



NORTHERN COMMUNITIES
LAND TRUST

Fall Newsletter 2008

*Creating affordable homes
and strengthening communities
through the wise stewardship
of land and resources.*

Homeowner Hosts a Runner

Ann Marie Kelley shares her experience hosting an out-of-town runner for the Land Trust's fundraiser

County Commissioner Steve O'Neil made an announcement at the Land Trust annual dinner last spring. Grandma's Marathon was just around the corner. It's a no-brainer that the world-class running event gives Duluth businesses a shot in the arm economically, but O'Neil said it's also an opportunity for Land Trust to raise some money.

The idea is simple. During the June marathon, at a time when the city's hotels are bursting at the seams, the Land Trust asks its friends and benefactors to open their houses to a tourist or two and give them a room for the weekend. The guests make a donation to Land Trust in exchange for the lodging.

Making the match between homeowners and the folks who come for the marathon is the work of the Land Trust staff. We were given the name of Heather, a woman from San Francisco who was coming to compete in the marathon. We picked her up at the airport (she offered to get herself a cab but it was no problem to give her a ride). Because runners are creatures who need high-octane fuel, I made sure she had the food she needed (I asked for her preferences in an e-mail the week before.) But this isn't required. Heather offered to pack in her own provisions.

She was a swell guest. We enjoyed getting to know her, and as we are not runners, we were able to experience the race, vicariously, from an insider -- a step above just watching the race from the sidelines. We showed Heather around the Duluth area (via automobile), the day after, while she rested her bones.

O'Neil was right. It's a clever idea for a fundraiser and a good way to meet people you would normally not cross paths with. We hope Heather will return for another marathon -- or even if she would just like to visit Duluth again. We'd be happy to have her.

—Ann Marie Kelley

Heather Johnson had heard it was hard to find a place to stay in Duluth over Grandma's weekend. She searched various websites and running forums until she came across a post mentioning the Land Trust's fundraiser (now named Beds for Benefit.) She loved the idea—especially the reasonable rate and the fact that her money went towards a good cause.

"Since I was traveling solo, I liked the idea of staying with nice people in a cozy room rather than a nondescript hotel room where I'd probably be on my own watching cable TV," explained Johnson. "My experience with the Land Trust fundraiser was incredible, mainly because Anne Marie Kelley and her husband Marshall were two of the nicest, most courteous people I have ever met. They treated me like family and really went out of their way to take care of me. I expected to have a place to sleep near the finish line, but I got so much more!"

Johnson said she would love to participate in this fundraiser again and she plans on telling other runners about her great experience.



Land Trust homeowner Ann Marie Kelley and Marsh Stenerson in front of their home.



Heather Johnson pictured here at Kelley's home in the Central Hillside.

HOSTS NEEDED

For our *Beds for Benefit* fundraiser
June 19, 20 2009

To open a room in your home or your entire house to out-of town runners, please contact Laura Seitz at 727-5372 ext. 203



To date the Land Trust has resold 36 of our homes to low and moderate income homebuyers, recycling and reusing **\$1,610,000** in state and federal subsidies.

Director's Update



As I pause a bit to reflect on our work for the year I am struck that at only one other time in my ten years at the Land Trust (autumn of 2001) have I been so keenly aware of where the Land Trust is relative to national and world events. Much of the uncertainty and fear about the economy and world events of late 2001 is evident today in familiar but magnified ways—continued unrest in the Middle East, an international financial collapse unequalled since the Depression and a concern about energy costs that far exceeds the gasoline shortage fears in 2001. These are frightening times, but I believe these are also times to practice new, more sustainable ways to live in this country and on this planet. I, for one, am hopeful that new practices developed during this time of uncertainty will benefit future generations much like Land Trust homes will do as they resell over time.

Under the wise guidance of the Land Trust Board, our Staff continues to enhance and advance our uniquely sustainable way of creating affordable homes:

Economic Sustainability: Since we have only allowed fair and equitable lending practices to be used in the purchase of our homes, the 166 owners of homes on Land Trust land are not worrying today about balloon payments or grossly adjusting interest rates that jeopardize their ability to stay in their homes. Even in the current softened housing market the Land Trust has helped 30 families and individuals purchase homes in 2008 via 22 new homes brought into the Trust and 8 resales of Land Trust homes.

Neighborhood Sustainability: We are presently working with our At Home in Duluth partners on the acquisition, rehabilitation and eventual sale of 9 properties in Duluth. When we bought them, many of these homes were foreclosed, vacant, and blighted. When we finish our work and sell them, these homes will be among the highest quality homes in their respective neighborhoods, acting as a stimulus for increased neighborhood revitalization, and they will be affordable to lower income families in need of quality, affordable homes. In addition, 5 homes are in process in Proctor—the first Land Trust homes outside of Duluth in our region.

