1 ROOF COMMUNITY HOUSING

HOUSING DEVELOPMENT

1 ROOF COMMUNITY HOUSING

BRAE VIEW APARTMENTS

TBC in 2027

Brae View Apartments will provide 72 units of affordable rental housing for households with at least one member age 55 or older. 8 of the units will be designated for people who have experienced homelessness.

Essentia Health will operate a childcare center within the building, serving up to 100 children. This co-location of senior housing and childcare will create opportunities for interaction between generations.

An on-site resident coordinator will facilitate community-building activities and assist residents with connections to services. This support ensures residents can access healthcare, transportation, social programs, and other essential services that promote independence and wellbeing.

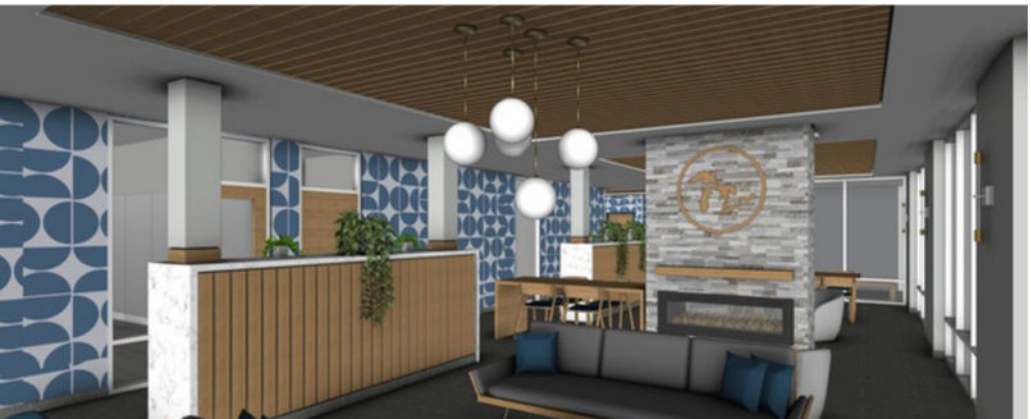
DEVELOPMENT TEAM

DEVELOPER: One Roof Community Housing
OWNER: One Roof Community Housing
GENERAL PARTNER: Midwest Housing Equity Group
ARCHITECT: LHB
CONTRACTOR: Frerichs Construction
LEGAL: Hanft Fride
SERVICE PROVISION: Family Rise Together

INVESTORS

Predevelopment: Greater Minnesota Housing Fund
Construction: Minnesota Housing Tax Exempt Bonds
Permanent: Midwest Housing Equity Group
Syndication Proceeds: $10,941,253
City of Duluth ARPA & HOME ARP: $3,857,143
Minnesota Housing - Housing Infrastructure Appropriations: $13,783,000
Essentia Health Community Space Purchase: $2,054,116
Energy Rebates: $24,000
MN Sales Tax Rebate: $568,892
Housing & Redevelopment Authority of Duluth: 15 units of Section 8 Project-based vouchers

TDC: $31,228,405



72 UNITS

8	efficiency units
56	1-bedroom units
8	2-bedroom units

8 of these units will have supportive services for people who have experienced homelessness

AMENITIES

- Certified through DOE Zero Energy Ready Home Program
- Lobby with seating, tables, and fireplace
- Community room
- Guest room
- Laundry rooms
- Library
- Mediation room
- Fitness room
- Garbage Chute
- Patio with gardens and grills

1 ROOF COMMUNITY HOUSING

PLOVER PLACE

Completed in 2024

In 2020, Duluth faced a critical housing crisis marked by rising development costs, increased numbers of people experiencing homelessness, and limited settings where State rental assistance could be utilized.

One Roof responded by convening a stakeholder coalition including Human Development Center, St. Louis County, City of Duluth, Duluth HRA, CHUM, AICHO, Loaves and Fishes, Damiano Center, and construction professionals.

