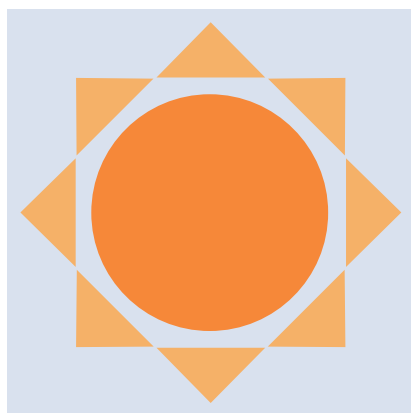
## SAM - GOING SOLAR

I had always been interested in going solar. Being able to produce solar power on your roof and use that power in your home — it's amazing! But the prospect of installing solar panels felt improbable. It always seemed like something difficult to do and likely too expensive for me.

Everything changed in 2023 when I discovered the Solar United Neighbors Duluth and Arrowhead Solar Co-op. They partner with organizations, including One Roof Community Housing, that offer a pathway to solar ownership. I attended an information session hosted by the solar co-op and it was a turning point. I had questions like, "How much is it going to cost? How am I going to get everything organized?" and those questions were answered. All of a sudden it seemed doable, so I took the plunge and joined the solar co-op, setting my solar journey in motion.



*Sam with her pup in front of her home with new solar panels installed*



The solar co-op uses group purchasing power and get the best price and service for its members. With the support of One Roof, I found a financially-viable path to solar ownership, and was able to have a nine-panel, 3.69 kWh system installed on my roof. I had purchased my home through One Roof's Community Land Trust program

and, because of that, Solar United Neighbors helped with additional funding for my project. There are also initiatives like the federal solar investment tax credit that help even more.

Joining the co-op gave me the resources and knowledge that I needed!



THURSDAY  
**MAY 9**  
6-8 pm



**HOOPS**  
BREWING

325 S. Lake Ave.  
Duluth, MN 55802

# 2024 ANNUAL MEMBER MEETING & CELEBRATION!



We're celebrating your support of One Roof's programs with a fun and FREE evening including locally-catered dinner by our friends at **Northern Waters Smokehaus**.



Our Annual Member Meeting & Celebration will take place on Thursday, May 9<sup>th</sup> at Hoops Brewing in Canal Park. At this year's event, we'll be launching a **community mural project centered around the theme of home**, and we invite you to make your mark! Once completed, this collaborative piece will be displayed at our new Brewery Creek apartment complex. We hope you will join us!

RSVP is required: [roofhousing.org/member-meeting](https://roofhousing.org/member-meeting)



## 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

Dinner catered by **Northern Waters Smokehaus**  
Community Mural Project

Presenting Partners:



Member FDIC  
*Real people. Real results.*

Make Home a Better Place Partners:



Additional Sponsors:

Arrowhead Abstract ■ Bell Bank ■ Essentia Health ■ HMI Construction ■  
Hoops Brewing ■ JS Print Group ■ Mahoney ■ Mulcahy Nickolaus, LLC ■ Rachel Foundation ■  
Hanft Fride, PA ■ Johnson, Killen & Seiler ■ LHB, Inc. ■ LISC Duluth ■ Members Cooperative  
Credit Union ■ MMCDC ■ Reliable Insurance ■ US Bank ■ Whole Foods Co-op



**RSVP:**

[Roofhousing.org/  
member-meeting](https://roofhousing.org/member-meeting)



12 East 4<sup>th</sup> Street  
Duluth, MN 55805

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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!

# 2024 ANNUAL MEMBER MEETING & CELEBRATION!

**Thursday, May 9, 6–8pm  
Hoops Brewing, Duluth**

- Catered dinner by  
**Northern Waters Smokehaus**
- Community mural project launch
- Free with RSVP:  
[1roofhousing.org/member-meeting](https://1roofhousing.org/member-meeting)

*See inside back cover for full event details.*