

**NORTHERN
COMMUNITIES
LAND TRUST**

Creating affordable homes & strengthening communities through the wise stewardship of land & resources

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DEEP's Upcoming Workshops:

- **Monday, December 6th from 6:30 – 8:00 at Evergreen Senior Ctr. 5830 Grand Ave**
- **Tuesday, December 14th from 6:30 – 8:00 Central Hillside Community Ctr. 12 E. 4th St.**

2010 NCLT Member Newsletter



250th Homeowner

Northern Communities Land Trust reached an exciting milestone on July 30, 2010 with the sale of a home to Laura Kay, the 250th homeowner.

Kay grew up in Hermantown and currently works as an assistant buyer at Maurices. She has two children: Noah, age 4 and Emma, age 3. The family had been living in a two-bedroom trailer when Kay's mom showed her an ad for a 4 bedroom Land Trust home in Proctor. When asked what appealed to her about the house, Kay replied, "My sister lives in Proctor and I really like the

school district and the neighborhood. I also wanted the kids to have their own rooms."

The home had been completely renovated by Common Ground Construction. "The fact it had received many new updates appealed to me," Kay explained.

Emma and Noah decorated their respective rooms with princess

and sports memorabilia. For the first time, the family has room for a dining room table. "I'm glad we get to sit and eat dinner together as a family," Kay said.

Laura Kay's family pictured below at their dinner table.



Save \$. Save Energy. Reduce Environmental Impact.

The City of Duluth and Common Ground Construction are pleased to announce the start up of the Duluth Energy Efficiency Program (DEEP), a community energy resource center serving all residents of Duluth.

DEEP is a one-stop shop energy resource center that offers systematic and sensible steps for whole-house energy efficiency, including air sealing, insulation, heating, appliances, lighting, safety and more. The primary goal of DEEP program is to help homeowners save money, conserve energy, and lessen their impact on the environment.

DEEP has been busy conducting free neighborhood workshops throughout the city this fall, teaching residents practical and cost effective ways to save energy in the home while informing them of the various incentives available. All attendees can receive a personalized Home Energy Scorecard which will help you compare your home's energy performance with other homes in your neighborhood. After receiving your Home Energy Scorecard, DEEP will recommend an energy audit that is right for your home. This audit will enable you to make energy improvements that

will quickly give you the most "bang for your buck."

Low to moderate income households are eligible for special incentives through the DEEP program including home energy rebates, (up to \$3150 per household), and a subsidized advance home energy audit including a blower door test and infrared thermal scan.

To learn more, we invite you to one of the upcoming workshops. (pre-registration required). Attendees receive a FREE energy saver kit valued at \$20. Sign up on-line at www.duluthenergy.org or call 336-1038.



NCLT's Executive Director:
Jeff Corey

“What does it mean for a family to have the stability of staying in one place?”

“\$90,000 grant approved by Cloquet City Council.”

Executive Director's Report

This fall the Land Trust celebrated the completion of our 200th home. At the celebration, we decorated each room of the home differently, focusing on the following themes; the physical impact of our work on neighborhoods, our many partners, funders and donors, and the great construction work of Common Ground. Most important, I believe, is the room that focused on our homeowners.

While 200 homes is worthy of celebrating, it is the impact that the homes will have on men, women and children who live in them that is most important. What does it mean for a family to have the stability of staying in one place rather than moving from apartment to apartment? What is the impact on children when their parents plant a garden for the first time? What is learned when children get to raise a kitten or a puppy? What is the impact on parents, children and neighbors when a new homeowner becomes active in a neighborhood group?

These impacts, while hard to measure, are the parts of our work that will have the longest and most positive affect in our community because they will multiply over and over as children grow up and leave these homes for homes and neighborhoods of their own. This impact will grow even more over time as our homes, which are forever affordable at resale, pass from one owner to the next.

Another way to view the impact of our work is by measuring the economics of these homes over time. If 6% of the 200 homes resell each year (a conservative estimate) then 10 years from now another 120 households will have had the opportunity to own a home in our community thanks to the Community Land Trust method of preserving the affordability. At an average of \$50,000 in subsidy per home, \$6,000,000 of public and private investment will be preserved and used again in those 120 resales, and the cost per family served will drop to \$25,000 per home because no further investment will be required.

