



NORTHERN COMMUNITIES
LAND TRUST
2010 ANNUAL REPORT



Executive Director's Report for 2010

Upon the completion of the Land Trust's 20th year and 200th home in our community, it is fitting to take a look back at those who gave birth to and nurtured this organization. In creating over 200 affordable homes, the Land Trust has helped over 250 individuals and families achieve the dream of homeownership while holding true to the vision and mission of its founders.

When I think of the founders, early leaders, and important sustainers of the Land Trust—people who invested lots of themselves into the organization—I am struck by a common thread that weaves through them all. That thread consists of three strands worthy of examination: vision, hope and devotion. These traits have served us well over the years and will be very much needed in the months and years to come, given the economic challenges of our times.

As a community land trust, our vision has been that all people (like the Lopez family featured on page 3) in our community who have stable incomes, reasonably good credit, and an inclination to do so should be able to own quality homes of their own. However, what makes a community land trust especially visionary is that, once established, its very design helps to continue to implement its vision. If the Land Trust ceased to acquire more homes at this time, the vision of our founders would still be carried out as each year somewhere between 5 and 15 homes will resell and provide another affordable homeownership opportunity. Early visionaries of the Land Trust in our community include Steve O'Neil, Fran Skinner, Greg Gilbert and other advocates from the Homeless Organizing Project and the Low Income Housing Consortium (now known as the Affordable Housing Coalition). Of course, our most important visionaries are the early homeowners who believed in the vision enough to call it home.

Vision without hope results in much



Jeff Corey, Sen. Al Franken, Jim Mischler-Philbin

talk and little fruitful action or, as my Grandma used to say, "People just talking to hear their teeth rattle." Hope is the spark that gives life to a vision and stirs people to action to make it real. All of the visionaries engaged in the work of the Land Trust also employed hope. The early funders—Northland Foundation, Ordean Foundation, LISC, and the City of Duluth come to mind. In my mind, Pam Kramer is one of the leaders who personifies hope and has supported and influenced the work of the Land Trust from the early days to today. Others include Micky McGilligan, Patty Beech, Gwen Updegraff and Liz Carlson who led the Land Trust through some times when hope was needed most.

Devotion is profound dedication. Devotion is about earnestly tackling daily tasks with as much good spirit and wisdom as one can muster over and over and over. Of course, Land Trust staff, board members and committee members exemplify devotion. So, too, do the construction crews and staff of Common Ground who transform empty spaces and tired houses into homes. Devotion is not always pretty or fun, but without sustained devotion, visions are not realized.

On behalf of the board and staff of the Land Trust and of those we serve, thank you funders, members, donors and partners who devotedly support us as we work to make our vision a reality and give hope to those limited-income households in our community who dream of becoming homeowners.

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A Resale Story:

The Dalbacka-Hoogenboom & Lopez Families

In the spring of 2006, Jesse and Tom Dalbacka-Hoogenboom fell in love with a Land Trust house in the East hillside neighborhood of Duluth. The couple had learned about the Land Trust while participating in Community Action Duluth's FAIM program which matched prospective homebuyers' savings accounts. They were drawn to the location which was within walking distance of their respective work places. "We loved that it was an older home with plenty of character but it had been completely rehabbed with newer appliances. We knew everything was in good working condition," recalled Jesse. The Dalbacka-Hoogenboom family purchased the home in July. That same day, Jesse gave birth to Marnie.

The couple never anticipated moving after they purchased their home. However, with education cuts, Jesse's position in a local school was shrinking. When she was accepted into a Masters in Education program at the University of Minnesota, the family decided to make the move south. "Jim (Mischler-Philbin, Homeownership Director at the Land Trust) gave us a good sense of what we had to do to sell our house. It was hard to hear how much the market had changed but Jim worked hard to find a buyer."



The new buyer was the Lopez family. Oscar, who was born in Honduras but had been living in San Francisco, met Lisa, a Minnesota

native, through a mutual friend. After the birth of their first child Freyj, the couple wanted to be closer to family and moved to Duluth. They had



been living in an apartment until Oscar picked up a flyer at Life House where he works as a youth advocate. It highlighted Land Trust homes for sale.



The couple became hopeful. "Until we saw this home, we didn't think we would be able to buy the quality of house we wanted in the neighborhood we wanted to live in," Oscar explained. Lisa added, "We looked at this on a Sunday. On Monday, we met with Jim and then applied for a loan."

After working out a few financing glitches, the Lopez family purchased the home in June of 2010. "It was really helpful working with the Land Trust through the buying process," Lisa said. "They put us in contact with Jill Winkler at North Shore Bank who was able to approve a loan for us."

