



# 2024

## ANNUAL REPORT

We make home a better place.  
[1ROOFHOUSING.ORG](http://1ROOFHOUSING.ORG)



# From the Executive Director

**WHEN OUR TWO CHILDREN WERE QUITE YOUNG AND ARGUING OR FIGHTING WITH ONE ANOTHER**, my wife Michele would settle them and ask, “Boys, why are we here?” After a few moments of silence, one or both would mumble, “To help people.” Then she would lead them in a short discussion of how they might be helpful to one another in that given situation before releasing them to give it a try.

I feel immensely blessed to have a life partner in Michele that is so focused on helping people, to have been raised in a family that instilled in me the value of service to others, and to get to work with people every day who hold those values. I believe it really is that simple—we are here to help people. At One Roof, we help people by improving the health, safety, and affordability

**“I believe it really is that simple—we are here to help people.”**

of their homes, empowering them to be the best version of themselves—so they can help other people (their children, family, coworkers, neighbors, friends, and so on). In 2024, One Roof had high production across all departments, serving as many or more people in a year’s time as we ever have and putting those people in a better position to help others.

The MN State Legislature’s historically high investment in housing in 2023 has boosted us to higher production in 2024–2026.

That level of investment is unlikely to continue, and based on watching the first few months of the new administration in Washington, D.C., it’s

hard to imagine that investment from the federal government will increase. That said, our commitment at One Roof will be to continue to find resources and creative ways to help more people.

A great example of this is the recently completed Plover Place—24 units of housing in 2 buildings that cost about half of what a typical affordable housing development costs. We led the development of Plover Place by pulling together a group of people in the housing development, construction, design, and services

sectors to see if we could come up with a more cost-effective, efficient way to build a safe, stable place to live for 24 previously unhoused community members. Working together with this group, we came up with the model that became Plover Place. As of this writing, 3 local churches are considering moving forward with similar projects.

Our board and staff leadership are committed to continuing to create new ways to make home a better place for people while also maximizing the housing work we are already doing. Your continued support is one of the reasons we are able to explore new ways to fulfill our mission, and in coming months and years, your support will become even more important.

Thank you for investing in our work and for doing what you do every day to help people in your lives.



Jeff Corey, Executive Director  
One Roof Community Housing



The Corey-Flatau Family





COMMUNITY HOUSING

## 2024 ANNUAL REPORT

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### BOARD OF DIRECTORS

Ryan Jones-Casey  
*Board Chair,*  
Natural Investments, LLC

Emily Edison  
*Board Vice Chair,*  
True North Goodwill

Mary Frances Skala  
Fryberger, Buchanan, Smith & Frederick, P.A.

Aaron Kelly  
LHB, Inc.

Deneice Kramer  
Essentia Health (CLT Leaseholder)

Jessica Langer  
Arrowhead Regional Development Commission (CLT Leaseholder)

Tonya Loken  
Essentia Health

Brian Murphy  
North Shore Bank (retired)

Hannah Smith  
AICHO (CLT Leaseholder)

John Staine  
Hennepin County

Joel Tracey  
USPS (CLT Leaseholder)

James Aird  
Fryberger, Buchanan, Smith & Frederick, P.A.

Sophie Stone  
Atkins-Northland Funeral Home

### NON-BOARD COMMITTEE MEMBERS

Danielle Goldfarb  
Jason Crawford  
Eric Dontje  
Marcia Podratz  
Bob Ryan  
Jonathan Thompson  
Nels Ojard  
Christopher Henagin



# Community Land Trust

## Community Land Trust (CLT) Homes

by Neighborhoods & Communities  
(as of 12/31/24)

14	Central Hillside	45	Lincoln Park
7	Cloquet	3	Morgan Park
2	Congdon	11	Observation Hill
16	Duluth Heights	9	Piedmont
39	East Hillside	21	Proctor
5	Endion	6	Riverside
15	Gary	10	Two Harbors
3	Hermantown	100	West Duluth
2	Hunter's Park	8	Woodland
30	Lakeside	10	Grand Marais
3	Grand Rapids	<b>NEW CLT LOCATION!</b>	

## 2024 CLT Home Sales

33	New Households
\$1,255	Avg. Monthly CLT House Payment*
\$169,000	Avg. CLT Home Purchase Price
\$244,000	Avg. CLT Home Appraised Market Value
\$53,000	Avg. Gross Income of CLT Homebuyers
70%	Avg. % of Median Income of Buyers

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

## 2024 Demographics

45	Adults
26	Children
10 (30%)	Single-Parent Households
5 (15%)	Households of Color

## PERMANENTLY PRESERVING HOUSING AFFORDABILITY

# 604

TOTAL FAMILIES SERVED

**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 five counties in the Arrowhead region. We build new homes and rehab existing homes using a model that permanently preserves the affordability of housing.

**In 2024, CLT buyers purchased their homes at an average of \$75,000 below market value.**

Qualified low and moderate-income homebuyers can purchase high quality homes at a significantly reduced price. In 2024, CLT buyers purchased their homes at an average of \$75,000 below market value. 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 **359 permanently affordable Community Land Trust homes**. We've facilitated 245 resales of those homes to date, with over \$20 million in investment recycled to keep the home affordable for the next buyers, with sellers receiving an average of \$20,000 in equity to put toward the purchase of a market rate home.

### Single Family Homes in Construction Process, Owned by One Roof:

- 426 N. 76th Ave. W.
- 6319 Sherburne St.
- 219 4th St., Proctor
- 132 1st St., Proctor
- 620 N. 40th Ave. W.
- 2515 Jefferson St.
- 1417 N. 7th Ave. E.
- 506 N. Arlington Ave.
- 21 4th St., Proctor

### Single-Family Homes (or Land for Single-Family Homes) Owned by One Roof:

- 323 W. 3rd St.
- 300 S. Block, 64th Ave. W.
- 6300 Block, Sherburne St.
- 6301 Sherburne St.

# 245

RESALES

AVERAGE NET RETURN TO SELLERS:

# \$20,000

# MEET ALEXANDERA

Alexandera training  
in Arizona

## “DON’T GIVE UP YET” A CLT HOMEOWNER’S STORY

**AS AN ENDURANCE ATHLETE**, my life revolves around training, racing, and traveling. With a nontraditional income and no family history of homeownership, buying a house felt impossible. But thanks to One Roof and the Community Land Trust (CLT) program, I now own a home near the community I love.

I grew up on the Fond du Lac Reservation and always wanted to stay close, but high rental

prices made that difficult. And paying rent for an apartment I was rarely in didn’t make financial sense either. I started looking into homeownership, but I quickly hit roadblocks and was turned down by lenders. I was ready to give up until I attended a One Roof open house, and instead of shutting me down, they said, “Don’t give up yet.”

Even as I submitted documents, I remained doubtful and didn’t



really believe it would work out. I kept telling myself not to get my hopes up until I walked through the door of my own house. Then, it happened! **The homebuying process was surprisingly smooth—One Roof handled much of the heavy lifting, and I didn’t have to navigate the complexities of homebuying on my own.**

Owning a home has been life-changing. Before, I lived in a camper, which suited my racing lifestyle but lacked stability. I didn’t realize how much I’d appreciate simple things like running water, laundry, or a real kitchen until I had them. And now, when I leave for a race, I’m not throwing money away on rent. This home is helping me build equity and setting up a future where I can buy land on my reservation.

