



COMMUNITY HOUSING

# We make home a better place.

1ROOFHOUSING.ORG

**Safe, stable, and affordable housing transforms lives.**

Meet just a few of our neighbors whose lives have been impacted by our work.

## JANE & PETER: THE GIFT OF CONTINUITY

After 53 years in their farmhouse, Jane and Peter faced an unexpected crisis: Peter needed a leg amputation, and their century-old home had no first-floor bathroom. Jane searched for help but hit wall after wall.

"Traditional lenders dragged their feet with paperwork while offering high interest rates. Contractors either didn't return our calls or quoted wait times of up to two years." That's when a family member suggested they contact One Roof Lending.

The interest rates were better, the lending costs more reasonable, and the team came directly to the hospital to sign paperwork. With financing in place, Common Ground Construction (a subsidiary of One Roof) transformed their den into a fully accessible bedroom and bathroom in just one month. Even Peter's home

therapists were impressed with the conversion.

**"The greatest gift is continuity; being able to remain in the only home our five children have ever known."**

Jane's advice to anyone in a similar situation: "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.**"

One Roof Lending made it possible for Jane and Peter to stay in their home through a health crisis, and keep it the heart of their family's story.



## ALEXANDERA: DON'T GIVE UP



As an endurance athlete with a nontraditional income, Alexandera had been turned down by lenders more than once. Without a family history of homeownership, the thought of buying a

home felt out of reach, until she attended a One Roof Community Land Trust (CLT) open house. Instead of another rejection, she heard something different: "Don't give up yet."

One Roof guided her through each step of the purchase process, helping her move into a home she loves near the Fond du Lac community she calls home.

"Before, I lived in a camper that fit my racing lifestyle but offered little stability. I didn't realize how much I'd appreciate simple things like running water, laundry, or a real kitchen until I had them. Now when I leave for a race, I'm not throwing money away on rent. **This home is helping me build equity and work toward buying land on my reservation.**"

The Land Trust program gave Alexandera a path to homeownership that the traditional housing market could not, and she's proud knowing that her home will remain affordable for the next buyer.

## DARREL: FINDING SPACE TO THRIVE

Darrel, a single parent working from home as a video relay interpreter, was squeezed into a studio apartment with his college-age son, a 6'2" drummer with no space to study, practice, or grow. Their shared hope of adopting kittens only highlighted how limited their living situation had become.

A coworker introduced Darrel to One Roof, opening his eyes to programs he didn't know existed: first-time homebuyer assistance, down payment assistance, and the Community Land Trust program. For the first time, homeownership seemed possible.

The One Roof team helped Darrel navigate federal and state programs that made homeownership a reality.

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

Through the Land Trust program, Darrel and his son found a home that finally met their needs. There's room for work, hobbies, and the space and freedom they had been missing for years.



**"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."**

With a home of his own, Darrel rests easy knowing that it will be passed down to his son, allowing him to continue making the music he loves.

## SARAH: FINDING SAFETY & STABILITY

"Sarah" grew up in a neighborhood marked by violence and crime. After a stray bullet took the life of her daughter's friend, she made the decision to leave. She packed up her family and moved to Duluth, arriving with little more than determination and hope for a safer life for her two girls.



When they arrived, Sarah and her daughters were living out of their car before eventually finding space in a shelter.

After several years of renting and working toward stability, One Roof helped Sarah open the door to homeownership. She became the first person in her family to own a home, moving into a new CLT home.

The CLT model gave Sarah access to homeownership that the conventional housing market could not, and provided a better foundation for her family's future.

**She now has a permanent place where her daughters can grow up with the safety and stability they deserve.**

## MIKE: A CREDIT COMEBACK STORY

After 12 years of renting, Mike was tired of the uncertainty that comes with being a tenant. **"Not being in control of where I lived left me craving permanence and stability."**

However, a poor credit history and limited income at the time made homeownership feel beyond his grasp. A meeting with a One Roof homeownership education counselor changed everything.

The counselor identified specific steps Mike could take to improve his credit score. Over the course of

six months, he diligently followed the plan and transformed his credit from an obstacle into a stepping stone.

One Roof's Home Stretch homebuyer education workshop also gave him the knowledge to navigate the entire homebuying process. Before he knew it, Mike closed on his own home; something that had seemed impossible only months earlier.



Once his greatest barrier to homeownership, Mike's credit score has continued improve thanks to the tools and knowledge he gained through One Roof.

With a home to call his own, Mike has the freedom to pursue his passion for woodworking and shape his space exactly the way he's always wanted.

**Our mission and programs exist to make home a better place.**

That's why we make it as easy as possible for people in Duluth and surrounding communities to rent, purchase, renovate, maintain, and keep a home as long as they like.

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