The family has grown since moving into their home. First, they added a new pet: Marco the cat. Then, in February 2011, 3 year old Freyj became a big sister with the birth of little Lucia. Oscar, a perpetual apartment tenant, is thrilled to live in a house for the first time. He recently cleared brush in the back yard and built a fence. "It feels good to work on and take pride in something that is ours!" he exclaimed.



Homeownership Report & Financial Statement

Land Trust 2010 - By the Numbers

18 Households Purchased a Home

7 Resales
11 Acquisition/Rehab

Underserved Households: 9 (50%)
(single female headed households with dependent children,
households of color or households with a disability):

Total Number of Children: 18

Total Number of Adults: 27

Average number of residences in previous 5 years prior to
purchasing their Land Trust home: 3.6

Average Annual Income: \$30,400

Average Percentage of Median Income: 61%

Average Market Value of Home: \$127,555

Average Land Trust Price: \$92,433

Average Finished Square Feet in Home: 1172

Average Monthly House Payment (includes taxes & insur-
ance): \$622

Average rent payment (Homebuyer's previous residence):
\$600

Subsidies recycled in resales in 2010: \$324,000

11 permanent and 5 transitional supportive housing units for
veterans



2010 Financial Statement

Income:

Unrestricted Earned Income	\$546,884
Organizational Program Grants	\$164,293
Housing Development Grants	\$938,704
Home Sales	<u>\$1,269,800</u>
	\$2,919,681

Expense:

Unrestricted	\$486,979
Homeowner Services	\$20,371
Fundraising	\$48,187
Housing Development Expenses	<u>\$2,308,927</u>
	\$2,864,463



Current Land Holdings

Lakeside — 19 Homes

Woodland — 3 Homes

Hunter's Park — 2 Homes (1 Acquired in 2010)

Duluth Heights — 15 Homes

Congdon — 2 Homes (both Acquired in 2010)

Endion — 4 Homes

East Hillside — 28 Homes (2 Acquired in 2010)

Central Hillside — 10 Homes (1 Acquired in 2010)

Observation Hill — Homes

Riverside — 4 Homes

Morgan Park — 3 Homes

Lincoln Park — 36 Homes (1 acquired in 2010)

West Duluth — 60 Homes (8 Acquired in 2010)

Gary/New Duluth — 15 Homes

Hermantown — 1 Home

Piedmont — 2 Homes

Proctor — 8 Homes

Fundraising Spotlight



Northern Communities Land Trust started 2010 with a bang! Over 350 people attended the annual Trust in the Land fundraiser presented by Nu 92. The event brought in over \$16,500 for the Land Trust's affordable housing work. Attendees sampled food such as Pot De Crème, Mango Salad, Wasabi Duck & Pheasant Chili, and danced to music by Sweetgrass and Two for the Road. Vendors included: Alotti Biscotti by the Exchange, Amazing Grace Bakery, Burrito Union, Chester Creek Café, Dave Hanlon's Artisan breads, Fitger's Brewhouse, Fitger's Wine Cellars, Great Harvest Breads, Lake Avenue Café, Lake Superior Brewing Company, New Scenic Café, Peace, Love, & Chocolate, Positively 3rd Street Bakery, Splashing Rock restaurant, Thirsty Pagan brewery, Valentini's, White Winter Winery, and Whole Foods Co-op.



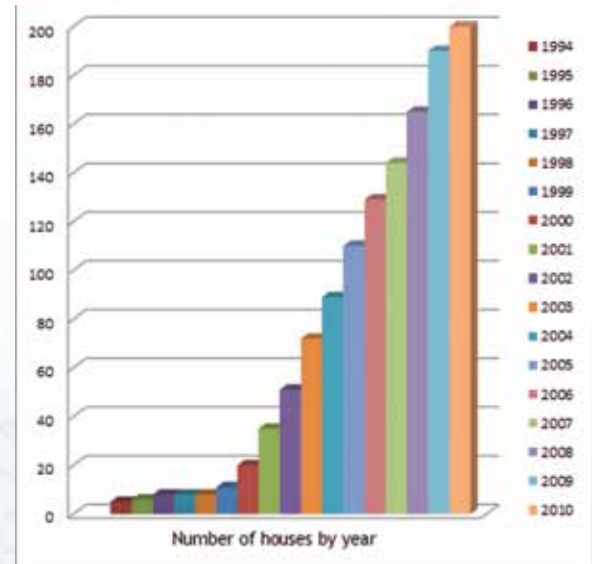
2010 A Year of Milestones

20th Anniversary

2010 marked the 20th year that Northern Communities Land Trust has been helping low-moderate income households achieve the dream of homeownership. St. Louis County Commissioner and one of the Land Trust founders, Steve O'Neill, reflected, "Forming a Community Land Trust was a long, hard sell. NCLT has exceeded our vision in a lot of ways." He added, "I am delighted to see the expansion to Proctor and Hermantown. People of all income levels should have the opportunity to live where they desire."