**I’M EXCITED AND PROUD KNOWING MY HOME WILL REMAIN AFFORDABLE FOR THE NEXT HOMEBUYER.** It gives me a sense of responsibility to take good care of it. My partner and I were the first to live here, and we’ve poured our hearts into making it a home.

### CLT HOMES - THE AFFORDABLE RESALE CYCLE



▲ The CLT resale cycle illustrates how a CLT home stays permanently affordable by splitting equity between the seller and the home each time it is sold.

# Education & Counseling



## 2024 Clients Served:

**263** Households completed *Home Stretch*

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

## Home Stretch Partners

Affinity Plus Federal Credit Union  
Arrowhead Abstract & Title  
Bell Bank Mortgage  
Deluxe Insurance Group  
Edmunds Real Estate  
Frandsen Bank & Trust  
Members Cooperative Credit Union  
Nations Lending  
North Pointe Realty  
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 PROVIDES STABILITY FOR FAMILIES AND NEIGHBORHOODS.

One Roof increases access to homeownership by educating aspiring buyers and helping them become more informed homeowners. Our goal is to prepare individuals and households to become knowledgeable, confident consumers.

Our monthly *Home Stretch* workshops provide comprehensive, objective guidance on the entire home-buying process, equipping hardworking individuals and families with practical tools for successful homeownership. While *Home Stretch* certification is required for Community Land Trust (CLT) homes, our workshops are open to anyone interested in purchasing 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 FEATURE LOCAL INDUSTRY EXPERTS

including loan officers, realtors, home inspectors, closing agents, and home insurance professionals. These specialists help prospective homeowners understand the various roles and responsibilities throughout the home buying process. Additionally, One Roof staff provides private, confidential one-on-one counseling to help individuals and families successfully achieve and maintain homeownership.

Since the program began, One Roof has provided homebuyer education consisting of pre- and post-purchase counseling and education to ensure successful homeownership for more than 7,700 households resulting in the purchase of over 2,600 homes and counseling for nearly 3,800 households.

# MEET MICHAEL

## CREDIT COMEBACK - CLIENT STORY

**AFTER RENTING FOR 12 YEARS,** I had grown weary of the uncertainty that comes with being a tenant. Not being in control of where I lived—dealing with leases, rent hikes, and waiting for repairs—left me craving permanence and stability. When I moved back to my hometown of Duluth in 2023, I was renting a mobile home while house hunting. However, for someone on Social Security Disability Insurance with poor credit, home prices seemed out of reach.

**“Not being in control of where I lived left me craving permanence and stability.”**

Meeting with a homeownership education counselor at One Roof changed everything. They saw that my credit score was low and guided me through specific steps to improve it. I dedicated six months to following their advice, gradually transforming my credit score from an obstacle into a stepping stone toward homeownership. The Home Stretch education class I attended was eye-opening and invaluable, and One Roof staff were incredibly supportive.

With my improved credit and the knowledge gained from the workshop, I was finally ready to take the leap. One Roof helped me navigate the home buying process, and before I knew it, I was signing the closing papers on my very own home—something that had seemed impossible just months earlier.

**HOMEOWNERSHIP HAS TRANSFORMED MY LIFE.** I'm grateful organizations like One Roof exist for people in my situation. I finally have a place to make truly mine—though my 6-year-old rescue pup might disagree about who the real owner is! The relief of no longer worrying

◀  
*A cabinet that Michael built for his new house.*



In 2024, One Roof's Credit Builder & Credit Repair Program helped **eliminate \$43k in debt** and improved credit scores by **100+ points!**

about rental situations beyond my control is immense, and the independence feels so good.

Credit repair was definitely my biggest hurdle, but I've continued using what I learned, and my score keeps improving. The Community Land Trust (CLT) model was crucial also—without it, rising housing costs would have kept homeownership out of reach. Through the CLT, I appreciate knowing my home will remain affordable to others in the future.

My favorite part of owning is the security and freedom to make improvements. As someone who loves woodworking, I have endless opportunities to personalize my space. I'm already planning to add a broom closet, built-in shelving, and other practical touches to each room.



# Tenant Landlord Connection

## OVER 700

tenants and landlords were served by One Roof's TLC program in 2024—our busiest year to date!

### 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.*

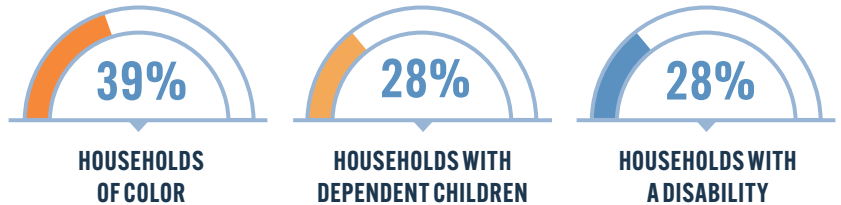
## EMPOWERING TENANTS & LANDLORDS



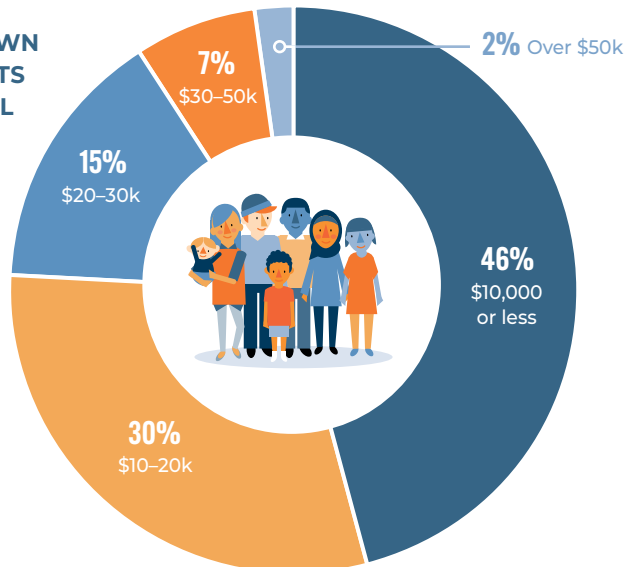
**THE TENANT LANDLORD CONNECTION (TLC) PROGRAM** equips renters and landlords with essential education on their rights and responsibilities while offering problem-solving assistance. Since launching in July of 2015, the TLC program has **served over 6,100 clients, prevented approximately 265 evictions, and stabilized more than 1,500 households** through mediation and education initiatives. The TLC program focuses on mediation and education programs that aim to stabilize housing for marginalized renters and improve tenant-landlord relationships across St. Louis County.

