



# 1 ROOF

COMMUNITY  
HOUSING



# HOUSING DEVELOPMENT





# 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

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**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



# 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

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**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



# 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

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**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



# 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 1<sup>ST</sup> Mortgage: \$682,000**

**Syndication Proceeds: \$13,858,280**

**Deferred Loan Request: \$745,444**

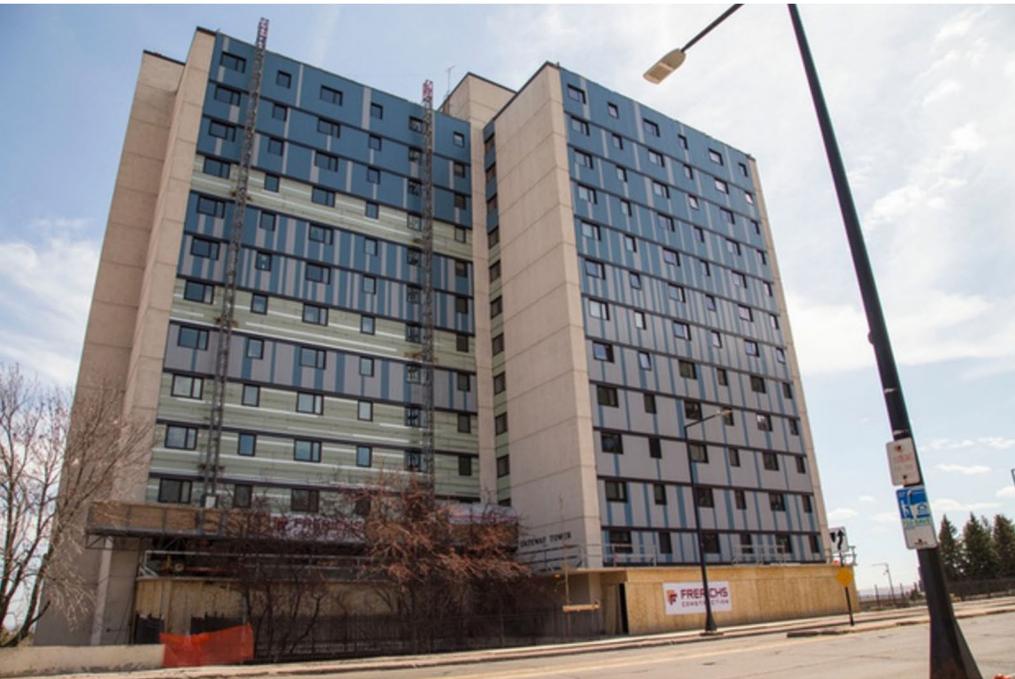
**Housing & Redevelopment Authority of Duluth: \$1,400,000**

**City of Duluth: \$200,000**

**Greater Minnesota Housing Fund: \$500,000**

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**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



# 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

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**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



# 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**

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**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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