



COMMUNITY HOUSING

We make home a better place.

1ROOFHOUSING.ORG

One Roof Community Housing is a non-profit organization committed to providing housing services and building and sustaining affordable homes and healthy neighborhoods in Duluth and surrounding communities.

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.

Our mission and programs serve to make home a better place. That's why we make it as easy as possible for people to rent, purchase, renovate, maintain, and keep a home as long as they like.

COMMUNITY LAND TRUST

As one of the largest Community Land Trust (CLT) programs in the nation, One Roof builds and rehabs homes using a model that permanently preserves affordability.

One Roof cultivates affordable homeownership opportunities throughout five counties in the Arrowhead region, enabling qualified low- and moderate-income homebuyers to purchase high quality homes at a significantly reduced price.



HOW IT WORKS

One Roof secures funding to develop homes and reduce the sale price below market value. This initial investment is recycled and stays with the home through every resale. One Roof retains ownership of the land, which CLT homeowners lease for a small monthly fee, while they build equity through mortgage payments and a share of market appreciation.

Homeowners can make alterations and improvements to their home and land. Homes can also be inherited by the homeowner's spouse or children.

When CLT homeowners choose to sell, they agree to pass on the benefits they received by selling their home below market value to another income-qualified buyer.

This affordable resale cycle allows One Roof to continually recycle its investments, keep homes affordable for future buyers, and help sellers earn equity they can use toward purchasing a market-rate home.



HOMEBUYER EDUCATION & COUNSELING

One Roof's monthly Home Stretch workshops provide comprehensive, objective guidance on the entire homebuying process from local industry experts, equipping folks with practical tools for successful homeownership.

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 more knowledgeable, confident consumers.

While Home Stretch certification is required for Community Land Trust (CLT) homes, these workshops are open to anyone interested in purchasing a home, regardless of income level or property type.

One Roof staff also provide private, confidential one-on-one counseling to help individuals and families successfully achieve and maintain homeownership.

Home Stretch workshops help participants:

- Determine their readiness to buy a home
- Understand credit and its impact on the homebuying process
- Decide what type of mortgage is best for their needs
- Select the right home
- Learn about local mortgage and down payment assistance programs
- Become more confident and informed homeowners

HOUSING DEVELOPMENT

One Roof Community Housing is a developer for redevelopment and new construction housing that meets identified community housing needs. One Roof partners with non-profits, foundations, and local units of government to leverage state and federal resources for owner-occupied and rental housing needs.



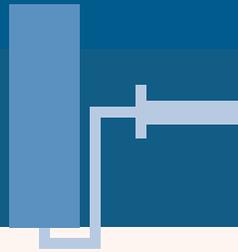
[Visit our Housing Development page to learn more and see a portfolio of our projects.](#)

TENANT LANDLORD CONNECTION

The Tenant Landlord Connection (TLC) program equips both renters and landlords with essential education on their rights and responsibilities while offering problem solving assistance.

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. Housing stabilization occurs whenever problem-solving assistance or mediation helps tenants and landlords make optimal decisions for their unique circumstances.

The TLC serves as a neutral resource supporting both groups. Addressing housing challenges early—well before eviction becomes imminent—supports better outcomes for tenants, landlords, and the community.



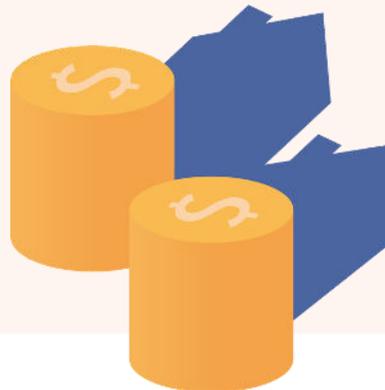
ONE ROOF LENDING

One Roof Lending provides purchase assistance loans offering deferred, forgivable down payment and closing cost assistance to make homeownership more accessible. Affordable home improvement loan options are also available at practically any income level.

One Roof Lending specializes in offering home rehabilitation loan options for low- and moderate-income homeowners, with terms that are generally more flexible than those offered by mainstream lenders. These loans support improvements that enhance energy efficiency (reducing energy bills and operating costs) or address health, safety, and accessibility issues (such as roof repairs, mold remediation, or aging-in-place modifications).

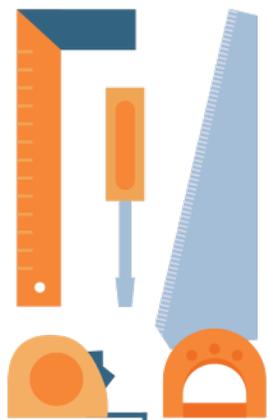
As an equal opportunity lender, One Roof partners with various organizations to provide affordable rehabilitation loans and purchase products to underserved community members who may not qualify for traditional lending.

One Roof Lending is one of four Certified Community Development Financial Institutions (CDFIs) in Northeastern Minnesota.



NMLS: 380490

TOOL LENDING LIBRARY



One Roof's **FREE Tool Lending Library** operates just like a traditional library, but with home improvement tools and equipment instead of books.

A broad range of hand and power 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 even has a maintenance plan for sustaining tools that use blades, bits, sandpaper pads, and other consumables.

The Tool Lending Library significantly cuts down on the cost of home maintenance and improvement by eliminating the need to purchase expensive tools that will rarely be used. The library also promotes sustainability by reducing waste through shared community resources.

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