### TENANTS SERVED IN 2024

### TLC HOUSEHOLD DEMOGRAPHICS:



### BREAKDOWN OF TENANTS BY ANNUAL INCOME:





## ADDRESSING RENTAL MARKET CHALLENGES IN DULUTH

**THE RENTAL MARKET IN DULUTH POSES CHALLENGES TO BOTH RENTERS AND LANDLORDS.** Many renters struggle to find safe, stable, and affordable housing, often paying more than they can afford for substandard living conditions. Too often, they face eviction or displacement before they are ready to move into a new apartment.

At the same time, landlords face difficulties renting to tenants with very low incomes, many of whom may lack established rental histories or necessary life skills to be successful renters. The TLC is a neutral resource, working to bridge these gaps by supporting both tenants and landlords.

## INVESTING IN HOUSING STABILIZATION

**HOUSING STABILIZATION** occurs whenever problem-solving assistance or mediation helps tenants and landlords make optimal decisions based on their unique circumstances. Addressing housing challenges earlier in the process—well before eviction becomes imminent—creates better outcomes for tenants, landlords, and the community.



**3 out of 4** renters served by the TLC program in 2024 reported annual incomes of **\$20,000** or less.



**34**

**EVICIONS PREVENTED**

One Roof's mediation and problem-solving assistance services helped stabilize **194 households** in 2024.

### LANDLORDS SERVED IN 2024

Property Managers

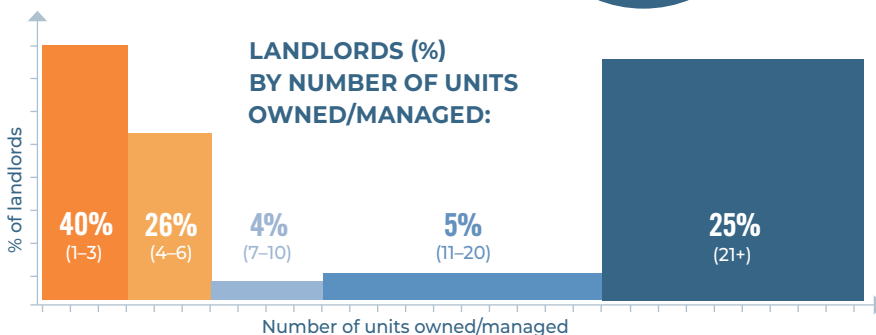
21%

79%

Property Owners

### LANDLORD DEMOGRAPHICS:

#### LANDLORDS (%) BY NUMBER OF UNITS OWNED/MANAGED:



## 2024 Lending Summary:



**\$596,587**

IN DEFERRED OR FORGIVABLE LOANS



**\$1,309,344**

IN AMORTIZING LOANS



**\$1,905,931**

CAPITAL DEPLOYED INTO OUR COMMUNITY

## RESOURCES FOR HOMEBUYERS AND HOMEOWNERS

**ONE ROOF PROVIDES PURCHASE ASSISTANCE LOANS** that offer deferred, forgivable down payment and closing cost assistance to make homeownership more accessible. There are also affordable home improvement loan options available 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

**One Roof specializes in offering home rehabilitation loan options for low- and moderate-income homeowners.**

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 make property improvements that either enhance energy efficiency (reducing energy bills and operating costs) or address health, safety, and accessibility issues (like roof repairs, mold remediation, or aging-in-place modifications). One Roof Lending is a Certified Community Development Financial Institution (CDFI), one of four in Northeastern Minnesota.

In 2024 One Roof's Lending Program **closed 77 loans** totaling **\$1,905,931**. One Roof also **grew its portfolio by 22 loans** and **\$571,424**.

Ready to take the first step toward improving your home? Explore loan options [1roofhousing.org](https://www.roofhousing.org).



NMLS: 380490

# MEET JANE & PETER

## CLIENT STORY - A GIFT OF CONTINUITY

**AFTER 53 YEARS IN OUR CHERISHED FARMHOUSE**, our home presented a challenge when doctors delivered the news that changed our lives. Peter needed to have his leg amputated, and our century-old home with its single upstairs bathroom suddenly became an obstacle.

We knew we had to have a handicap-accessible bathroom on the first level as we faced this new reality. How could Peter navigate our beloved farmhouse—the place where we'd raised five children, hosted countless Sunday dinners, and created a lifetime of memories—if he couldn't even access a bathroom?

The search for help quickly became overwhelming. Traditional lenders dragged their feet with paperwork while offering high interest rates. Contractors either didn't return calls or quoted wait times of up to two years. All this while Peter

was in the hospital, and I felt increasingly alone with mounting pressure to find a solution.

That's when a family member suggested calling One Roof Lending. From my first conversation with them, I felt a weight lift. The interest rates were better, lending costs more reasonable, and they treated us with kindness and patience. When they came to us in the hospital to sign the papers, I knew we'd found partners who understood our situation wasn't just about home improvement, it was about preserving our way of life.

With financing secured, we got in touch with Common Ground Construction contractors, who

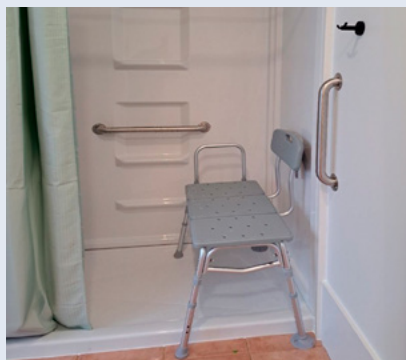
**“From my first conversation with [One Roof], I felt a weight lift. They treated us with kindness and patience.”**



transformed our den into a bedroom with a fully handicap-accessible bathroom in just one month. “Exceptional work from start to clean up,” I tell everyone. Even Peter's home therapists were impressed with how perfectly accessible the bathroom was.

The greatest gift is continuity—being able to remain in the only home our five children have ever known, a place that still draws them back for holidays and family gatherings. Thanks to One Roof and Common Ground, our home will continue to be the heart of our family's story for years to come.

For anyone facing similar challenges, my advice is simple: Call One Roof. They will work with you to find your best option. Everyone we worked with was so compassionate, knowledgeable, and attentive to our needs. We felt very comfortable and thankful for each and every one involved.



*Before and after images of a den converted into a bedroom with a fully handicap-accessible bathroom.*

# 2024 Housing Development



Left: Brewery Creek Apartments, fully completed. Top right: shared space inside Brewery Creek. Bottom left: Interior apartment view. Bottom right: Ribbon cutting ceremony at Brewery Creek.

## BREWERY CREEK APARTMENTS

**AFTER A DECADE-LONG JOURNEY OF PERSISTENCE AND PARTNERSHIP**, Brewery Creek Apartments opened its doors in Fall 2024, bringing 52 affordable housing units to Duluth's Central Hillside Neighborhood. This development serves households earning between 30% and 60% of the area median income, with half of the apartments specifically designated for young adults who have experienced homelessness.

What began in 2014 as an ambitious plan to revitalize a neglected corner property has evolved into an important part of community renewal. The site—previously home to a vacant oil change shop, liquor store, and deteriorating parking lots—presented numerous challenges throughout the development process. One Roof

navigated significant obstacles including soil contamination, bed-rock complications, and acquisition difficulties with reluctant property owners. The team also had to address preservation requirements for the historically significant Brewery Creek tunnel that runs beneath the property.

