



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.

Board Members

Richard Fryberger
Land Trust Board President, Retired Banker

Deb Amberg
Land Trust Vice President, Allele, Inc.

Lauren Larsen
Treasurer, Retired Architect

Glen Dallmann
Secretary, Woodland Hills,
Land Trust Homeowner

Steve Decatur
Banking Professional

Veronica Gaidelis-Langer
CHUM

Jill Holmen
Whole Foods Co-op, Land Trust Homeowner

Carol Schultz
Duluth HRA

Polly Seymour
Social Worker, Land Trust Homeowner

Kathy Hanten
Wells Fargo Home Mortgage

Allen Klingsporn
SMDC, Land Trust Homeowner

Tom Simonson
North Shore Bank

Mary Treuer
Duluth Timber

Barbara Miron
Social Worker, Land Trust Homeowner

Staff

Jackie Bradley
Homeowner Services Coordinator

Jeff Corey
Executive Director

Rod Graf
Housing Development Associate

Julie Hillman
Homeownership Associate, Realtor

Steve Lucia
Finance Associate

Jim Mischler-Philbin
Homeownership Director, Broker

Annie Ostrander
Administrative Assistant,

Laura Seitz
Outreach Director

Michele Wallerstein
Finance Director



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.



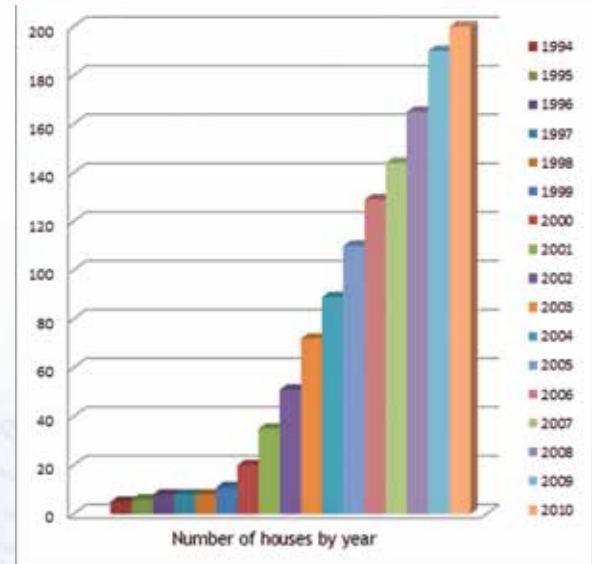
2010 A Year of Milestones

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

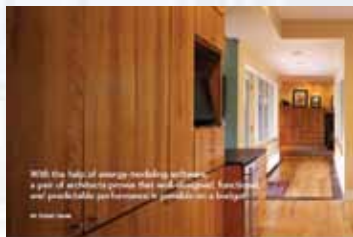
2010 was an amazing year for Common Ground. It saw the continuation of the single-family acquisition rehab work for NCLT, completion of the Greening City Homes and Green Jobs Action Planning Process, launching of the Duluth Energy Efficiency Program, visits to our projects by Governor Pawlenty, U.S. 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.



Board of Governors

Mary Treuer, Board Chair
Dan Greene, Board Vice-Chair
Lauren Larsen, Board Treasurer
Julie Larson-Williams, Governance Chair
Frank Frederickson, Operations Chair
Jeff Corey, Member

Staff

Jodi Slick, Executive Director
Jolene McLaughlin, Contracts Manager
Laura Beck, Accounts Manager

Construction

Todd Baumann, Project Manager
Brian Kontio, Project Manager
Kevin Bergum, Carpenter
Dave Rice, Carpenter
Chris Bachke, Carpenter
Dale Lund, Carpenter
Rick Flateau, Carpenter
Xyon Matusak, Laborer
Amanda Peterson, Laborer
Dan Gleason, ICWC Carpenter Supervisor
Jerry Merk, ICWC Carpenter Supervisor

Duluth Energy Efficiency Program

Dean Talbott, Program Manager
Sarah Hannigan, Program Coor
Michael Braun, Auditor
Michael Cousino, Marketing Specialist
Brennan Atchison, Graphic/IT Specialist
Anni Friesen, AmeriCorps
Joel Vos, AmeriCorps