200th Home

On November 4, 2010, community members gathered to celebrate the completion of the 200th home. The formally blighted property on East 8th Street was completely transformed by Common Ground Construction into a beautiful, energy-efficient, 4-bedroom home. Mayor Don Ness proclaimed Nov. 4th "Northern Communities Land Trust Day."



250th Homeowner

On July 30th, 2010, Laura Kay became the Land Trust's 250th homeowner. Kay grew up in Hermantown and works as an assistant buyer at Maurices. She had been living with her two children, Noah, 4, and Emma, 3, in a cramped, 2-bedroom trailer. For the first time, the family has room for a dining room table. "I'm so glad we get to sit together and eat as a family," Kay said.

Looking Forward

2011 will be another busy year for the NCLT. We have plans to:

- Develop and sell 20 single-family homes, the vast majority of which will be acquisition and rehabilitation of foreclosed properties
- Work hard to raise funds, despite a challenging economy and shrinking government budgets, to continue acquisition and rehabilitation of foreclosed properties in Duluth, Proctor, Hermantown, and Cloquet in 2012
- Manage the resale of 8-10 NCLT homes
- Provide proactive education and organizing services to NCLT's 200 plus homeowners on a monthly basis
- Continue to engage and grow our membership through great events and informative outreach activities
- Plan and raise funds for a multifamily rental project in partnership with Center City Housing Corporation and Churches United in Ministry that will provide permanent supportive housing for 40 of Duluth's most challenged families as well as emergency shelter for up to 6 homeless families
- Explore and potentially implement a merger with Neighborhood Housing Services of Duluth



Celebrating 10 Years As A NCLT Homeowner

by: Char Karsh

I am aware that Northern Communities Land Trust is now celebrating twenty years as an organization that has provided quality, affordable housing to our Northland community. I thought it would be good for the community to hear from a former program beneficiary about the tremendous gains the Land Trust brought to our family during our ten years of Land Trust homeownership. Our initial reasons for purchasing a home through the Land Trust were embedded in the desire to increase our family's stability and well-being. We experienced stress while renting related to increasing monthly housing costs, violent and disruptive neighbors, little control over some aspects of our home environment such as the need to eliminate serious pest and mold problems, and not having a nearby play space outside.

As Land Trust homeowners, we were able to afford a home in the neighborhood we desired to live in that was close to a park and schools. We were assured that our children would not experience the disruption that would come from changing schools as we tried to find a better rental arrangement. As homeowners our housing expenses were at an affordable rate which was fixed month to month and, as a result, we were able to save and invest in additional higher education and for retirement. We took pleasure in living in a home that was safe, sound, and solid. We were able to take pride in improving and maintaining our house as we made it our special home. We engaged in our neighborhood's activities and got to know our neighbors. My two children enjoyed playing in our yard and spent time with neighborhood friends at the park up the street. We landscaped the yard with fruit trees and bushes and enjoyed gardening.

After ten years of Land Trust homeownership

our family made the decision to move when we were faced with the opportunity to purchase my childhood home as my parents made the move to assisted living. This was a bittersweet transition as we experienced a sense of loss when we sold this first home. We had to say good-bye to the good neighbors and friends we had developed relationships with. The loss was offset some by the knowledge that the new homeowner was very excited about living in the house we had worked hard on to develop as a home and that the benefits we had received as Land Trust homeowners could be passed on to another buyer. We also took away a tidy sum which we would not have pocketed as



renters, in addition to the higher education and investments we acquired along the way. We are able to reinvest this equity in our new home and future. Looking back, we will always value our experience as Land Trust homeowners. We enjoyed having the opportunity to be involved in something that was of benefit to other individuals and the greater community while working to establish a stronger future for our family.



Common Ground & DEEP

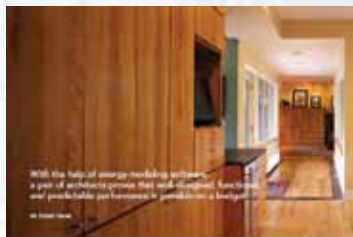
2010 was an amazing year for Common Ground. It saw the continuation of the single-family acquisition rehab work for NCLT, completion of the Greening City Homes and Green Jobs Action Planning Process, launching of the Duluth Energy Efficiency Program, visits to our projects by Governor Pawlenty, U.S. Senator Klobuchar, and MN Secretary of State Ritchie, and a former Common Ground Construction project featured in Fine Homebuilding.