Despite these challenges, the project persevered through various design concepts and funding configurations until ultimately securing crucial financial support from Minnesota Housing. The completed development offers residents not just high-quality homes, but also on-site support services that help them maintain

stable housing while connecting to resources and opportunities in the community.

Beyond serving its residents, the Brewery Creek Apartments project stands as a catalyst for neighborhood development and revitalization, transforming a long-blighted property into a community asset. This project demonstrates how challenging sites can be transformed through teamwork, strategic planning, and creative problem-solving. This initiative provides stable housing for vulnerable residents while enhancing the surrounding neighborhood and addressing pressing housing needs.

### Occupied Multifamily Rental Buildings Owned or Controlled by One Roof:

- Decker Dwellings on Decker Rd. (42 units)
- Brewery Creek Apartments on 4th St. and N. 6th Ave. E. (52 units)
- Four Direction Dwellings on Alta Miikana Rd. in Lutsen (16 units)
- Birchwood Apartments on 5th St. in Grand Marais (24 units)

*Plover Place street view.*



## PLOVER PLACE - A NEW APPROACH

**IN 2020, DULUTH FACED A CRITICAL HOUSING CRISIS** marked by skyrocketing development costs, a growing population experiencing homelessness, and limited apartments or rooms for rent where State rental assistance could be utilized.

One Roof recognized these challenges and convened a stakeholder coalition including Human Development Center, St. Louis County, City of Duluth, Duluth Housing and Redevelopment Authority, CHUM, AICHO, Loaves and Fishes, and Damiano Center, along with design and construction professionals. Together, we embarked on a mission to create a new model of permanent housing with support for individuals who have been homeless.

Rather than following conventional construction methods, the team focused on quality while building only what is necessary. The resulting design achieves cost-efficiency and sustainability through modular construction and energy-efficient features. It also honors residents by creating spaces that offer privacy and autonomy, while providing opportunities for community engagement.

As the pilot development of this new model, Plover Place now provides permanent supportive housing for 24 individuals who have experienced homelessness.

It consists of two buildings with factory-constructed modules, assembled on-site in February 2024. The Salvation Army assumed ownership in December 2024, marking a new chapter in the project's evolution.

Over its first year of operations, Plover Place will be monitored and evaluated to measure energy efficiency performance, comfort and livability, and safety for both staff and residents. These assessments will inform future developments and help refine the model.

Plover Place represents a new approach to addressing homelessness through practical design, cross-sector collaboration, and a focus on human dignity. By reimagining what supportive housing can be, this initiative offers promise not only for Duluth but for other communities facing similar challenges.

**“Plover Place represents a new approach to addressing homelessness through practical design, cross-sector collaboration, and a focus on human dignity.”**



*Interior views of Plover Place.*



### **Land Owned by One Roof for Future Development:**

- 5.71 acres adjacent to Decker Dwellings on Decker Rd.
- 3 acres adjacent to Four Direction Dwellings in Lutsen
- 3.72 acres on Nordic Star Drive in Grand Marais



# Family Homeless Prevention and Assistance Program (FHPAP)

## CLIENT STORY

### AS THE DULUTH WINTER

**DEEPENED IN DECEMBER**, four young families faced increasingly desperate situations. One mother and her five-year-old daughter had spent months living in their car, fleeing domestic violence. Another young mother was painfully separated from her three-month-old daughter, who stayed with relatives because she had nowhere safe to bring her. Elsewhere, a single mother and

her child had been moving between friends' homes, with the constant displacement wearing them down. And a family of four, including two small children, had taken refuge in an uninsulated trailer without running water or electricity. These families needed more than temporary shelter—they needed homes.

With arctic weather approaching and the holidays just days away, Life House, an organization that supports youth and young families experiencing housing instability, reached out to One Roof with an urgent plea for assistance. What followed was an extraordinary collaboration between the two organizations. Life House case managers, who had built trusted relationships with these young families, worked tirelessly alongside One Roof FHPAP (Family Homeless Prevention and Assistance Program) staff to ensure these families wouldn't be left in the cold.

Securing rental assistance requires extensive documentation, challenging even for those in stable situations. For families already in crisis, the process can feel overwhelming. Dedicated staff from One Roof and Life House prioritized human needs over procedural timelines—answering emails and phone calls in the evening and on weekends,

helping complete paperwork in real-time, and finding creative solutions to bureaucratic barriers. What typically takes weeks was accomplished in days.

Just a few days before Christmas, all four families received keys to their new apartments at Brewery Creek. A mother and her young daughter, who had been forced to sleep in their car during the bitter Minnesota winter, now rested safely in a warm bed they could call their own. A young mother, previously separated from her infant daughter due to housing instability, created a nurturing home where they could rebuild their bond and future together. Another mother and her child, who had been bouncing between temporary accommodations, finally experienced the security of returning to the same place each night. And a family that faced the prospect of being separated into different shelters remained united, celebrating the holidays together in their new home.

### THE COLLABORATION BETWEEN LIFE HOUSE AND ONE ROOF

demonstrated what's possible when organizations work creatively and urgently to address needs in our community. As a One Roof staff member reflected, "Seeing these families move in just before Christmas, knowing they were finally safe and warm—that's why we do this work."

## Family Homeless Prevention and Assistance Program (FHPAP)

In 2024, One Roof began partnering with St. Louis County in administering MN Housing's Family Homeless Prevention and Assistance Program (FHPAP). The FHPAP program provides supportive services and financial assistance, such as rent deposits, rent payments, mortgage payments, or utility payments to eligible households that are homeless or at imminent risk of becoming homeless. **In 2024, One Roof provided a total of \$127,398 in FHPAP assistance across 66 households.**



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

Common Ground and its team of skilled professionals are also available to help private homeowners with home improvements, offering affordable kitchen and bath remodels, custom decks for outdoor living, replacement windows, and more.

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

## OUR WORK IS MORE THAN OUR JOB



**COMMON GROUND**  
CONSTRUCTION

### MANY COMMUNITY LAND TRUST (CLT) HOMES OFFERED BY ONE ROOF

undergo necessary improvements managed or completed by Common Ground Construction personnel. Established in 2004 as a wholly-owned subsidiary of One Roof Community Housing, Common Ground provides general construction services with a focus on social enterprise.

Pride in both craftsmanship and community is at the heart 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.

#### STAFF

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

#### FIELD CREW

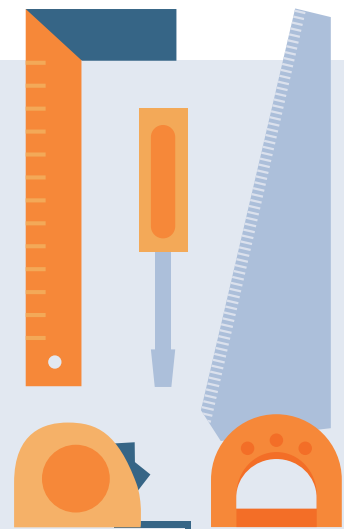
Nee Askelin  
Missy King  
Chip Marciniak  
Craig Amundson

## 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 an 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 it 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 [1roofhousing.org/homeowners/tool-lending-library](http://1roofhousing.org/homeowners/tool-lending-library).