Land Trust Members & Donors

Members

Sarah Abernathy
Stacey Achterhoff & Joseph Grant
Bob & Deb Adams
Mary & Jeff Adams
Jeff Agaton-Howes
Karen & Royal Alworth
Martha B. Alworth
Deb Amberg & Chris Schenk
Jody Anderson
Kathryn & Wilfred Anderson
Paul & Carol Anderson
Russell & Kathleen Anderson
Lori Anderson
Heather Anderson
Keely Anderson
Gary Anderson
Marva Jean Anderson
Rebecca Anderson
Diane Anderson
Charles & Karen Andresen
James & Jane Anklam
Abbot Apter
Allan Apter & Brenda Ion
Judith & David Arvold
Susan & Stephen Aulie
Kirsten Aune
Charles & Judyth Bast
Rick Ball
Virginia Ballew
Robert Ballou
Joel & Marilyn Bamford
James & Susan Banks
Graham Barnes
Lisa Baumann
Anne Beauchamp
Patty Beech & Jeff Brown
Tom Beery & Kerry Donars
Ata Behinia
Julie Belay
Bill & Lydia Bennett
Pam & Dave Benson
Gail Bentler
Jeanette & Gary Benusa
Sheri & Brian Bergeron
Daniel & Jennifer Bergh
Dana & Paul Bergstrom
Ginger Berndt
Tom Bester
Susan Bills
Heath Birkholm
Jayson Bixler
Brad Blackett
Dr. Steve & Kay Bloom
Gail Blum & John Erickson
Carla Blumberg
Greg Boertje
Suzanne Boley
Ben & Mary Boo
Paul Borman & Kathy Donnellon
James Bourbonniere
Sarah Bourcy
Doug & Holly Bowen-Bailey
Melissa Boyle & Jen Stenerson
Jonathan & Mary Bradley
Doug & Susan Breiland
Jane Brenny

Lori Bryant
Theresa Bunnell
Jennifer & Michael Burk
Marliss Burnett
Bill & Pat Burns
Kathleen Busche, LLC & Frank Jewell
Dean Caldwell-Tautges
David Caligiuri
Joy Campaigne
Dan & Mary Campbell
Dorothy Camper
Sheri & Chris Camper
Liz Carlson
Beth Carpenter
Irene Carr & Jeff Amendola
Del & Jeanne Case
Brooke Chaffee
Kim & Dede Chart
Nicholas & Jennifer Chebor
Mr. & Mrs. James E. Childs
Faith Clafin
Terry & Kathy Clark
Michael & Tracy Colclough
Catherine Conover & Elden Lindamood
Jennifer Cook
Naomi Cooper
Jodie Cope & David Schaeffer
Jeff Corey & Michelle Flatau
Lee & Mary Lee Corey
Jenesis Cox
Ruth Cpin
Rodger & Penny Cragun
Gail & Robert Craig
Eddie Crawford
Jim Croud
Tom & Linda Curran
Glenn & Heidi Dallmann
Karrie Dallum
Devon Dannen
Cheryl Dannenbring & Walt Prentice
Donald & Ruthanna Davidson
Adam Davis
Denise Davis
Tim, Katie, & Cooper Dawson
Troy Deadrick
Gary DeLoia
Christopher & Carmel Demaioribus
Kyle Deming & Jennifer Larson Deming
Crystal Deputy
Gina Devaney
Drew Digby
Krystle Dinda (Wing)
Norita Dittberner-Jax
Dorothea Diver & Bart Sutter
John Doberstein
Kathy Dockter
Bonnie Dominguez
Michaelle Douglas
Mary Dragich & John Pastor
Charles & Diane Drexler
Chris Drovval
Sam Dull
Steve & Krista Duncan
Judy Anne Dwyer
Gary & Barb Eckenberg
Mark & Mary Eckman
Peter & Polly Edmunds
Christian & Cynthia Edwardson

Kathleen Eisenach
Lindberg & Tracy Ekola
April Ellingsen
Elizabeth Erickson
Joe Everett
Pat Farrell
Jeremy & Jamie Fish
Susan & Patrick Flattery
Keli Flynn
Rachel & Charles Forsyth
Al & Phyllis France
Pat & Patty Francisco
Marge Fraser
Beth & Brian Fredrickson
Kristine Fredrickson
Dale & Sarah Fritzingler
Dick & Ann Fryberger
Michael Fumia
Veronica Gaidelis-Langer & Nathan Langer
Charles Gallet
Stephanie Gargano
Judy Gibbs
Lisa Gilbert
Dan & Janice Glisczinski
Eric & Lynn Goerd
Steve Goldfine & Ilene Levin
Steven & Kathryn Goldschmidt
Naomi Gordon
Randy Graber
Cynthia Graves
John and Janet Green
Paul & Patti Griffin
Thomas & Pamela Griggs
Kathryn Grimaluskus
Alexis & David Grounds
Alan Hagen & Theresa Koenig
Lynn & Reid Haglin
Cindy Hale & Jeff & May Hall
Jamie Halverson
Sharon Hammarlund
Dave Hanlon
Hannah House
Sarah Hannigan
Bob Hansen
Ted & Cindy Hansen
Kathy Hanten
Paul & Helen Hanten
Douglas Happy
Bill Hardesty & Georgette Sarkela
Maureen Hardy
Susan Hartman
Joseph Harvey
Margaret Heaslip
Steve Heikkila
Jessica Heinen
Karen & Charles Henneman
Gayle Hennick
Mary & John Herbertz
Kathy Hermes
Joyce & Robert Hickman
Julie Hillman
Frank & Diane Holappa
Rhonda & Bruce Holmen
Jill Holmen
Robert & Michelle Holschuh Simmons
Timothy & Beth Holst
Lucie Holzemer & Wally Mattson

