

One Roof Community Housing



WE MAKE HOME A BETTER PLACE

PRESENTERS:

AMANDA PETERSON: EDUCATION & COUNSELING COORDINATOR
BACHELOR OF SOCIAL WORK

DAKOTA SOL: EDUCATION & COUNSELING ASSOCIATE
BACHELOR OF BUSINESS ADMINISTRATION

One Roof Community Housing



- 501(c)3 Nonprofit
- Open to everyone; regardless of income, first-time homebuyer status, etc.
- HUD approved housing counseling agency
- Adopted the National Industry Standards
- Member of the MN Homeownership Advisor's Network (MN HOC)
- Nationally Certified Counselors and Educators

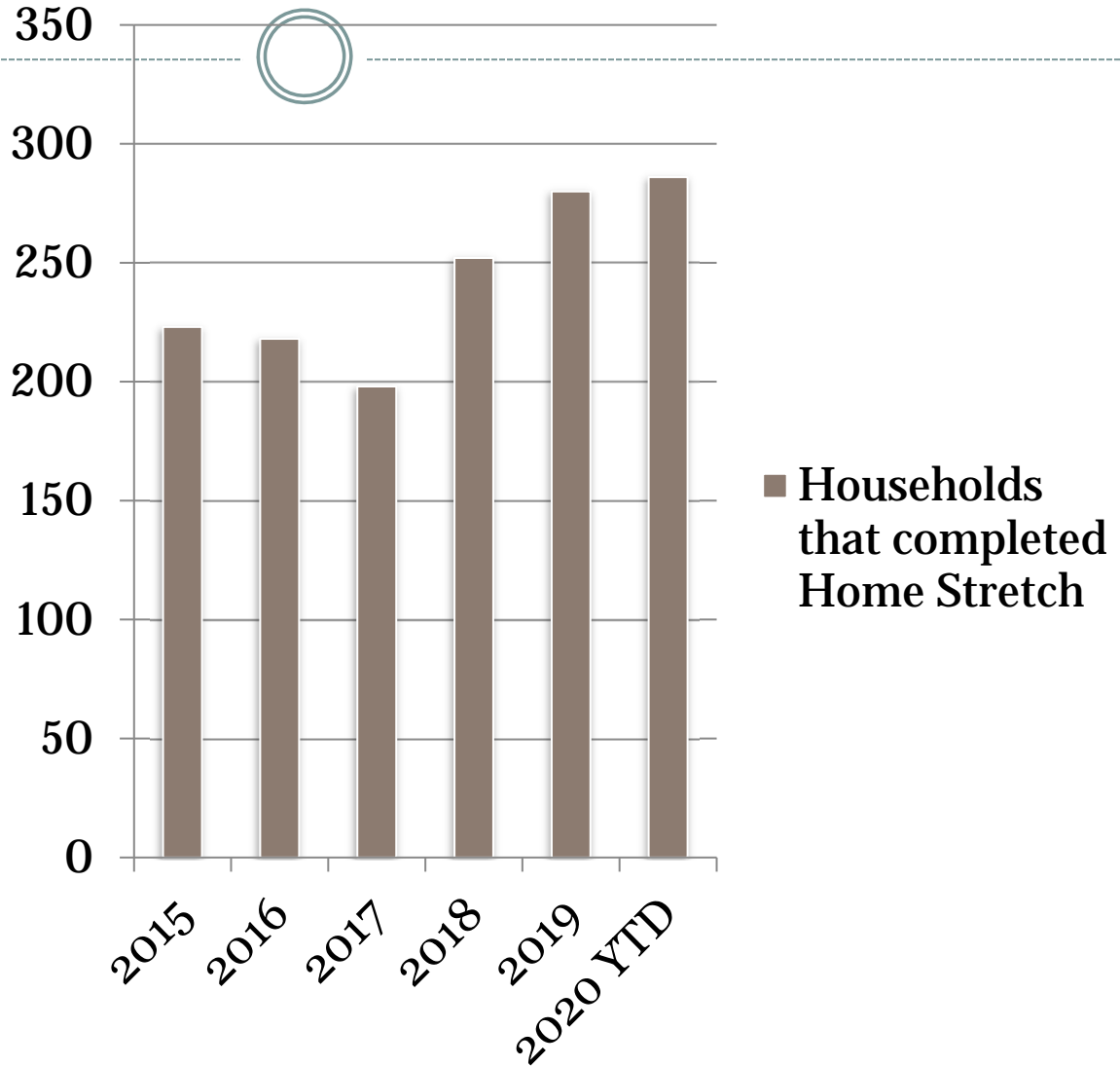
Homebuyer Education



- **HUD approved Home Stretch Curriculum**
- **8-hour workshop that teaches each step of the homebuying process**
- **Professional guest speakers and certified instructors**
- **Historically in-person but moved to Zoom due to COVID-19**
- **Currently free of charge**
- **Required for certain mortgages / down payment assistance**
- **Open to everyone**
- **Fee waver always an open option**

HOME BUYER EDUCATION

2015: 223
2016: 218
2017: 198
2018: 252
2019: 280
2020: 286
(YTD)