# 2024 Financial Summary

## TREASURER'S REPORT

Dear Members, Partners, Stakeholders, and Donors,

I am pleased to present One Roof Community Housing's annual financial report for the fiscal year ending December 31, 2024. After adjusting for grants related to loan programs, the **year ended with operating revenues exceeding expenses by \$1,005,179.** The operating cash was strong all year and the operating reserve is sufficient to cover just over 4 months of operating expenses.

Interest rates generally decreased in 2024 compared to 2023; however, construction and housing costs continued to rise. The challenging economic environment will impact both our community and our work. In response, we will continue being entrepreneurial by embracing new programs, partnerships, ideas, and technologies—while carefully managing risks and responsibly stewarding our resources.

Our 2023 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 take their oversight responsibilities 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, Senior Finance Director  
*One Roof Board Treasurer*



## A few financial highlights in 2024:

- **We had a record year in foundation contributions—\$558,000.** This type of operating support allowed One Roof to expand services and staffing, which alleviated some capacity constraints while also making it possible to help more people in our community. In addition, we were able to make compensation adjustments to our staff to bring them more closely in line with market wages.
- Our year end appeal for donations and operating support from several foundations provided a boost to our operations. Total contributions were **\$660,073.** Individual donations were very strong, totaling **\$97,098** for 2024.
- Due to additional government grants opportunities, government contributions **exceeded our expectations by \$58,295.**
- In late 2023, 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 fee income in 2025 & 2026.



# 2024 Statement of Activities - Unrestricted



## REVENUE & EXPENSE STATEMENT

Unaudited Statement of Activities for the Year Ending December 31, 2024  
(With Comparative Totals for 2023)

REVENUE AND SUPPORT	2024 <i>Unaudited</i>	2023 <i>Audited</i>
Contributions – Individuals/Foundations/ Corporations/Other .....	660,073	\$591,956
Government Funding .....	1,201,550	895,310
Grants for Loan Programs .....	36,809	87,113
Multi-Family Developer Fee.....	827,899	400,977
Single-Family Developer Fee .....	411,088	262,878
Real Estate Sales Commissions .....	182,569	164,472
Land Lease Fees .....	146,500	135,483
Lending Programs – Interest and Fee Income .....	367,313	333,487
Special Event Income (net of expenses) .....	30,052	25,901
Multi-Family Project Income .....	-	14,700
Asset Disposition .....	84,503	78,533
Other Income .....	67,627	88,168
<b>Total Revenue and Support .....</b>	<b>\$ 4,015,983</b>	<b>\$ 3,078,978</b>
<b>EXPENSES</b>		
Salaries, Payroll Taxes & Benefits .....	<b>\$ 2,114,179</b>	<b>\$ 1,734,291</b>
Accounting, Legal & Consulting Fees .....	134,233	119,870
Office, Occupancy & Administrative Expenses .....	282,817	243,537
Depreciation .....	14,721	16,234
Travel & Training .....	59,521	39,674
Homeowner Support .....	28,472	19,631
Marketing .....	20,929	18,636
Loan Loss Reserve & Bad Debts .....	60,394	(10,556)
Single-Family Project Expenses and Resale Expenses .....	106,332	109,559
Multi-Family Project Expenses .....	3,659	86,536
Interest, Bank Fees & Charges .....	83,123	87,357
Reprogrammed Grants .....	46,867	49,500
Other Expenses .....	18,749	14,895
<b>Total Expenses .....</b>	<b>\$ 2,973,995</b>	<b>\$ 2,529,164</b>
<b>Change in Net Assets .....</b>	<b>\$ 1,041,988</b>	<b>\$ 549,814</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.

- Brewery Creek apartments and Plover Place finished construction in 2024, **generating \$827,899 in developer fee income**. Brewery Creek is fully leased up as of February 1, 2025, and ownership of Plover Place was transferred to the Salvation Army in late 2024.
- Demand for CLT homes continued to be strong throughout the year, despite the economic turmoil. Total income from the CLT program was **\$740,157**. We sold **33 homes** in 2024 and have a strong foundation to achieve our sales goal for 2025.
- Lending received **\$250,000 in loan capital** from the Opportunity Finance Network in early 2024, and a **\$300,000 operating grant** to continue the great work of our lending arm.
- 2024 also had some exciting IT changes for One Roof. We upgraded most of our computer systems (including our servers), internet, and phone system.