This partnership created a new model of permanent supportive housing. Instead of conventional approaches, the team prioritized quality while building only what was necessary. The design achieves cost-efficiency through modular construction and energy-efficient features while honoring residents with spaces offering both privacy and community engagement opportunities.

The result, Plover Place, provides permanent supportive housing for 24 formerly homeless individuals. This innovative housing model will undergo evaluation for energy efficiency, livability, and safety to refine the model for future developments.

DEVELOPMENT TEAM

DEVELOPER: One Roof Community Housing
OWNER: The Salvation Army
ARCHITECT:
Schematic Design: Coulson Architecture
Design Development through Construction:
Foundations Architecture
CONTRACTOR: Ideal Homes
MODULAR BUILDER: Dynamic Homes
LEGAL: Hanft Fride and Ballard Spahr
SERVICE PROVISION: The Salvation Army

INVESTORS

City of Duluth: **$1,893,000**
St. Louis County: $1,772,000
Minnesota Power Solar Grant: $30,000
NeighborWorks: $10,000
Individual Contribution: $10,000
Lloyd K. Johnson Foundation: $30,000
Ordean Foundation: $20,000
Duluth Superior Area Community Foundation: $28,226
Minnesota Power ENERGY STAR® Rebates: $5,621
MN Sales Tax Rebate: $65,381

TDC: $3,864,228

24 UNITS

(ACROSS 2 BUILDINGS)

4	units for veterans who have experienced homelessness
2	fully accessible units
6	zero entry units

All 24 units have supportive services for people who have experienced homelessness

AMENITIES

- All electric, slab on grade buildings
- Common kitchen and living room
- On-site staff offices
- Laundry rooms
- Solar PV
- Triple-pane windows
- Robust insulation
- Utilities included
- Wi-Fi

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BREWERY CREEK APARTMENTS

Completed in 2024

Brewery Creek Apartments provide homes to households earning between 30%–60% of the area median income. Half of the units are designated for young adults who have experienced homelessness, with on-site supportive services to help residents maintain stable housing while connecting to resources and opportunities.

This ambitious project began in 2014 with a vision to transform a neglected corner property into a component of community renewal. Over a decade of development, the project persevered through various design concepts, funding configurations, and site challenges.

Beyond serving its residents, Brewery Creek Apartments stand as a catalyst for neighborhood development and revitalization, turning what was once a long-blighted property into a valuable community asset in the Central Hillside neighborhood.

DEVELOPMENT TEAM

DEVELOPER: One Roof Community Housing & Three Rivers Community Action
OWNER: One Roof Community Housing
TAX CREDIT SYNDICATOR / LIMITED PARTNER: Midwest Housing Equity Group
PROPERTY MANAGEMENT COMPANY: Strategic Housing Agency, Inc.
ARCHITECT: LHB
CONTRACTOR: Frerichs Construction
LEGAL: Hanft Fride and Ballard Spahr
SERVICE PROVISION: Life House and Human Development Center

INVESTORS

Minnesota Housing: $9,879,000 in deferred loans
Midwest Housing Equity Group: $5,820,137 in estimated tax credit proceeds
Essentia Health Duluth: $1,425,000
Fond du Lac Band of Lake Superior Chippewa: $325,000
FHLB Des Moines: $1,000,000
Anonymous Foundation: $500,000
City of Duluth CDBG: $147,500
City of Duluth Tax Increment Financing: $674,000
Duluth LISC Predevelopment Loan: $45,000
Housing Redevelopment Authority of Duluth: Rental Assistance

TDC = $19,815,637

52 UNITS

22	1-bedroom units for young adults who have experienced homelessness
4	2-bedroom units for young adults who have experienced homelessness
20	2-bedroom units
3	1-bedroom units for people with disabilities
3	2-bedroom units for people with disabilities

AMENITIES

- Laundry rooms
- Bike room
- Community room
- Utilities included
- Wi-Fi
- Solar PV
- Art by local artists
- Secure package room
- Off-street parking

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DECKER DWELLINGS

Completed in 2021

Decker Dwellings was developed to address the need for affordable housing options in the Miller Hill Mall area. This development provides spacious new homes for families and individuals in a neighborhood with few affordable housing choices.