Pre-Purchase Homebuyer Counseling

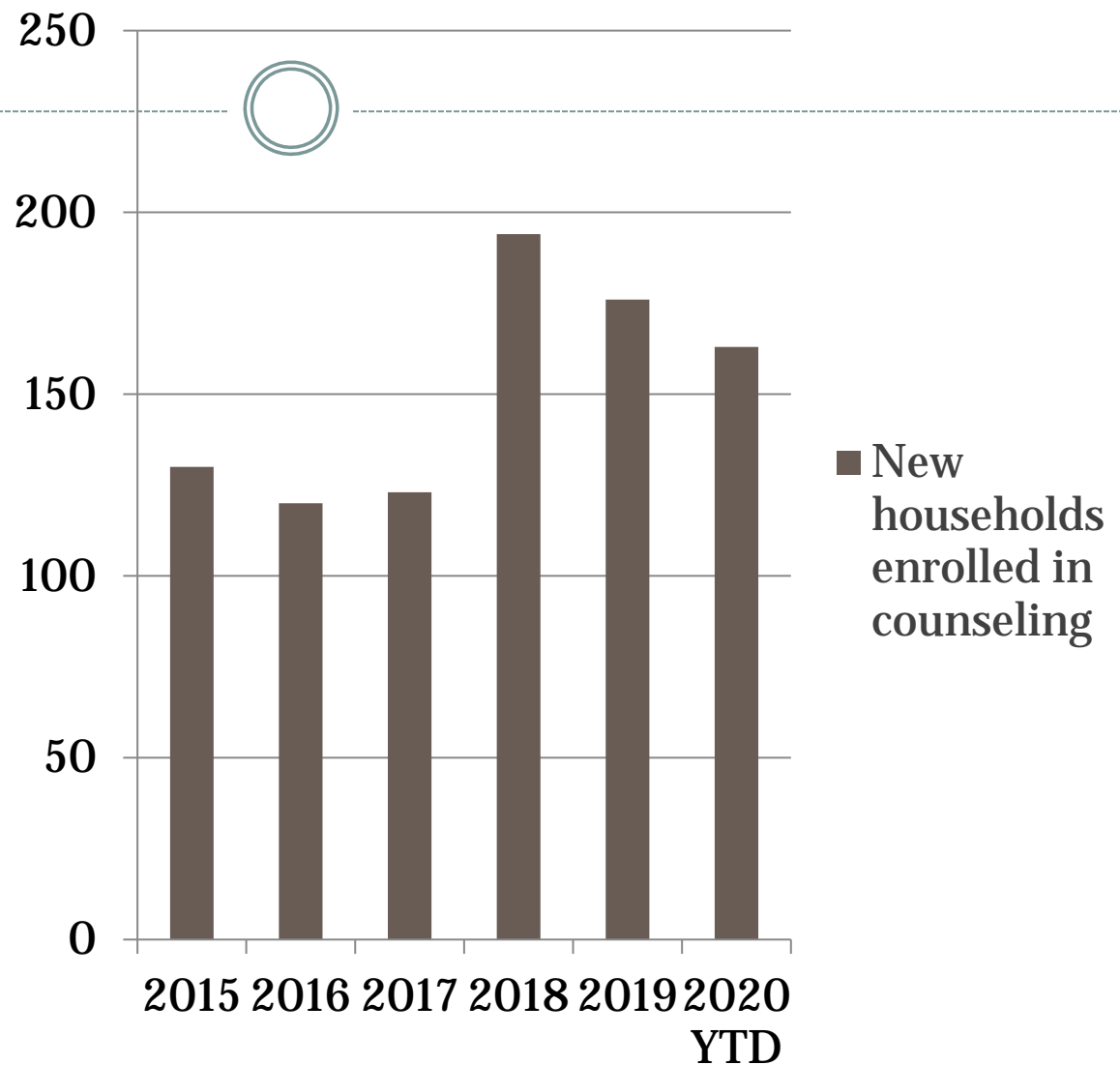


- **1:1 counseling service free, confidential and open to everyone**
- **Historically primarily in-person, since COVID-19 offered remotely through Zoom or over phone**
- **Can be short term or long term – participant led**
- **Free FICO Tri-Merge Credit Report with Mortgage Score**