Single Family Projects & Green Expertise- Common Ground construction crews, with the Institute Community Work Crew partner, completed 18 acquisition-rehabs this year including the last of the 10 NCLT solar homes. Most of the rehabled homes were blighted, foreclosed, and/or condemned. Construction crews have become national green construction experts focusing on energy detailing. "The rivalry is fun to watch as each



of the carpenters try to get the tightest house," said Todd Baumann, Project Manager. "Dale Lund had the record only to be beat out on the same day by Jerry Merk. They will even debate whether an asterisk should be added to records when different types of insulation are used." Homes rehabled by Common Ground in 2010 have performed 10-45% better than new Energy Star construction – quite a feat on a 100-year old house! Common Ground has also taken this expertise on the road by teaching green construction sessions for the third straight year at the National CLT Conference and the regional US Green Building Conference.

Home Featured in Fine Homebuilding- A private green home that Common Ground constructed in 2008-9 was featured in the summer edition of Fine Homebuilding. The home, designed by Doug Zaun of Wagner Zaun Architecture, featured double wall construction and other energy efficient details. The construction was spearheaded by Project Manager Brian Kontio. A copy of the article can be



Getting to Cozy and



found at: www.wagnerzaun.com.

Green Jobs Action Planning- Common Ground Executive Director Jodi Slick and Contracts Manager Jolene McLaughlin completed the facilitation of the Green Jobs process in Duluth in April. The community celebrated the work with a sustainability summit in June featuring McArthur Genius Majora Carter. The goal of the Green Jobs Initiative was to identify ways to create and retain green



living-wage jobs and to stabilize and improve the local economy. 120 local leaders were brought together to determine the best steps to take in the areas of food systems, built environment, energy production, transportation systems, and

resource protection. The Green Jobs plans can be found on the Common Ground website at: www.commonground-mn.org.

Duluth Veteran's Housing- In 2010, with NCLT as developer, Common Ground completed its first larger multi-family construction project. 2501 and 5209 Ramsey street were gut-rehabled for the Minnesota Council of Veterans (MACV). This project took two dilapidated buildings and turned them into a true asset to the neighborhood. "There was a moment in one of the buildings where we had to add considerable temporary framing and cribbing because the structure was in such poor shape it could have collapsed," said Project Manager Brian Kontio. The project will help 5 Veterans with transitional housing, 11 Veterans with permanently affordable rental housing, and host the MACV offices.



A tribute wall and courtyard complete the project that was designed by Wagner Zaun.



Common Ground & DEEP

Duluth Energy Efficiency Program- Launched in 2010 the Duluth Energy Efficiency Program (DEEP) and is now offering community rebates to help over 450 Duluth homeowners with high energy bills, ice dams, and old furnaces improve their homes. Up to \$3,150 in rebates are available for Duluth residents of all income levels.

DEEP is an American Recovery and Reinvestment Act (ARRA)-supported City of Duluth program designed to overcome barriers residents face when exploring energy efficiency improvements. “Most residents understand that improving their homes will save them money year-after-year, but aren’t sure which improvements are best for their homes, who can do the improvements right, or how to pay for the initial work,” said City of Duluth Community Development Manager Keith Hamre, “DEEP serves as a third-party helper to answer these questions and maximize the financial savings to families.”

\$1.5 million of stimulus funds were raised to create a limited pool of energy rebates. DEEP prioritizes houses that have the highest energy use and improvements that will save the homeowner the most energy. Executive Director Jodi Slick stated, “In many cases, the households we’ll help through DEEP will be able to get improvements with very little or no out-of-pocket expense and a net monthly savings.” Additional funds have been raised to assist with NCLT homes and lower-income families.

To identify houses with the greatest energy need, a free energy score is generated by DEEP based upon actual household energy usage. Residents with poor initial energy scores are then referred to home performance audit programs. These audits generate specific recommendations for improvements. DEEP staff then work with homeowners to get bids on the work or instruct Do-It-Yourselfers in how to successfully complete improvements. A personal financial package is prepared for homeowners that leverage the various rebates, loans, and tax credits currently available. “DEEP is a comprehensive one-stop-energy-shop that helps residents get the improvements right and, very importantly, to not miss out on available incentives.” Said Dean Talbott, DEEP Program Manager.

“I am very pleased to see this innovative program move forward,” said Lieutenant Governor Yvonne Prettner Solon. “This collaborative effort will create jobs, save money and reduce pollution. I believe that DEEP can be the model residential energy efficiency program for other

communities throughout the state.” Backed with the support of local and state government, DEEP is ready to help Duluth homeowners “Save Some Green.”

With funding from the U.S. Department of Energy and the Minnesota Department of Commerce, ARRA, the Center for Energy and the Environment, and the City of Duluth’s Community Development Block Grant Program, DEEP is changing the way Minnesota addresses energy efficiency.

DEEP also offers technical training scholarships to local contractors and will be releasing a multi-family program in the spring to address buildings with 4 or more housing units. Find out more about the DEEP program at www.duluthenergy.org.



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