# Our Community of Supporters

## DONORS & CLT HOMEOWNERS

Abigail Stoll	Annie and Eric Saboe	Carol Andrews	Dana Varland	Dory Sjoblom
Adam Kurowski	April Ellingsen	Carol Boyer Peterson	Daniel and Kathy Flicek	Doug and Susan Breiland
Adrianna and Wyatt Buckner	Arturo Melero	Carolyn Heistad	Daniel Lindberg	Dylan Lindholm
Agne Smith	Ashley Fedo	Carolyn Sundquist	Darrel Cusey	Eddie Crawford
Aimee Tischer	Ashley Finlayson	Cassidy and Cassidy Olson	Dave Luckstein	Edie and Roger Michalski
Aine Miller	Ashley Kedrowski	Charlee Fillman	David and Cynthia Watson	Elaine Miller
Alan Dartanyan	Aurora Kothe and Warren Mattila	Charles and Aubry Haben	David and Dianne Kuiti	Elaine Wickstrom
Alexander Larson	Barbara Miron	Charles and Diana Moore	David Caligiuri and Jessica Roeder	Elizabeth Bergeson
Alexandera Houchin and John Price	Baylee Johnson	Charles and Diana Nelson	David Dipman	Elizabeth Glesner
Alexandra and Christian Gronholz	Ben and Barry Wolfe	Charles and Susan Nelson	David Hartley	Ellen Munson and Tyler Laine
Alexis Grounds	Benjamin and Alyssa Brager	Charles LeDoux	David and Marcia Podratz	Elliott Crompton
Alicia Andersen	Benjamin and Ashley Evans	Charlotte Frantz	David Rogotzke	Emily Kniskern
Alisha Habdas and Eric Sommer	Benjamin Peloquin and Sierra Gage	Chelsea Iverson	David Turnham	Eric Braun
Allan Apter and Brenda Ion	Benjamin Smolnikar	Cheng and Sing Chee	Dawn Lyons	Eric Reed
Alyxis Feltus	Benjamin Zaban-Boylan	Cheryl Clement	Dean and Becky Caldwell-Tautges	Erika Fogtiene
Amanda Anderson	Beth Aebly	Chris Drovdal and Sandy Nelson	Dean and Kristina Vik	Erin and Matthew Petz Giguere
Amanda Greenwood	Beth Tamminen and Hal Moore	Chris Garner	Deb Amberg	Erin Burns
Amanda Lundgren	Bethany Stauber	Chris Julin	Debbie and Michael Bolen	Erin O'Daniel
Amanda Stulen	Betty Keeney	Christie Gingles	Debbie Bernick	Erin Vatne
Amy Bounsall	Betty Opland	Christie John	Debra and Thomas Livingston	Ernest Peaslee
Amy Brooks	Bill Temple	Christopher and Carmel DeMaioribus	Delaine and Miah Esmerae	Eugene Clausen
Amy Kokotovich	Billy Bergeson and Jennifer Peterson	Christopher Henagin	Deneice and George Kramer	Faith Claflin
Amy Machmer and Douglas Patnaude	Bob and Sue Peters	Christopher LeBlanc	Denise Davis and Peter Kreminski	Faith King
Amy Wolford	Bob Campbell	Christopher Pascone and Inna Korablina	Denise McNeil	Frank and Diane Holappa
Andre Robinson	Bonnie Delich	Christopher Wright	Denise Tarrant	Gale and Jeri Kerns
Andre Watt	Bonnie Dominguez	Christopher Zuech	Dennis and Justina Montgomery	Gary and Barb Eckenberg
Andrea Gelb	Boris Goritchan	Cindy and Ted Hansen	Desirae Baumgarner and Rian Peterson	George and Jane Killough
Andrea Shogren	Brad and Lezlie Oachs	Colin and Julie Reichhoff	Diane and Charles Drexler	George and Pat Montgomery
Andrew and Lisa Larson	Brandon and Megan Strowbridge	Constance Strong	Diane Anderson and Binner Rahn	George Marcus
Angela Graber	Breana King	Corissa Nagle	Diane and Charles Drexler	Gina DeVaney
Angela Johnson-Ormsby and Kenneth Ormsby	Bret Pence and Laura Delaney-Pence	Craig and Tina Podemski	Diane and Charles Drexler	Glenn Maloney
Anja Morris	Brian and Shelley Murphy	Cristiano Migliore	Diane and Charles Drexler	Gordon Levine
Ann Kelley	Bridgette Angelos	Cynthia Brown	Diane and Charles Drexler	Greg Tamillo
Anna Frink	Brooke Tapp	Cynthia Close	Diane and Charles Drexler	Gregory Repensky
Anna Simmons	Brooke Warner	Cynthia Graves	Diane and Charles Drexler	Gunnar Johnson
Anna Splady	Bruce Blehart	Dan and Rosey Skorich	Diane and Charles Drexler	Hailey Jaqua and Danielle Bouchonnet
Annalise Metry	Carly Soiney	Dan Kislinger and Linda Eason	Diane and Charles Drexler	Hannah Smith
Anne and Joe Ross	Carmen Watson	Dan Uhlenkott	Diane and Charles Drexler	Haylee Carlson
Anne Fisk			Diane and Charles Drexler	
Anne Schepers			Diane and Charles Drexler	

## DONORS & CLT HOMEOWNERS (CONT'D)

Hayley Spohn	Jeff Corey and Michele Flatau	Joseph Huiras	Krisanne Roen	Lori Tremble
Heather Anderson	Jeff Johnson	Joseph Johnson III	Kristine Shogren	Lucas Trea
Heather Jubie	Jeffrey and Susan Frey	Josh Bergstad	Kristy and Garrett Torgerson	Lynn and Jim Nephew
Heather Kuhne	Jenelle Waggoner	JP and Misty Rennquist	Kyle Chisholm	Lynn MacLean and Dave Updegraff
Heather Lake	Jenifer Blazier	Judy and Brian Rootes	Kyle Hauff and Cherry Dietzmann	Madeline Nelson
Heather Muster	Jennifer Boyle	Judy Gibbs	Lacie Tondryk	Malcolm Davy
Heather Mutchler	Jennifer Cook and Mac Larson	Julian Zebot	Larry Johnson and Kathleen Urtel Johnson	Mandi Johnson
Holly Anderson	Jennifer Haukaas	Julie and Thomas Seidelmann	Laura and Ellen Hamel	Marge Fraser
Holly Marshall	Jennifer MacDonald	Julie Gontjes	Laura Billman	Margo and Jim Philbin
Hugh and Kristine Renier	Jennifer Maki	Julius and Isaiah Salinas	Laura Kay	Marianna Vincent
Ina Newton	Jennifer Patterson	Kady Woodall	Laura Laumeyer	Marie Martin
Jack and Joan Setterlund	Jennifer Storm	Kaitlyn and Addison Anderson	Laura Lundin	Marissa Stifter
Jackie and Adam Kemp	Jennifer Watters	Karen and Royal Alworth	Laura Pearson	Mark Anderson
Jackie Kilby	Jerree Small	Karen Mattson	Laura Schroeder	Mark McDonald and Beth Peterson
Jake and Grace Arola	Jesse Connor	Karin Haidos	Lauren and Montana Kozlowski	Marliss Burnett
James Aird	Jessica Burks	Karin Mobilia	Lauren Packingham	Marly Schrom
James and Judith Stewart	Jessica Leonzal and Yikron Robinson	Karrie Ross	Laurie Tjaden	Marshall Pryor
James St. Germaine	Jessica Nelson	Katherine Kuettel	Leah Breidenbach and Sergej Fuchs	Martin Ploski and Rose Schadewald
Jamie and Hunter Whitebird	Jherек and Jennifer Mumma	Kathleen Sunnafrank and Donald Porter	Leah Houska	Martva Jean Anderson
Jamie Beebe	Jill Hinners	Kathryn Waggoner	Lee and MaryLee Corey	Mary Clark
Jamie Halverson	Jill Holmen	Kathy LaTour	Lee Pedersen	Mary Frances Skala and Daniel Kaminski
Jamie Strand	Jill Winkler	Katia Nartovich	Lee Stuart	Mary Immerfall and James Patrick Cross
Janaki Fisher-Merritt	Jill Ziemski	Kayla and Steven Stauffer	Liana Sweezer	Mary Ness
Jane Gilbert-Howard	Jim Croud	Kayli Staubus	Linda Deneen and Gary Shute	Mary Schmitz
Janet Draper	Joanna and Josh Beasley	Keely and Kyle Wordelman	Linda Marsh	Matthew Kraska
Jason and Andrea Houle	Jody Purrington	Kelly Smith	Linda Ward	Matthew MacDonald
Jason and Erin Fure	Joel Tracey and Karin White	Kelly Tuve	Linda Wick	Maureen Hardy
Jason and Lisa Holliday	John and Judy Miner	Kenneth and Emily Steil	Lindberg and Tracy Ekola	Melanie Lahr and Michael Latsch
Jason Beasley	John Ceryes	Kim Luedtke and Maureen Sholly	Lindsay Williams	Melisa Gomez-Romo and Pablo Romo
Jason Madison	John Derke	Kim Pederson	Lindsey Johnson	Melissa and Gerard Spoelhof
Jason Nordberg	John Erickson	Kim Pittman	Lisa Gilbert	
Jayme Bennett	John Hawkins	Kim Walli	Lisa Lekse	
Jayson Bixler	John Morrison and Carrie Scherer	Kirby and Cathleen Wood	Lisa McKhann and Peter Krieger	
Jean and William Marquette	John Sundstrom	Kirsten Aune	Lisa Wick	
Jean Brandt	John Webb	Koresh and Jill Lakhan	Lita and Brian Doesken	
Jean Buboltz Walsh	Johnathan Linge and Molly Smith	Kori Boatman	Liz Carlson	
Jean Vincent	Joseph Farley	Kraig Decker and Julie Bernhardt	Loretta Johnson and Kayla Sarver	
Jeanette and Ernest Stauffenecker	Joseph Harvey	Kris Cook	Lori Seele	