The apartments are conveniently located near shopping centers and service industry jobs. This development includes 9 units offering supportive services for residents with a disability or those who have experienced homelessness.

DEVELOPMENT TEAM

DEVELOPER: One Roof Community Housing
OWNER: One Roof Community Housing
ARCHITECT: LHB
Contractor: Frerichs Construction
Legal: Hanft Fride
Service Provision: Human Development Center

INVESTORS

CR4 Capital: $8,746,765 in estimated tax credit proceeds
Minnesota Housing EDHC: $1,947,000 in deferred loans
North Shore Bank Construction Financing: $6,500,000
City of Duluth CDBG: $393,463
Duluth LISC: $50,000
Housing & Redevelopment Authority of Duluth: 9 units of Section 8 project-based rental assistance

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TDC: $11,500,000

42 UNITS

(ACROSS 2 BUILDINGS)

10	1-bedroom units
21	2-bedroom units
11	3-bedroom units

4 of these are high priority units for people who have experienced homelessness

5 of these units are for people with disabilities

AMENITIES

- Laundry rooms
- Fitness room
- Community room
- Playground
- Controlled access entry
- Wi-Fi
- On-site parking

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GATEWAY TOWER APARTMENTS

Completed in 2017

Originally built in 1972, the Gateway Tower building was becoming increasingly blighted on the interior and exterior due to deferred maintenance. As the building's condition worsened, both the property and its residents faced an uncertain future with the threat of foreclosure looming.

In response, One Roof led a collaborative partnership with Center City Housing and the Duluth HRA to preserve and rehabilitate the apartment building. The revitalization effort prevented foreclosure, transformed Gateway Tower, and preserved a vital asset in Duluth's affordable housing landscape. The project was successfully completed in 2017.

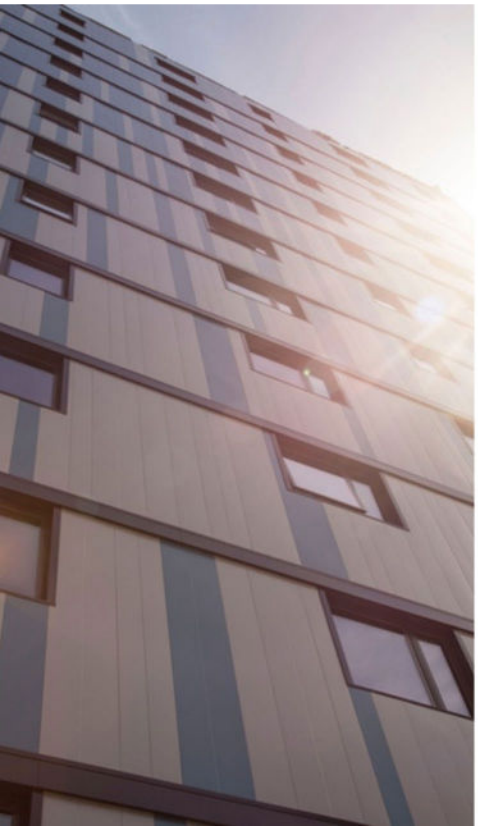
DEVELOPMENT TEAM

DEVELOPER: One Roof Community Housing & Center City as co-developers
OWNER: Center City Housing
ARCHITECT: LHB
CONTRACTOR: Frerichs Construction
LEGAL: Hanft Fride
SERVICE PROVISION: Life House and Human Development Center

INVESTORS

Minnesota Housing 1ST Mortgage: $682,000
Syndication Proceeds: $13,858,280
Deferred Loan Request: $745,444
Housing & Redevelopment Authority of Duluth: $1,400,000
City of Duluth: $200,000
Greater Minnesota Housing Fund: $500,000