- **Focus on debt, credit, savings, DTI, affordability and available affordable loan programs/down payment assistance**
- **Referrals to additional community services as needed**
- **We take a participant led approach to helping participants recognize their barriers and create realistic goal plans to address them**



PRE- PURCHASE HOUSING COUNSELING

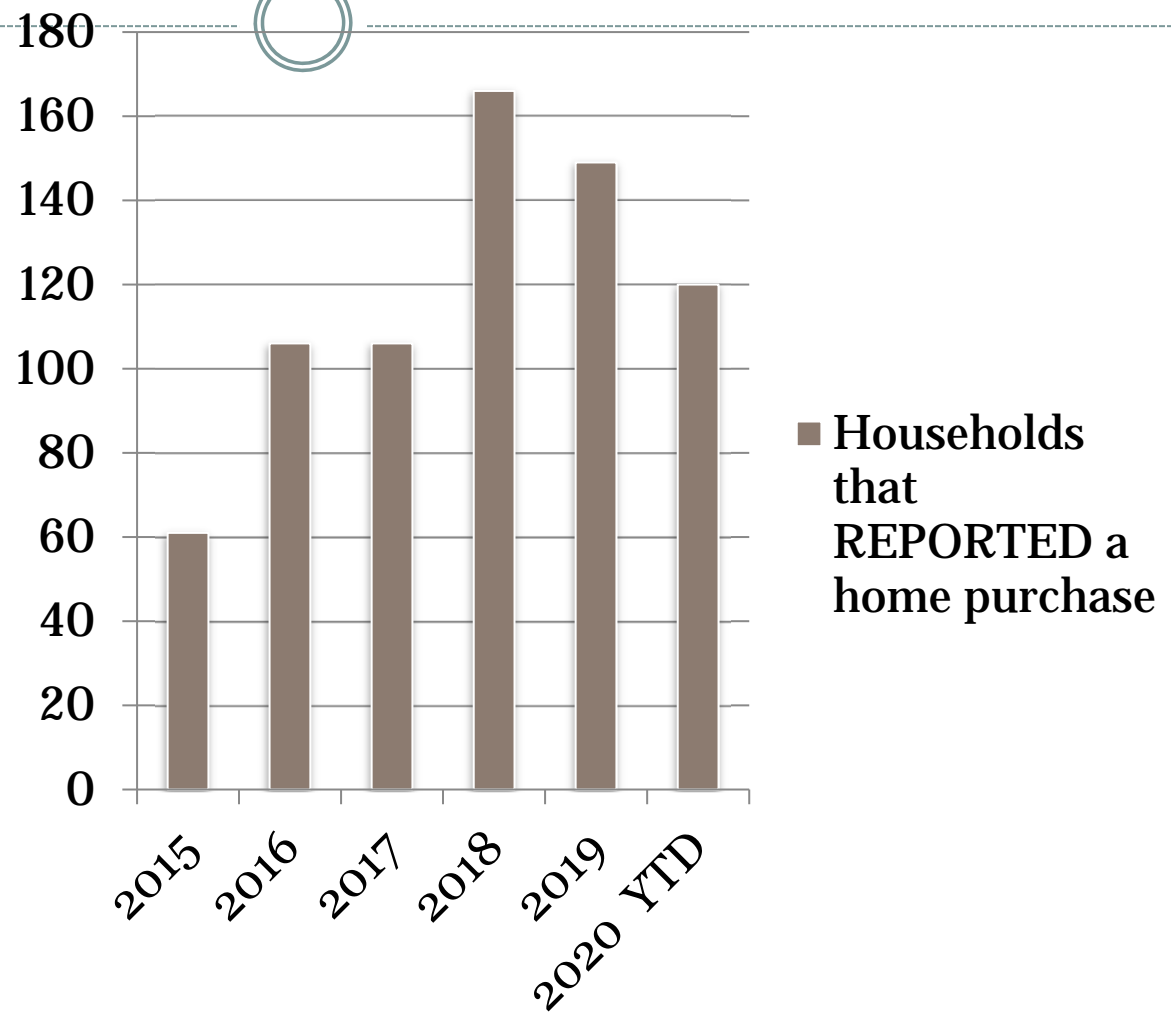
2015: 130
2016: 120
2017: 123
2018: 194
2019: 176
2020: 163
(YTD)



