



NORTHERN COMMUNITIES LAND TRUST

Member Newsletter Fall 2006

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

Affordability, Happiness, Stability ... Pass it On.

Land Trust resales remain permanently affordable, benefiting family after family.

Peter, Lindsey, Forrest and Ella bought their first home this summer through Northern Communities Land Trust in Duluth, but they were no strangers to the program. The house they bought was owned by their friends Mavis and Andy, Land Trust homeowners whose story first gave them hope that they might be able to someday buy a home of their own.

Andy and Mavis bought their Land Trust home in July of 2001. Before that, they had lived very transient lives, working and living, together and separately, in many different parts of the country. From New Mexico and Oregon to Michigan and Minnesota, Andy had lived in 13 different cities before he landed in Duluth and Mavis had a residence list that was just as

long. "The best thing about buying a Land Trust home," Andy said, "was that it allowed me to feel stable for the first time. Two years after we moved in, Mavis and I got engaged. I held a job for longer than I ever had and now we have a baby. It was a foundation for building something more permanent," he said.

Peter and Lindsey had also moved around a lot, from Florida to Ohio to Wisconsin to Minnesota. They decided on Duluth because Peter's son Forrest lived here, but Lindsey says she also came for the lake. Right away, Peter found a good job at the Chester Creek Café, where he still works as the Daytime Kitchen Manager. Lindsey entered Lake Superior College to study education and is currently taking a break after the birth of their daughter Ella. With a new baby and eleven year old Forrest now living with

them, Peter and Lindsey decided they wanted more stability and a nicer home within which to raise their family. In July, they contacted the Land Trust to learn more about their options.



Top Left: Andy & Mavis, Top Right: Peter, Lindsey & Ella. Front: Forrest. The two families gather for the closing at Arrowhead Abstract in downtown Duluth.

At the same time, Andy and Mavis were planning to sell their home to move to Marquette, MI where they could be closer to family and Andy's new job at the University of Marquette. The timing was perfect for everyone. Within weeks of applying to the Land Trust, Peter and Lindsey were well on their way to owning their first home and Andy and Mavis had buyers.

Land Trust Resales demonstrate most effectively how the CLT model works over

the long term. When Andy and Mavis bought their home in 2001 it was valued at \$48,500. They benefited from \$15,000 in downpayment assistance from the Land Trust and \$28,500 in rehab funds. They bought the home for \$33,500 or 67% of market value. Five years later, the community's investment grew from \$15,000 to \$39,800. Peter and Lindsey bought the home in August for \$49,000, which is 52% of the 2006 market value of \$88,800.

"The best thing about buying a Land Trust home was that it allowed me to feel stable for the first time."

Mavis and Andy are starting their new life in Michigan with a down-payment in the bank and the satisfaction of knowing that all the work and care they put into their home will be enjoyed and appreciated

by friends in need. "We are really happy to pass the house on knowing that they will really enjoy it," Andy said. "Their son goes to school a block and a half away!"

To date the Land Trust has resold 17 homes, retaining \$167,000 in shared appreciation and recycling \$766,270 in subsidies.



From the Director



*Jeff Corey
Executive
Director*

These are full and exciting times at the Land Trust. By year's end we will likely have helped 30 households purchase homes of their own in 2006—a one-year record for our organization. Through construction of new homes and acquisition and rehabilitation of existing homes, the number of permanently affordable Land Trust homes in Duluth has now grown to 135. Of course, more important than numbers are the people who live in these homes and realize the personal and familial benefits associated with homeownership otherwise unavailable to them.

It's so heartening to see couples like Andy and Mavis move on (cover article) to new endeavors while new families like Peter and Lindsey's take their places and achieve the dream of homeownership. It's even more heartening to be able to report that what we have for years talked about as the CLT model of affordable homeownership is now an active and effective method that is helping more and more people in our community each year become homeowners. We have resold 7 homes thus far in 2006 and expect an additional 4 resales by the end of the year.

This spring we said a sad farewell to board member and three-year president Molly Weyrens who has moved on to St. Joseph, MN to explore a new calling. Molly's leadership, enthusiasm and dedication will be missed at board and committee meetings. Char Karsh is doing a marvelous job in her new role as Board President and is the first NCLT leaseholder/homeowner to serve as President. Michael Colclough, former Board Treasurer, also left the Board in April. While we miss his wisdom and wit at Board meetings, we are very grateful that he continues serving on our finance committee. New board members Todd Blom, Dick Fryberger, and Chue Vang have come aboard bringing their respective talents and wisdom to help guide our planning and work.