TDC: $17,385,724



150 UNITS

139	1-bedroom units
11	efficiency units

11 of these units are for youth who have experienced homelessness

AMENITIES

- On-site parking
- Laundry room
- Elevators
- Community room
- Secure mail
- Secure entry
- Utilities included
- Energy-efficient windows and siding

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STEVE O'NEIL APARTMENTS

Completed in 2015

The Steve O'Neil Apartments project was developed to address the critical need for supportive housing for families experiencing homelessness. This transformative development converted one of Duluth's most disinvested half-blocks into a vibrant community.

One Roof led a comprehensive development team through the complex process of demolishing buildings, acquiring separate parcels, and managing the planning, fundraising, and construction. The project received strong support from both the neighborhood and broader community.

Completed in 2015, the Steve O'Neil Apartments have become a Midwest regional model for harm reduction and housing-first approaches.

DEVELOPMENT TEAM

DEVELOPER: One Roof Community Housing & Center City as co-developers
OWNER: One Roof Community Housing
ARCHITECT: LHB
CONTRACTOR: Frerichs Construction
LEGAL: Hanft Fride
SERVICE PROVISION: Human Development Center

INVESTORS

Syndication Proceeds: $10,497,751
NeighborWorks: $95,000
Duluth Comfort Systems: $27, 379
Cash/MPCA/Sales Tax: $283,477
Federal Home Loan Bank: $300,000
Greater Minnesota Housing Fund: $500,000
St. Louis County: $250,000
Churches United in Ministry: $445,066
Minnesota Power – Energy Modeling: $46,000
Duluth LISC: $10,000
City of Duluth HOME: $244,000
General Partner Contributions: $58,667

TDC: $12,757,340

50 UNITS

44	units of permanent supportive housing
6	emergency shelter units for families experiencing homelessness

AMENITIES

- 24 / 7 front desk support
- On-site parking
- Laundry room
- Community room with full kitchen
- Secure mail
- Secure entry
- Utilities included

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DULUTH VETERANS' PLACE

Completed in 2011

Duluth Veterans' Place was created to provide housing for Minnesota veterans experiencing homelessness. This project transformed two blighted buildings into 16 units of transitional and permanent supportive housing.

The development is also home to the regional office of the Minnesota Assistance Council for Veterans (MACV), allowing residents easy access to services and support.

Located in the Ramsey Village neighborhood of West Duluth, the development played a key role in a decade-long neighborhood revitalization effort, reshaping the last cluster of deteriorating properties in the area. Today, the site features high quality housing, a green space, and a gathering spot for residents.

This was One Roof's first multifamily project, made possible through strong community partnerships with MACV and City of Duluth. Together, we transformed a long-neglected site into a place of dignity, stability, and healing for veterans.

DEVELOPMENT TEAM

DEVELOPER: One Roof Community Housing & Center City as co-developers
OWNER: Minnesota Assistance Council for Veterans
ARCHITECT: Wagner Zaun Architecture
CONTRACTOR: Common Ground Construction
LEGAL: Hanft Fride
SERVICE PROVISION: Minnesota Assistance Council for Veterans

INVESTORS

City of Duluth Tax Increment Financing: $300,000
HOME: $391,600
Mardag Foundation: $50,000
Lloyd K. Johnson: $15,000
Minnesota Assistance Council for Veterans: $55,000
St. Louis County Housing and Redevelopment Authority: $150,000
Federal Home Loan Bank: $130,000
HUD SHP: $269,698
Greater Minnesota Housing Fund 0% Loan: $255,000
Minnesota Housing Finance Agency 0% Loan: $848,019
Home Depot / LISC: $45,000

TDC: $ 2,509,317

16 UNITS

5	transitional housing units
11	permanent supportive units

+ Regional office of the **Minnesota Assistance Council for Veterans (MACV)**

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HOUSING

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