HOMEBUYER EDUCATION AND COUNSELING

2015: 61
2016: 106
2017: 106
2018: 166
2019: 149
2020: 115
(YTD)


Home Purchases





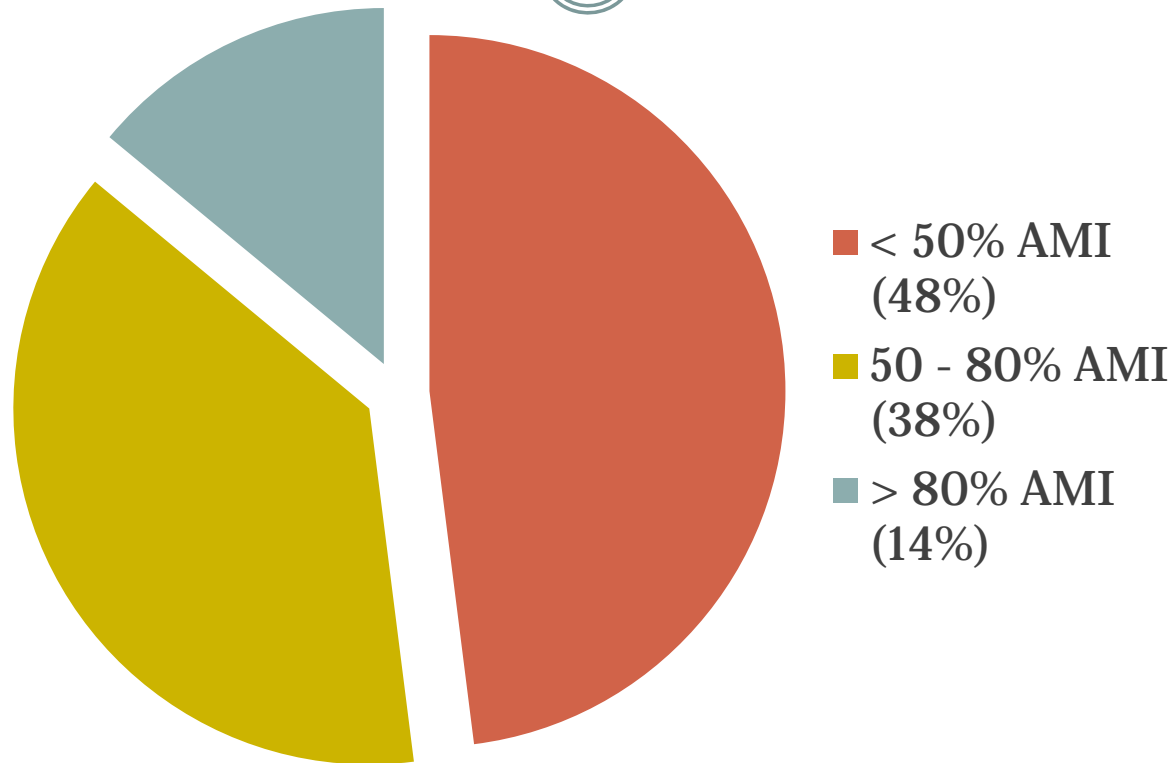
Barriers

Many factors affect an individual or family from achieving the American dream.

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- Racial disparities and historical racism in housing
 - Debt and credit issues
 - Lack of support network
 - Underemployment / wage disparity
 - Lack of access to supportive programming
 - Domestic violence
 - Lack of affordable rental housing
 - Criminal backgrounds (lack of access)
 - Being “un-banked”
 - Competitive market that disproportionately affects lower income buyers

Who We Serve

Income Demographics



How does Minnesota compare nationally?