Andrea Houle (Udovich)
Jared Jacobson
James Jarosz
Debra Johnson
Don Johnson & Chris Swensen
Don and Laviere Johnson
Gunnar & Ingrid Johnson
Mark & Julie Johnson
Pam Johnson
Eric Johnson
Cory Johnson
Jennifer Johnson
Joseph Johnson III
Stacy Johnston & Michael Reuter
Robert & Joanne Jokela
Paul Jonas
Paul Jonas
Jen Jones
Heather Jubie-Switzer
Trevor & Ellen Kaldor
Lisa & John Kappenman
Carol Karalus
Judith Karon
Laura Kay
Mark Kedrowski
Durbin & Diane Keeney
Betty Keeney
Ann Marie Kelley
John & Gayle Kelly
Bettina Keppers
Gale & Jerri Kerns
Patricia Kiehl
Jackie Kilby
Paul & Becky Kilgore
Faith King
Sharon Kirtley
Dan Kislinger & Linda Eason
Marianne Kjolhaug
Allen Klingsporn
Joel and Catherine Koemptgen
Melissa Kolden
Pam Kramer & Grey Doffin
Peter Krieger & Lise McKhann
Laura & Bob Krumwiede
Joseph Kruse
Lina Krych
Kay Kurt-Jankofsky
Mary Beth LaForge
Koresh & Jill Lakhani
Elizabeth Lane
April & Dave Lane
Jesse Larcher-Ayers
Lauren & Catharine Larsen
Jean Larson & Peter Spooner
Richard & Constance Larson
Andrew & Lisa Larson
Kathy LaTour
Don & Sandra Leake
Andrew Leal
Andrew Leal
Ruth Leathers
Tamara Lee
Michelle Leseman
Louise & Morris Levy
Robert & rebecca Lindquist
Debra & Thomas Livingston
Cal & Amy Loken
Catherine and Steven Long

Lindsey Longaker
Oscar & Lisa Lopez
Jacob & Tracy Lossing
Dave & Marcia Lothner
Dave Luckstein
Richard Lundberg
Laura Lundin
Anne & Bob MacLean
Jason Madison
Patricia Manuel
Norman Markey
Ellen Marsden
Linda Marsh
Michael Martin
Warren Mattila
Roger & Karen Mattson
Susan McClemon & Pat Pfahl
Teresa & Daniel McKillop
Andrea McKinnon & Dave Sorensen
Karen Mehlich
Sharon Mehrman
Arturo Melero
Krystal Mesedahl
Susan Meyer
Edith & Roger Michalski
Bill Miller & Stephanie Hemphill
David & Anne Miller
Scott Miller
Jaime Miller
Barbara Miron
Jim & Margo Mischler-Philbin
Karen Mobilia
Muskadee Montano
Barbara Montee
George & Pat Montgomery
Shawne Morgan
Donn & Lynette Morinville
Loretta Mullen
Sharon Murphy
Lisa Murphy
Jennifer Murphy
Kevin & LeeAnn Myers
Ed Myers
Tammy Nadeau-Lawrence
Efre & Melissa Natale
Glorian Nelson
Kathy Nelson & Tim Carpenter
Susan & Charles Nelson
Kathryn Nelson
Don & Laura Ness
Mary & Don Ness
Alan Netland & Melanie Shepard
Bonnie & Jerry Niemi
Mark Niemi
Jason Nordberg
Mike & Sue Nordin
Vern & May Nordling
Nancy & Scott Norr
Emily Norton
Glen & Yvonne Novak
Kenneth & Sarah Nyberg
Kenneth & Sarah Nyberg
Lezlie & Bradley Oachs
Charles Obije
Maureen O'Brien
Patricia O'Day & John Grabowski
Elizabeth Olson & Tom Albright
Nicholas & Crystal Olson