*New NCLT staff
person
Sarah Hannigan*

On the staff side, we are delighted to announce the arrival of Sarah Hannigan to our team. Sarah has been hired as Housing Development Director and is taking over day to day housing development. Sarah comes to us from the City of Lakes Community Land Trust in Minneapolis. We have worked with her on state and national advocacy for several years and are honored to have her with us. Sarah's addition is made possible by support from Duluth LISC and the Northland Foundation and will allow me to focus more on administrative and program development needs of the organization.

We are moving forward with geographic expansion of our service area. Our first step is a very exciting development with the Cook County/Grand Marais Economic Development Authority and the City of Grand Marais known as Sawtooth Cottages. We are in preliminary planning and fundraising stages for this mixed-income development of approximately 30 homes. It is hoped that construction can begin as early as 2007 in Grand Marais. We are also discussing potential housing development sites with a few other communities in the region and hope to be able to announce plans and partnerships in coming months.

I would be remiss not to point out the great work that Common Ground Deconstruction and Reuse Center continues to do. Jodi Slick and the Common Ground crews are doing excellent building and home renovation work, helping us fight to keep construction costs down while maintaining and improving the quality of land trust homes. We continue to market 4 of their completed new homes (3 on the 2600 block of West 2nd St and 1 in Hawk Ridge Estates) and will have 3 more newly constructed homes in Hawk Ridge Estates ready for sale in December. If you haven't been to the Common Ground Reuse Center to shop for home improvement projects, please stop by at 42nd Ave W and Michigan St.—you never know what you may find.

Special thanks to our members, donors, and funders for your support that makes our work possible. We are humbled by and grateful for your generosity.

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Newsletter printed on 100% recycled paper



The Starks Family on the porch of their newly constructed Land Trust home in Lincoln Park.

Tearing down an old home gives one family a new future

Becky, Will, Dyami and Dasia Starks are some of the Land Trust's newest homeowners. And you wouldn't guess from looking at it, but their beautiful new home in Lincoln Park was once a falling down, dilapidated, eyesore in the neighborhood, home to raccoons, birds and other wild creatures.

In 2005, Northern Communities Land Trust purchased the house and hired the nonprofit Common Ground Deconstruction to take it down and salvage any building materials that could be recycled and reused. Common Ground then sold those materials in their warehouse Reuse Center in West Duluth. They also acted as the general contractor for the new home built in its place, using the original foundation of the home and incorporating recycled building materials into the new construction design.

Meanwhile, Will and Becky Starks were renting a side-by-side duplex in Superior where they had moved years ago to attend the University of Wisconsin-Superior. For a while, they looked for a home on their own, but were discouraged by the quality and size of the homes that were available in their price range.

To find out more about their options, Becky attended Neighborhood Housing Services' "Homestretch" class. "When I learned about the Land Trust program," she said, "I thought it would be perfect for us!" Shortly after the Starks applied, they found their house, signed a purchase agreement and moved in. Many of their neighbors have stopped by to meet them and one invited them to a picnic the day they were unloading their moving truck.

Both Becky and Will have worked in Duluth for years. Becky is an 8th grade Math Teacher at Lincoln Park Elementary School and is enjoying being close to work and seeing her students around the neighborhood. Will is a Recreation Specialist with the Duluth Parks and Recreation Department. He runs programs at the Harrison Community Center in Lincoln Park and the Hillside Sport Court. Dyami likes living in Duluth much better than Superior and is excited to attend Duluth East High School for his freshman year. Dasia is two and a half and seems to be enjoying her new home very much. "We are happy to be settled and looking forward to being a part of the neighborhood," Becky said.

BEFORE



Above: This home in the Lincoln Park neighborhood was in poor condition and slated for demolition by the city. Common Ground crews deconstructed it and recycled some of the materials for resale in their store in West Duluth.

AFTER



Above: Common Ground, in collaboration with our Institute Community Work Crew, built this beautiful, 3 bedroom new construction home with traditional design elements to fit into the neighborhood. The Starks family bought it and moved in this summer.

Volunteer Work Crews Lend a Helping Hand

Land Trust homeowners were fortunate to have three different volunteer groups help them with home repair projects this summer. Mission Works, a Minneapolis based non-profit organization providing short-term mission experiences, was in Duluth for the month of July. Mission Works family trips are designed with people of all ages in mind, from 1st grade and up. Volunteers come from all over the country and stay in local churches, schools or dormitories. This summer in Duluth they stayed at the Temple Israel while they stained and painted homeowner porches and volunteered at our reuse center.