National Average

National homeownership average of 64.6%.

Minnesota

Minnesota has a homeownership rate of 73%, leading the national average by 8%.

This is the highest homeownership rate in the nation.

What is the 'homeownership gap?'



In Minnesota, the homeownership rate among white households is 77.5%, while the rate among households of color is just 38.2%, leaving a gap of 39.3%.

Minnesota holds one of the greatest disparities among white and non-white households, ranking 48th in the nation

WWW.HOCMN.ORG

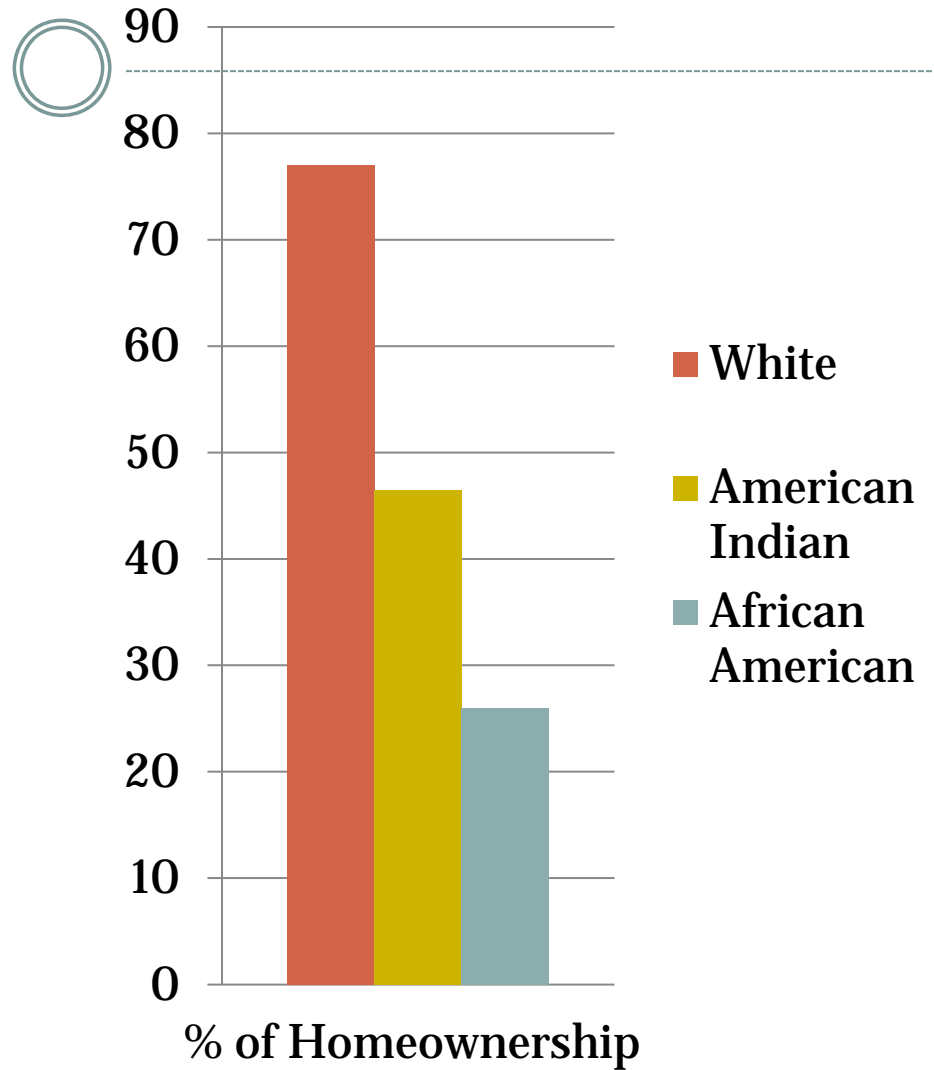
hocmn.org

Minnesota
Homeownership rates
as a percentage, by
racial and ethnic group

White: 77%

American Indian:
46.5%

African American: 26%



Resources




- <https://www.startribune.com/confronting-the-black-homeownership-gap-in-minnesota/572181702/>
- **Netflix Explained / Racial Wealth Gap**
- <https://www.npr.org/2017/05/03/526655831/a-forgotten-history-of-how-the-u-s-government-segregated-america>



Community Land Trust

The Community Land Trust model is designed to provide access to land and housing to people who might otherwise be denied access; to increase long-term community control of neighborhood resources; to empower residents through involvement and participation in the organization; and to preserve the affordability of housing permanently.