Add the economics of our work to the intangible benefits described above and the impacts of the Land Trust over time become even more dynamic. Use the same math and fast forward another 10 years, 20 years, or 30 years and the benefits just continue to multiply while the cost per family goes down.

Please remember that when you support the Land Trust, your gifts will keep on giving for generations to come, bringing the dream of affordable homeownership to families each and every time one of our homes resells. On behalf of our homeowners today and our homeowners 50 years from today, thank you for helping the Land Trust bring affordable homeownership to families in need.

Land Trust has exciting plans for Cloquet... Once they 'line up more ducks'

Article provided by the Pine Journal, written by Jana Peterson

The last time the Northern Communities Land Trust (NCLT) tried to tap into state funding for housing rehab and resale in Cloquet, the state denied the request, saying there needed to be local support first.

Well, with the approval of \$90,000

grant by the Cloquet City Council July 6, the folks at NCLT think they've got a good chance of leveraging that money to gain more grants and low-interest loans to help pay the costs of purchasing, renovating and selling six homes in Cloquet.

Continued on page 3...

Pine Journal article continued...



Cloquet Community Development Director Holly Butcher said she is thrilled that the Land Trust wants to expand into Cloquet. She especially likes the fact that the homes remain affordable, even if they are sold by the initial buyer. "It's huge," Butcher said. "I'm really excited to have them interested in Cloquet."

While the intent is to help low-income residents gain home ownership without over-extending themselves, there are also many other benefits to the community because blighted homes are fixed up and, consequently, assessed at higher tax rates. NCLT's acquisition-rehab-resale activity effectively doubled the tax base of 41 homes redeveloped between January 2009 and March 2010.

Cloquet can use the help.

According to the background information presented by Butcher, the median home price in the city of Cloquet was \$135,000 in 2007. By 2009, the median home price had declined to \$108,000. In the first quarter of 2010, Carlton County experienced a 100 percent increase in sheriff sales over the first quarter of 2009. As of June 23, city staff found 23 homes and five vacant lots in the city limits were bank-owned. The renovated homes also look much better.

However, the Cloquet City Council grant money approval was only the first step, noted Sarah Hannigan, Housing Development Director for the Land Trust. Now the organization is hoping to leverage that money to gain \$377,760 in direct project subsidies and \$240,000 in zero and below-market interim loan financing from agencies including the Minnesota Housing Finance Agency, Greater Minnesota Housing Fund, and Minnesota Department of Employment and Economic Development (DEED) Small Cities Grant, to mention a few of the bigger likely contributors.

Hannigan is optimistic about NCLT's ability to secure the remainder of the funding, based on past experience, but she cautioned that the soonest the organization would be able to start acquiring properties would be the spring of 2011.

"The council's approval is certainly big news for us," she said. "Now we're in the process of lining up more ducks." The soonest any homes would be complete would likely be sometime in 2012.

In the meantime, Hannigan noted, NCLT staff are available to make presentations to any groups in the community who want to know more about the organization and its goals in Cloquet.

**"I'm really excited to have them interested in Cloquet."
~Holly Butcher,
Cloquet
Community
Development
Director**

Dwellings: A Tour of Contemporary living spaces



On Oct. 2, sixty-five people gathered to tour four unique homes in Duluth. The tour, sponsored by WagnerZaun Architecture and Hothouse Design & Post, featured a Land Trust home owned by Kirsten Aune & Chad Johnson & designed by WagnerZaun, a home designed by owners Tom Berry & Kerry Donar, the Arvold residence designed by David Salmela, and the Vanstrom residence designed by Marcel Breuer. Guests enjoyed food and beverages at each stop. Land Trust homeowner & Board member Glenn Dallmann concluded the tour with a story about his homeownership experiences. Attendee

Janet Deutsch said, "Everything was great, from the homes and their owners, to the food, transportation, and even the weather! I **loved** meeting the owners and listening to their design ideas and the processes they went through. This was just such a terrific tour! I can't wait until next year!"

The event raised over \$2,500. For more information about the next Dwellings tour, visit www.landtrustduluth.org.



**NCLT Homeowners & Tour
Hosts: Chad & Kirsten**

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20 years of Creating Affordable Homes and Strengthening Communities



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**January 28, 2011
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tion of over 100 Items. All proceeds benefit
Northern Communities Land Trust. Tickets are
\$35 in advance, \$40 at the door, \$20 students/
limited income. For more info visit
www.landtrustduluth.org