Environmental Sustainability: We recently ranked third in the country in a joint application with the City of Duluth for Housing and Urban Development (HUD) funds to enhance the environmental sustainability of ten homes to be acquired and rehabbed in Duluth. We will work with a team of local experts (see article on the following page) to ensure the funds are spent as wisely as possible. Of the six winning proposals, ours was the only one to address existing single family homes. We are also working to educate and provide assistance to Land Trust homeowners regarding weatherization techniques via workshops, insulation and window sealing kit give-aways, free 5-year anniversary inspections, and an Individual Development Account program with Community Action Duluth to assist with saving for energy efficiency enhancements.

We could not do this work without the ongoing support of our members and donors who keep us in their generous giving plans despite the tightening budgets we are all experiencing nor without the continued partnership with lending, funding and community development agencies that join us in our work. On behalf of the Land Trust Board and Staff, thank you, thank you, and thank you!

A handwritten signature in black ink, appearing to read 'Jeff Corey'.

Jeff Corey, Executive Director

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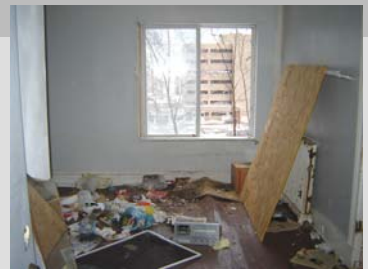
Revitalizing a Neighborhood

The smell of decaying food, garbage and human waste overwhelmed the Common Ground crew as they entered the house in the central hillside. The property had been condemned for 7 years and was in an appalling state of dilapidation. "It goes way beyond gross," exclaimed Todd Bauman, Project Manager for Common Ground. Although the water and utilities had been turned off for years, squatters had continued to use the bathroom. "There were items in the freezer that had rotted beyond recognition," Bauman added. "It was appalling!"

For weeks, Common Ground crews worked on cleaning out the house. The remaining structure was determined unsalvageable and was demolished. In its place, Common Ground built a beautiful energy-efficient three bedroom, 2 bathroom home with hardwood floors, a spacious, open kitchen, 2 decks with stunning views of the lake and downtown, and a fenced-in backyard.

In October, a family with 3 kids purchased the home. The family (who already owned a Land Trust home through our Homeland program) was excited about their new abode and the extra space.

Before



After



Land Trust Awarded for Going Green

Ten blighted homes in Duluth will soon be getting a "Green" makeover thanks to a \$250,000 grant from the HOME Competitive Reallocation of CHDO Funds to Provide for Energy Efficient and Environmentally Friendly Housing for Low-Income Families. A total of 6 grants were awarded nationally, with the Land Trust being the sole grantee for rehabbed homes. HUD pre-ranked the participating jurisdictions based on their commitment to increase the supply of affordable homes, their effective utilization of HOME funds, and their capacity to match resources. The City of Duluth scored 62 out of 75. The Land Trust's Housing Development Director, Sarah Hannigan acknowledged, "If the city had not been ranked that high, we would not have been able to be competitive."

The Land Trust was well positioned to compete through its participation in the Minnesota Green Communities Demonstration Project since 2006. "We were already doing over 80% of what they were asking us to do," Hannigan noted. "The new components that will be added as a result of this award are solar water heaters and solar radiant heat." With rising energy costs, solar water systems provide "the best investment for the quickest payback," Slick explained. It will provide 50% of the houses' domestic heat and 10% of the radiant heat.

Duluth LISC and the Home Depot also helped prepare the Land Trust for the opportunity to "green" its existing rehabs. "They provided funds for testing on 16 homes. It helped us develop environmental-based scopes and general data that we could apply to all future projects," stated Jodi Slick, Executive Director of Common Ground Construction.

"We are very excited," exclaimed Hannigan. "The grant gives us the chance to continue to further enhance the environmental sustainability of our affordable housing projects."

Food, Music and Fun!

Trust in the Land 2009

Saturday, January 31st

6-9pm at Marshall School

1215 Rice Lake Road, Duluth

\$30 in advance; \$35 at the door, \$20 student/low income, \$10 Land Trust homeowners

Trust in the Land is a food & beverage tasting event featuring delicious creations from some of the finest locally owned restaurants & vendors in our area. A silent auction & live music run throughout the evening. A limited amount of free, on-site childcare is provided. All proceeds benefit the affordable housing work of Northern Communities Land Trust.

Participating Vendors in 2008 included:

Alotti Biscotti

Chester Creek Café

Dave Hanlon Breads

Lake Avenue Café

New Scenic Café

No. Waters Smokehaus

Taj Indian Restaurant

Amazing Grace

Fitger's Brewhouse

Lake Superior Brewing Co.

Meal Time

Nokomis Restaurant & Bar

3rd Street Bakery

Thirsty Pagan Brewery

Alakef Coffee

Burrito Union

Fitger's Wine Cellars

Mt. Royal Bottle Shoppe

Northern Ale Stars

Whole Foods Coop

White Winter Winery



For ticket information call the Land Trust at 218-727-5372 or visit

www.landtrustduluth.org



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LAND TRUST

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