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- One of the largest Land Trust Programs in the Nation
 - Over 500 homes sold (acquisition rehab and resale)
 - Partnership with Fond Du Lac to rehab homes and create affordability for Tribal Members
 - One Roof maintains ownership of the land, which is leased by the homeowner for a small monthly fee
 - When the homeowner decides to sell, they agree to pass on the benefits they received by selling their home below market price to another income-qualified buyer

Community Land Trust



Requirements

- Must Income Qualify at the time of purchase
- Not every loan program will work with leased land
- Homeowner Services staff can help homeowners navigate the aspects of homeownership and provide support
- No down payment needed as the home is sold 20,000 – 40,000 below market value
- Applicants chosen based on greatest need, not highest offer

How to apply

- Fill out online CLT application on our website 1roofhousing.org
- Meet 1:1 with program staff for CLT orientation
- Homebuyer Education required
- Meeting with a counselor can often help the buyer navigate their affordability and their loan options

*Homeowner events help build community and relationships with our staff

*We invite homeowners to apply for our Board of Directors



Tenant Landlord Connection

Provides education, information, and problem-solving assistance as a way to improve tenant-landlord relations and decrease the amount of housing evictions in our community.

The mission of TLC is to ensure that stable rental housing exists by educating existing and potential landlords and tenants regarding their respective rights and responsibilities and by mediating disputes between landlords and tenants.



Services Include:

- [Ready-to-Rent classes](#) for tenants looking to establish or rebuild a positive rental history.
- [Landlord workshops](#) on fair housing laws, local government rules and requirements, business fundamentals and other common issues.
- Serving as a community resource on the rights and responsibilities of both tenants and landlords.
- Mediation services to help resolve tenant/landlord and neighbor to neighbor disputes.

Whether you are a landlord or a tenant, One Roof's TLC Program can assist you in resolving your rental disputes to avoid costly legal action.

**The TLC program only serves Minnesota residents, and cannot offer legal advice or promise resolution.*



Community Lending

One Roof Community Housing offers affordable loan programs* for home improvement.

Our loans can assist homeowners in the City of Duluth, the City of Superior and the surrounding vicinity at virtually any income level.

We can also provide loans for single and multi-family rental properties located in the City of Duluth.



1. Home Rehab Loans

1. Perfect for upgrading your kitchen, installing energy efficient appliances and windows or a new roof!

2. Deferred / Forgivable Loan Program

1. No interest / No Payment
2. Amount is due upon sale or transfer of the home
3. Must income qualify
4. *May qualify for forgiveness

3. City of Superior Deferred Loan Program

1. Must reside in the city of superior limits
2. No interest / No payment

4. Emergency Home Loans

1. To preserve and enhance the structural quality and livability of the home
2. Best in emergency situations to resolve a health or safety issue

5. Manufactured Home Loans

1. Can assist homeowners to make basic repairs, improvements and address emergency items.

We are an equal opportunity lender.

** Loan and program availability dependent upon funding*

Multi Family Development



PREVIOUS PROJECTS

- **GATEWAY TOWERS**
- **STEVE O'NEIL APARTMENTS**
- **DULUTH VETERANS HOUSING**

Multi Family Development



DECKER DWELLINGS

WHEN COMPLETED, DECKER DWELLINGS WILL BE A 42-UNIT, 3 STORY BUILDING

WITH A TOTAL OF 48,000 SQ.FT., INCLUDED WILL BE LAUNDRY FACILITIES, AN ELEVATOR, A COMMON ROOM, AND AN OUTDOOR PLAY AREA.

THE DEVELOPMENT WILL PROVIDE 4 UNITS TO SERVE HIGH PRIORITY HOMELESS, AS WELL AS 5 UNITS TO SERVE PEOPLE WITH DISABILITIES.

EXPECTED COMPLETION DATE: AUGUST 2021

FRERICHS CONSTRUCTION BEGAN WORK AT THE PROJECT SITE IN SEPTEMBER 2020.

Decker Dwellings



DECKER DWELLINGS

ANY
QUESTIONS
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