# Our Community of Supporters

## DONORS & CLT HOMEOWNERS (CONT'D)

Melissa Boyle and Jen Stenersen	Nicholas and Jasmine Anderson	Richard and Louise Eilert	Scott Cutcher	Terry Hanna
Melissa Hansen	Nicholas Spolarich	Richard Petersson	Scott Miller	Theresa and Chris Balaski
Melissa Starr	Nicole Bloom	Rick Ball	Scott and Diane Peterson	Theresa Dahlheimer
Mercedes and Jonathan Halverson	Nicole Turner	Rob Pilaczynski	Sean Moore	Theresa Nelson Coyle
Mercedes Anderson	Nils Anderson	Robert and Lorraine Turner	Shandelle Friedman	Thomas and Sara Simonson
Meredith and Noah Romanini	Norita Dittberner-Jax	Robert and Diane Meierhoff	Shandi Radosevich	Thomas and Ann Rider
Michael Adamski	Osia Williams	Robert and Joyce Hickman	Shannon Brown	Thomas and Mary Young
Michael Albinger	Pam Kramer and Grey Doffin	Robert and Kristin Ryan	Sharon Torrison	Tim and Beth Holst
Michael and Jacqueline Kedrowski	Pamela Beth Johnson	Robert Gentry	Sharon Tucker	Tim and Bronwynn Pichetti
Michael and Tabatha Carlson	Pamela Huyck	Robert Laidlaw	Shauna Anderson	Tim and Sally Buck
Michael Carlsson	Pat Flattery	Roberta Laidlaw	Shawne Bellmore	Timothy and Lynn Bete
Michael Creger	Patricia and Louis Skarda	Rodney Walli and Ann Markusen	Sheila Matthews	Timothy and Carol Kleinschmidt
Michael Ebnet	Patricia Kiehl	Ruth Cpin	Shelly Powell	Todd and Victoria Baker
Michael Gibbons	Patrick Hanson	Ruth Leathers	Sophia Tomeck	Tokiwa Heger
Michael Khalar	Patrick Villars	Ruthanna Davidson	Staci Goc	Tracey Riles
Michael Schmidt	Patti Villars	Ryan and Brooke Defoe	Stacy Coffin	Travis Amundson
Michaelle Douglas	Paul and Becky Kilgore	Ryan and Kelsey Jones-Casey	Stacy Disch	Travis McClimek
Michele Wallerstein	Paul and Joyce Turkall	Ryan Ronning	Stephanie Williams	Trent and Shiloh Nelson
Mike and Marta Maddy	Paul and Mary Windberg	Sadie Kettula	Stephen and Peggy Downing	Trevor Ojibway
Mikilia Carroll	Paul and Patti Griffin	Sam Lambrecht	Steve and Barbara Lucia	Victoria Golden
Miranda Pacheco	Paul Iversen	Samantha Kabourek	Steve and Kim Squillace	Virginia Veazie and Arjan Lighthawk
Misty and Cody Osborne	Paul Jonas	Samantha Linder	Steve and Krista Duncan	Wanda Pearcy
Misty Douglas	Paul Nisius	Samantha Savoie	Steve Heikkila	Warren and Tanya Taylor
Mollie Sebok	Peter Sutton	Samuel and Cristie Schemmer	Steven Dixon	Wendy Lucia
Molly Anderson	Peter Wodrich and Debbie Freedman	Sandra Kershaw	Susan Anderson	Wes Vann
Molly Fineday	Philip Martin	Sandra van den Bosse and Erik Torch	Susan Hartman	William Aker
Molly Plumb	Rachel Wagner	Sara and Edward Oquist	Susan Schwanekamp	William and Mary Stroozas
Monica Bosman	Randi Omdahl	Sara Raines and Kit Blum	Suzanne and Brian Rauvola	William and Vicki Sanville
Naomi Cooper	Randy Stingley and Terry Neil-Stingley	Sarah and Dale Fritzing	Tamara Lee	William Burns
Naomi Gordon	Ranna and Kevin Le Voir	Sarah and Justin Quetico	Tamatha Tracey	William Wilson
Nathan Smith	Raquel and Paul Wisniewski	Sarah and Vladislav Kurtev	Tamera Solomon	Zachary and Kaitlyn Barclay
	Rebecca and Mark Alsum	Sarah Bourcy	Tana Macartney	Zachary Johnson
	Rebecca Starks	Sarah Krueger	Tara St. Marie and Matt Dallam	—
	Rich Weber	Sarah Leininger	Tara Swenson	Name not listed or incorrect? Please let us know by calling 218-727-5372.
	Richard and Bridget Leighton	Sarah Zahler Palmquist	Tasha Prickett	
	Richard and Carol Colburn	Savanna Olson	Tawna Schilling	
	Richard and Kathleen Blake	Scott and Stacey Stute	Taylor Moe and Lauren Martin	
			Terese Taly	
			Teri Stoddard	
			Terry Hamp	



## LENDING & FUNDING PARTNERS

Affinity Plus Foundation	Federal Home Loan Bank	McKnight Foundation	National Bank of Commerce	Results Foundation
Bell Bank	Fond du Lac Band of Lake Superior	Midwest Minnesota Community Development Corporation	NeighborWorks America	St. Louis County
City of Duluth	Chippewa	Minnesota Chippewa Tribe Finance Corporation	NE MN HOME Consortium	Summit Mortgage Corporation
City of Superior	Greater Minnesota Housing Fund	Minnesota Homeownership Center	North Shore Bank of Commerce	U.S. Bank
Duluth Housing and Redevelopment Authority	Housing & Urban Development (HUD)	Minnesota Housing Finance Agency	Ordean Foundation	U.S. Bank Foundation
Duluth Superior Area Community Foundation	LISC Duluth		Otto Bremer Foundation	Wells Fargo Foundation
Essentia Health	Looking Out Foundation			Wilson Foundation

## SUPPORTING BUSINESSES & ORGANIZATIONS

Affinity Plus Federal Credit Union	Duluth Landlord Association	Hoops Brewing	Midwest Minnesota Community Development Corporation	Peace United Church of Christ
American Online Giving Foundation	Duluth Superior Friends Meeting	JS Print Group	Mulcahy Nickolaus LLC	Rachel Foundation
Arrowhead Abstract & Title	Essentia Health	Johnson, Killen & Seiler, P.A.	National Bank of Commerce	Reliable Insurance Agency
Bell Bank	Frandsen Bank & Trust	LHB, Inc.	Natural Investments LLC	SCS Interiors
Benedictine Sisters - St. Scholastica Monastery	Frerichs Construction	LISC Duluth	North Shore Bank of Commerce	Spectrum Community Health
Benson Electric	Hanft Fride PA	LPL Financial		Thrivent Choice
Diamond Willow	Heartwood Construction	Mahoney Ulbrich Christiansen & Russ		U.S. Bank
	HMI Construction	Members Cooperative Credit Union		Whole Foods Co-op

