

One Roof Community Housing
Annual Member Meeting
Wednesday, May 13th 2026
6:00pm; Clyde Iron Works

Niki Kolodge, Housing Services Manager, welcomed attendees and went over a few logistical items before turning things over to Jeff Corey, One Roof Executive Director. Jeff thanked everyone for attending the meeting and for supporting the work of One Roof. Jeff recognized the elected officials present at the meeting and One Roof's Relationship Manager from NeighborWorks, Leon Gray.

Jeff acknowledged and thanked all One Roof staff, board, and committee members for their dedication and contributions to One Roof to help make home a better place for people in our service area.

Jeff shared the news of an upcoming office move and capital campaign launch for One Roof. The City of Duluth asked One Roof to vacate 12 E 4th St. at the end of the year for internal needs and therefore, One Roof needs a permanent home. As a result, One Roof is engaging current supporters to create a committee to guide a capital campaign to help raise funds to offset the purchase price of the building at 1819 W. Superior St. Jeff introduced current CLT Homeowner and longtime Board member, Deneice Kramer. Denice shared that she plans to donate to the campaign to help secure a permanent home for One Roof so that they can continue the important work they do in the community.

Jeff introduced Ryan Jones-Casey, Chair of One Roof's Board of Directors, who **called the membership meeting to order at 6:16 pm.**

Ryan shared his story of connectedness to One Roof, how he learned about One Roof's work, and what led to him meeting Jeff and joining the One Roof Finance Committee, eventually becoming a Board member, and now the Chair of the One Roof Board of Directors.

Ryan reminded attendees that only members are eligible to vote at the meeting. One Roof members include all One Roof Community Land Trust Homeowners, and any person 18 years of age or older who expresses support of the Corporation's mission and signs a Membership Commitment Statement. This statement was made available to everyone attending the meeting during check-in. Ryan pointed out the donation table and the donation envelopes on each table in case attendees want to donate at the meeting. Ryan acknowledged and thanked all the generous sponsors who support One Roof's work and who made the annual meeting possible including the venue, food, and drinks provided by Clyde Iron Works.

Ryan then turned things back over to Jeff. Jeff shared client stories and information, statistics, and other areas of impact from the 2025 annual report. Items of significance from Jeff's presentation were projected on slides for attendees to follow and posters were displayed at the back of the room providing details of One Roof's Multi Family projects and One Roof Services.

Below were a few of One Roof's big picture items Jeff shared:

- *640 families served and supported in the CLT Program*
- *Over \$25 million in reinvested in the 257 resales*
- *Baylee*
 - *Saving for a down payment and qualifying for a home felt less like a reachable 5-to-7-year goal and more like a 15-year marathon.*
 - *Permanently. Affordable. Housing. That will always matter to me, and to the generations who come after.*
- *Households who purchased 5 homes on contiguous sites in West Duluth*
 - *Shareeka, age 47, has worked for AccraCare Homecare for the last 8 years. She cares for her disabled partner who has a TBI, and they have 2 teenage daughters just starting middle school. Formerly homeless 9 years ago, Shareeka is now a First Generation homeowner.*

- *Orion, age 38, is a single man who has worked in maintenance at the University of Minnesota Duluth for the past 3 years. Orion is a first-time homeowner.*
- *Andrew, age 36, is a single man who has been a cook at Valentini's Restaurant for 16 years. Andrew is a first-time homeowner.*
- *Amanda, age 44, is a single mom with 2 teenage sons. She has worked at St Lukes Hospital for 21 years. Amanda owned a home previously but had to completely start over after a divorce.*
- *Manette, age 51, is a single mom with one teenage daughter just starting high school. She has worked for St Louis County for 6 years. Manette is a first-time homeowner.*
- *248 households completed homestretch class*
- *150 new households participated in homebuyer counseling*
- *100 households known to purchase homes*
- *In 2025, 29 households would have been evicted if not for our efforts.*
- *204 households received counseling or mediation that stabilized their housing situations and prevented them from being on the brink of eviction.*
- *33% of people served were households of color, 24% were households with dependent children, and 23% were households with a disability*
- *Assisted 52 homeowners to repair their homes*
- *In 2025 we deployed over \$1.9 million in capital to the community and closed 87 loans*
- *Brae View—72 apartments on Essentia's campus—construction to start this fall*
- *Birchwood—took ownership of this 24-unit complex, completed phase of emergency repairs, and project will be completed this year*
- *Faith Haven— \$10.4 M in forgivable loans to renovate 123 units*
- *Common Ground is an integral reason we have one of the most successful Community Land Trusts in the country.*
- *The full impacts of the One Big Beautiful Bill are still a couple of years out*

After the presentation, Jeff invited attendees to come up to the microphone to speak or make suggestions. Four people asked to speak and provided details of how they have been personally impacted by the work and support of One Roof.

Attendees were reminded to reference their raffle tickets received at the check-in table for door prizes. Attendees were asked again to complete a Member Feedback form and all who fill out the form will be entered into a prize drawing after the meeting for a gift card to a local business.

Jeff turned things back to Ryan to take care of the meeting business. Ryan walked attendees through the basics of how to make a motion, a second, and to vote during the meeting.

Ryan noted that last year's annual meeting minutes were posted on the website in advance of the meeting. Ryan sought a motion & second to approve the 2025 minutes as presented.

Motion to approve 2025 Annual Membership Meeting Minutes – MSC – Karin Haidos, seconded by Joel Tracey.

Members were asked to vote in favor by saying aye, opposed by saying nay.

All in favor - Motion approved.

Every year the Governance committee leads a process with the Board of Directors to determine what attributes are desired in new Board members given the current and future work of One Roof and Board members who may be departing due to term limits or resignations. This year, there are three departing members, one new first-term nominee, and one incumbent. Ryan reminded attendees that the organization's bylaws permit nominations from the floor of this meeting and asked if there were any nominations. No additional nominations were made.

Ryan announced that the Board of Directors put forth the following slate of nominees for service on the One Roof Board of Directors:

1ST TERM NOMINATIONS: AGNE SMITH, CLT HOMEOWNER

3RD TERM NOMINATIONS: EMILY EDISON, GENERAL MEMBER

Ryan sought a motion & second to approve the slate of Board Members as presented.

Motion to approve Slate of Board Members – MSC – Joel Tracey, seconded by Sadie Kettula

Members were asked to vote in favor by saying aye, opposed by saying nay.

All in favor - Motion approved.

Ryan recognized the three departing board members and acknowledged and expressed gratitude to each of them for their dedication and years of service on the One Roof Board.

- Mary Frances Skala, General Member, 9 years of service
- Aaron Kelly, General Member, 6 years of service
- John Staine, General Member, 4 years of service

Ryan invited Jim Philbin to say a few words to honor former Board member and current Project Review committee member, Bob Ryan, with the Chuck Matthei award for his continued service and generosity to One Roof. Jim shared a bit about Chuck Matthei and his life's work and Jim's experience and the impact of working with Bob. Bob accepted the award and was honored for the opportunity to serve and support One Roof.

Ryan thanked everyone for attending and sought a motion & second to adjourn the meeting.

Motion to adjourn meeting– MSC – Karin Haidos, seconded by Karin Mobilia

Members were asked to vote in favor by saying aye, opposed by saying nay.

All in favor - Motion approved.

Adjourned the meeting at 6:57 p.m.