A second crew of volunteers spent the afternoon at a Land Trust home during the United Way's Day of Caring. A group of adults from Stepping Stones for Living, a Duluth organization, cleaned up, raked and replanted a homeowners yard that had been damaged when her foundation was repaired. The homeowner worked along side them, learning valuable skills which will help her be a successful homeowner long-term.

Our third group of volunteers came from the national organization Bike and Build, Inc. Throughout the summer, this group of 27 young bikers from all over the country biked their way across the northern part of the U.S. stopping in various towns along the way to support affordable housing projects. While in Duluth they spent the day sanding and staining porches and stuccoing three foundations. By the end of their work day they had completed stucco work that would have taken one person three days to complete.

The efforts of all the volunteers were greatly appreciated. One Land Trust member said it best; "It's like angels dropped from the sky!" We look forward to working with some of the same volunteers again next summer.



Mission Works crews take a break between painting and staining Land Trust homeowners porches.

Thank You Volunteers!



Work crews from Stepping Stones help landscape a homeowners yard that was damaged during the repair of the homes' foundation.



Bike & Build crews stucco a foundation on the new Lincoln Park homes.

UMD Intern Gathers Valuable Homeowner Information



With the help of Land Trust staff Jim Mischler-Philbin and Kathy Dockter, UMD intern Mark Adrian surveyed our homeowners this summer using a survey originally designed by John Davis at Burlington Associates. After modifying the survey, Mark spent many hours calling homeowners and meeting with them to hear about their experiences buying and owning Land Trust homes. He also took current pictures of all of our homes and submitted a thorough written report of his findings.

Surveys are still being returned, and a full analysis will be available later this year. NCLT will use the information Mark gathered to help us improve our services and advocate for increased funding. Thanks Mark!

Trust in the Land:

A Celebration of Local Fine Food & Beverages

Saturday, January 27, 2007

6-9pm at the Marshall School Chapel

1215 Rice Lake Road, Duluth

Tickets on sale in November - call 727-5372 for details.

The Land Trust's annual benefit *Trust in the Land: A Celebration of Local Fine Food & Beverages* has become one of our most successful and enjoyable fundraising events, last year raising over \$5,500 for our program. This food and beverage tasting event features appetizers, entrees, desserts, and beverages from some of the areas most popular locally owned restaurants and merchants. Local vendors who have participated in *Trust in the Land* in the past include:

Alakef Coffee
Amazing Grace Bakery & Cafe
Chester Creek Café
India Palace
New Scenic Café
Northern Waters Smokehaus
Taj India
White Winter Winery

Alotti Biscotti
The Boathouse Restaurant
Lake Superior Brewing Co.
Lake Avenue Café
Nokomis Restaurant & Bar
Positively 3rd Street Bakery
Twin Ports Brewery
Whole Foods Coop

This year, music will be provided by a local string quartet and a silent auction will run throughout the evening. Free on-site childcare will also be available. Tickets are \$30 in advance, \$35 at the door, \$20 for low-income people and \$10 for Land Trust homeowners. Call the Land Trust at 727-5372 for details.



Mouth watering treats from Northern Water's Smokehaus were popular at Trust in the Land 2006.



Wine and Mead made from locally grown fruit was served by White Winter Winery of Wisconsin.

Host Homes Needed

for Grandma's Marathon Weekend

Over 40 households in Duluth hosted out-of-town visitors during Grandma's Marathon weekend this year and donated the proceeds to the Land Trust. Thanks to our many supporters, we made over \$5,000 and had a wonderful time in the process. To make this an even more successful fundraiser, we need more host homes for next year!

To sign up to be a host or to get more information call:

Heather at the Land Trust
218-727-5372 or email
heather@landtrustduluth.org

GRANDMA'S MARATHON

World Class Event - Small Town Charm

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New Affordable Homes Under Construction



Common Ground is constructing this new Land Trust home in the Hawk's Ridge Development in Lakeside. This home will have 3 bedrooms, 2 bathrooms, a full basement and a single car garage.



Lake Superior College Building & Construction Program students are building this new Land Trust home on 71st Avenue West. It will have 3 bedrooms, 1 1/2 bathrooms and a tuck-under garage/basement.

For information about purchasing current and upcoming Land Trust homes for sale, call Kathy or Jim at the Land Trust office: 218-727-5372.

Reuse Center

Winter Hours: Monday-Saturday 9-5

cabinets * sinks * toilets * windows * doors * electrical * plumbing * lumber * lighting * tubs * brick * concrete block * stone * hardwood flooring * siding * insulation * tile * wall paper



50% off retail

NCLT members receive an additional 10% off every day!



740-3666



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HOME IMPROVEMENT OUTLET



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LAND TRUST

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