## ONE ROOF STAFF

Jeff Corey <i>Executive Director</i>	Todd Baumann <i>Common Ground Construction Estimator</i>	Debbie Freedman <i>Housing Development Senior Coordinator</i>	Lyndsey Andersen <i>Administrative Coordinator</i>	Sean Worthington <i>Housing Rehab Coordinator</i>
Jim Philbin <i>Senior Director, Community Land Trust</i>	Amanda Peterson <i>Common Ground Construction Project Manager</i>	Angie Garner <i>Finance Associate - Lending</i>	Melanie Bonney <i>Lending Coordinator</i>	Pablo Romo <i>Common Ground Office Support Associate</i>
Jackie Kemp <i>Senior Director, Housing Programs</i>	Amanda Buskohl <i>Finance Manager</i>	Teri Carlson <i>Tenant Landlord Connection Associate</i>	Niki Kolodge <i>Housing Services Manager</i>	Jessie Graves <i>Finance Coordinator - Single Family Development</i>
Vickie Hartley <i>Senior Finance Director</i>	Jamie Borgren <i>Administrative Coordinator</i>	Chris Moir <i>Finance Administrative Associate</i>	Randi Omdahl <i>Education &amp; Counseling Coordinator - Homeownership Capacity</i>	Levi Drevlow <i>Communications &amp; Grants Senior Associate</i>
Noah Hobbs <i>Strategy &amp; Policy Director</i>	Dakota Sol <i>Housing Development Manager</i>	Yoana Sol <i>Community Land Trust Senior Realty Associate</i>	Mary McMahan <i>Administrative Associate</i>	Hannah Sorenson <i>Education &amp; Counseling Associate - Homeownership Capacity</i>
Chad Dipman <i>Housing Development &amp; Construction Director</i>	Lauren Horton <i>Lending Coordinator</i>	Brooke Tapp <i>Stewardship Manager</i>	Melisa Gomez-Romo <i>FHPAP Coordinator</i>	

## JIM PHILBIN - 25 YEARS WITH ONE ROOF

**BEFORE COMING TO WORK AT ONE ROOF**, my wife Margo and I worked with homeless youth, families, and seniors in Seattle. These experiences shaped our passion for helping people find stable housing. At One Roof, being part of the next step on the continuum to help someone get into their first home is something I find truly fulfilling.

Interestingly, my journey to One Roof began at a remote retreat center in Washington state, where my wife and I met Steve O'Neil and Angie Miller, founders of the Loaves & Fishes Catholic Worker Community in Duluth, which serves people experiencing homelessness. They encouraged us to visit Duluth, and we were struck by the beauty of the place when we did—the big body of water, the greenery, and the hills. In the summer of 2000, through Steve, I met Jeff Corey, the Executive Director of a tiny non-profit called Northern Communities Land Trust (which later merged with Neighborhood Housing Services and became One Roof Community Housing). Jeff took a chance on me as an AmeriCorps member, then hired me full-time, and I've been here ever since.

I never would have imagined One Roof's growth from building just two houses a year to becoming an organization with 30 staff members, millions in housing development activity, and multiple lines of business. There wasn't a 25-year strategic plan at the start—it just happened organically as we saw community needs and asked, "Can we help with that?"

Every year presents new projects, challenges, and opportunities to serve the community, and that keeps me excited. The wonderful staff culture is also a big motivator. The One Roof team is so committed to the mission, and everyone supports each other. The collegial spirit makes for an environment that you want to be part of. It's not about competition—it's about supporting each other. When one part of the organization succeeds, it feels like a win for everyone. Knowing we're all working together for the same goal is energizing.

The most rewarding part of my job is seeing people achieve something they thought was impossible—like buying their first home. At closings, I often hear, "I never thought this was possible," or "I didn't think I'd ever own a home." That moment of empowerment is incredible. But even more fulfilling is knowing that after the closing, we're there to support them through their journey as homeowners. I've seen many

clients flourish over time, and some have even gone on to serve on our Board of Directors.

**ONE ROOF ISN'T JUST A PLACE I WORK—IT'S A PLACE THAT HAS HAD A PROFOUND IMPACT ON MY OWN LIFE.** My wife and I bought a house through the Land Trust program and raised our two daughters there. Now, our older daughter is married, and our grandson visits us every Friday in that very same house, which feels like a full-circle moment. Being both a beneficiary and an advocate for affordable housing has been incredibly meaningful, and it's something that keeps me deeply connected to the mission of One Roof.



*Above: Jim and his daughter; Below: Jim and his grandson*





6-8 PM • THURSDAY  
**MAY 15**

*Save the Date!*

# ANNUAL MEMBER MEETING & CELEBRATION! 2025

We're celebrating your support of One Roof's programs at our 2025 Annual Member Meeting & Celebration on Thursday, May 15th!

Our Annual Member Meeting & Celebration will take place from **6-8pm** at the **Clyde Malting Building** in Duluth. Attendees will enjoy a taco bar dinner catered by Clyde Iron Works and a complimentary beverage with RSVP. We hope you'll join us!

RSVP is required to attend: [roofhousing.org/member-meeting](http://roofhousing.org/member-meeting)



2907 Helm Street  
Duluth, MN 55806

Venue is handicap accessible.

## AGENDA

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

**6:00 PM**  
MEMBERSHIP  
BUSINESS MEETING

Approval of Bylaws  
Member Feedback  
Board Elections

**6:30-8:00 PM**  
DINNER &  
CELEBRATION

Taco bar catered by  
Clyde Iron Works



Presenting Partners:



Make Home a Better Place Partners:



Additional Sponsors:

- Arrowhead Abstract ▪ Bell Bank ▪ Doug Speedling Builders, Inc. ▪ Hanft Fride Law Firm ▪ HMI Construction
- Mulcahy Nickolaus ▪ Rachel Foundation ▪ Realtors as Neighbors Foundation ▪ Summit Mortgage
- Amy's Windows LLC ▪ Essentia Health ▪ LHB ▪ Members Cooperative Credit Union ▪ Pella Windows & Doors
- Reliable Insurance Agency ▪ U.S. Bank ▪ Wheeler Hardware Company ▪ Whole Foods Co-op



**RSVP:**

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



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

218 **727-5372**

COMMUNITY  
HOUSING

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



# ANNUAL MEMBER MEETING & CELEBRATION! **2025**

## OUR MISSION

One Roof Community Housing provides a dynamic spectrum of housing development and services so that everyone in our community has the opportunity to attain safe and stable homes.

We make home a better place.

**1ROOFHOUSING.ORG**

## SAVE THE DATE!

**6-8PM**

**THURSDAY,  
MAY 15**

**CLYDE  
MALTING  
BUILDING**

**RSVP:**



See inside back cover for full event details