



Matched Savings Program: Making Home Improvements Possible

Elizabeth Pappas became a first-time homeowner in October of 2008. The charm and character of the Lincoln Park home appealed to her. "I could picture myself living here. It felt cozy." Pappas explained. Although it was in great shape, Pappas wanted to make energy-efficiency improvements to her home.

"I'm concerned with rising energy costs and would love to have more efficient appliances. However, to upgrade, I needed a new electrical box. Funds were tight from purchasing the home and I didn't have a lot of extra money to work with. When a Land Trust staff member contacted me about the IDA program, I jumped at the opportunity!"

The Land Trust partners with Community Action Duluth to provide the IDA Home Renovation Matched Savings program. Thirty income-eligible participants are accepted into the 18 month program, ten of whom are Land Trust homeowners. Participants attend classes on budgeting, home maintenance, permit requirements, and weatherizing. Then, they receive home inspections and an energy audit. Alex Comb, the inspector, helps the homeowners prioritize their needs (such as new windows, insulation, etc.) based on their goals. The homeowners develop a plan including a description of the improvements they will make, how much it will cost, who will do the work and the time frame it will be completed in. Homeowners save money during the 18 month program and receive a 2.5 to 1 matching grant of up to \$2,500 for home improvements. Pappas plans on replacing three windows in her home and having the duct work cleaned with the money she saves.



IDA program participant, Elizabeth Pappas

"Working with the Land Trust and Community Action Duluth has been great!" Pappas exclaimed. "It means a lot to me to have this opportunity."

Record Numbers

With the support of our members and donors, the Land Trust has been able to help 34 households purchase an affordable home in 2009—the most ever in a single year!

Our current homes for sale:

- 2421 West 23rd Street for \$99,000
- 5309 Broadwing Drive for \$145,000
- 3825 Haines Rd for \$89,900
- 33 Riverside Drive each priced at \$82,900
- 5 East 5th Street for \$108,000
- 1110 97th Ave W. for \$132,000



The Land Trust has resold 47 of our homes to low and moderate income homebuyers, recycling and reusing over \$2,000,000 in state and federal subsidies.

Duluth Veterans Place



Rendering by Wagner Zaun Architecture

The Land Trust and Common Ground are partnering with the Minnesota Assistance Council for Veterans (MACV) to purchase and rehabilitate two buildings in the Ramsey Neighborhood of West Duluth. The project, known as Duluth Veterans' Place, will result in five units of transitional housing and eleven units of permanent housing with supportive services for homeless and low-income veterans. It will also include on-site office space for MACV staff who will help veterans gain employment, health services, education, and transportation. Upon completion, the Land Trust will transfer ownership of the buildings to MACV and lease the land to MACV to preserve the affordability and community use of the buildings for perpetuity.

This \$2.5 million project is one further step toward total revitalization of the Ramsey Neighborhood (part of the At Home in Duluth Collaborative) as it will transform two dilapidated 100 year old buildings. The renovated buildings will be energy efficient, nicely landscaped assets in the neighborhood. We hope to begin renovations this fall and complete the project in early summer of 2010.

While a full list of funders will be made available in the 2009 Annual Report, special thanks are due to Duluth LISC and the Corporation for Supportive Housing for lead predevelopment and acquisition funding of the project as well as to Duluth Economic Development Authority and Duluth HOME Program for local grant funding of nearly \$700,000 that leveraged over \$1.1 million from the Minnesota Housing Finance Agency and Greater Minnesota Housing Fund. Extra special thanks to Spirit Valley Citizens' Neighborhood Development Association (SVCNDA) for strong support and assistance with fundraising and zoning changes for the project.



Exterior of the Ramsey Street Building



Current Interior

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Extreme Makeovers Everyday!

Recently, Common Ground Construction staff volunteered for a day on ABC's Extreme Makeover Home Edition house in Superior, WI. With the help of hundreds of volunteers and donations from the community, a home was demolished and replaced in 106 hours for a Superior firefighter and his family.

"Although there was a lot of press and excitement for the Home Makeover project, it makes us feel proud about what we do every day for NCLT and the community. We know that our houses are green, affordable, and helping not only the first family, but every family after that." said Common Ground Project Manager Todd Baumann.

This year, Common Ground will complete the rehabilitation of 23 homes, many of which were foreclosed and/or blighted properties. Common Ground crews are in the process of completing the first NCLT Solar Home that has 50% of its hot water and at least 10% of space heating needs met by solar collectors. "This is the second national demonstration project that we have been involved in." explained Jodi Slick, Executive Director. "We have become leaders in pushing the envelope on green affordable single family development."

"Our staff had a lot of fun participating in the chaos of the Home Makeover," continued Slick "but when all is said and done, I prefer the Land Trust model. Each homeowner has their own story and the Land Trust helps make their dreams come true in a fiscally and environmentally responsible manner. We also have great construction workers that put their tool belts on every day for the community."



**Ty Pennington from
ABC's Extreme Makeover**



Land Trust Home Before and After



The Land Trust's First Solar Home



**The Conservation Technologies
crew installing a solar panel at 33 Riverside Drive**

On November 4, 2009 at 11:00 a.m. the Land Trust will gather with the Mayor of Duluth and other community partners to celebrate the completion of our first affordable solar home. Please join us for a press conference and ribbon cutting at 609 N. 60th Ave West.

The addition of a solar hot water heater to this house and four others to come was made possible through a grant from the HOME Competitive Reallocation of CHDO Funds to Provide Energy Efficient and Environmentally Friendly Housing for Low-Income Families.





206 West 4th Street, Room 201
Duluth, MN 55806

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Visit www.landtrustduluth.org
and click on "Support Us."

SAVE the DATES!

THE LAND TRUST ON TAP

November 17, 2009 from 4pm to close at the Thirsty Pagan Brewery, 1623 Broadway Street, Superior, WI. Enjoy a tasty microbrew and learn more about our affordable housing work. \$1 out of every pint sold from the designated "Land Trust Tap" will go to Northern Communities Land Trust. Call 727-5372 for more information or visit www.landtrustduluth.org.



Saturday, January 30th, 2010

Volunteers Needed!

Join us for an entertaining evening of food & beverage tasting, live music, and a silent auction with over 100 items! A limited amount of free, on-site childcare is provided. Proceeds benefit the affordable housing work of Northern Communities Land Trust.

Please Support our 2009 Vendors:

Alotti Biscotti	Amazing Grace
Chester Creek Café'	Fitger's Brewhouse
Dave Hanlon Breads	Fitger's Wine Cellars
Hell's Kitchen	Grape Vine Café
Lake Superior Brewing	3 rd Street Bakery
New Scenic Café	Northern Ale Stars
No. Waters Smokehaus	South Shore Brewery
Peace, Love, & Chocolate	Thirsty Pagan Brewery
White Winter Winery	Whole Foods Coop
Zen House	

For more ticket information call the Land Trust at 218-727-5372 or visit www.landtrustduluth.org