Land Trust Members & Donors

Steve O'Neil & Angie Miller
 Bob & Betty Opland
 Steve & Karen Ostovich
 Mary Jane Owens
 Diane & Dan Palmstein
 Ann Pappas
 Elizabeth Pappas
 Wanda Pearcy
 Bill Pearson & Brenda Butterfield
 Emily Penney
 Jake Peters & Jo Anne Axtell
 Bob & Sue Peters
 Jerrold & Carol Peterson
 Phillip Pierson
 Adam Pine
 Amy Plesha
 Martin Ploski
 Molly Plumb
 Steven Pohl
 Mark & Cynthia Poirier
 Betsy Presley
 Yvonne Prettnr-Solon
 Mary Pulford
 Jody Purrington
 Thomas Radaich
 Brian & Suzanne Rauvola
 Wendy & Andy Rayner
 Eldora Reckseidler
 Wendy & Thomas Rectenwald
 Eric Reed
 Julie & Colin Reichhoff
 Jim Reinke
 Hugh Renier & Kristine Fossum
 Tom & Debbie Renier
 Arlene Renken
 JP Rennquist
 Nelle & Lance Rhicard
 Candice Richards
 Mary Roe
 Anne & David Rogotzke
 Abbie & Mike Roux
 Chris Rubesch
 Brooke A. D. Saeed Mohammed
 Julius & Isaiah Salinas
 Jon & Karen Sande
 Judy Sarvela
 Mary Savolainen
 Cherie Sawinski
 Tawna Schilling
 Patrick Schock
 Carol Schultz & Dick Jenkins
 Brian Schultz
 Catherine Schuyler & Richard Edwards
 Susan Schwanekamp
 Kate Scott
 Thomas & Julie Seidemann
 Bob & Christine Seitz
 Laura Seitz
 Polly Seymour
 Carolyn Sheets
 Andrea Shogren
 Mo Sholly
 Jane & Gene Shull
 Rich Sill
 Tom Simonson
 Linda Skibicki
 Linda Skibicki
 Anne & Kevin Skwira-Brown

Andrew Slack & Valerie Lake-Slack
 Jodi & Dan Slick
 Mary Slygh
 Kelly Smith
 Lane Smith
 Krista Smith
 Tamara Solomon
 Fred & Amy Sowl
 Jeri Speich
 Steven & Kim Squillace
 Chris & Jim St. Germaine
 Rebecca & William Starks
 Melissa Starr
 Steven & Kayla Stauffer
 Paul Steklenski & Linda Kalweit
 Sue Stelman
 James & Judith Stewart
 Trish Stinnett
 Teri Stoddard
 Jamie Strand
 Jamie Strand
 Peter & Norma Jean Strommen
 Constance Strong
 William & Mary Stroozas
 Nan Stubenvoll
 Kristin Stuchis
 Carolyn & Tim Sundquist
 Pam Syring
 Beth Tamminen & Henry Moore
 Michael & Dung Thach
 Carol Thibault
 Nelson & Margaret Thomas
 Pat Thompson & Carol Hartmann-
 Thompson
 Candy Thompson
 Tori Tjaden
 Gary & Catherine Tonkin
 Jessica Toomes
 Erik Torch & Sandra Van den Bosse
 Mary & Paul Treuer
 Sharon Tucker
 Paul & Joyce Turkall
 Dan Uhlenkott
 Tiss Underdahl
 Gwen Updegraff & Mike Lebeau
 Mary Van Evera
 Virginia Veazie
 Larry & Patti Villars
 Jean Vincent
 Marianna Vincent
 Shirley Vogt
 Chris & Dianna Von Rabenau
 Rachel Wagner
 Daniel & BrieAnna Wakemup
 Michele & Daniel Wallerstein
 Kevin Walsh & Jean Buboltz Walsh
 Elizabeth Walton
 David & Cynthia Watson
 Amy & Tavis Westbrook
 Per & Elaine Wickstrom
 Kevin Willemarck
 Paul & Mary Windberg
 Jill Winkler
 Rose Winkler
 Peter Wodrich & Debbie Freedman
 Kirby & Cathleen Wood
 Jo Wood
 Douglas Zaun & Emily Larson

Janelle Zuech

Business Members

A'viands!
 Alakef Coffee Roasters
 Anderson, Goldschmidt & Roberts
 Arrowhead Abstract & Title
 Bagley & Co Jewelers
 Benedictine Sisters
 Better World Builders
 Black Goose Chimney & Duct
 Bulldog Pizza
 Burrito Union
 Carlton County Abstract & Title
 Company
 Chester Creek Cafe
 Compudyne
 Cookie Temptations
 Deep Peace Wellness Studio
 Doucette's Special Event Rental
 Duluth Family YMCA
 Fitger's Brewhouse
 Fitger's Wine Cellars
 Fryberger, Buchanan Smith & Frederick
 Great Harvest Bread
 Great Lakes Aquarium
 H&H Lumber
 Hanft Fride
 Healing Point of Duluth
 Homeworks of Duluth
 Hothouse Design & Post
 Jitter's Coffee & Tea House
 Johnson Insurance Consultants
 Julia Cheng Photography
 Lake Avenue Cafe
 Lake Superior Brewing
 Lake Superior Dental Associates
 LHB, Inc.
 M & I Marshall & Ilsley Bank
 Mahoney, Ulbrich, Christainsen, Russ
 P.A.
 Members Cooperative Credit Union
 MN Nice
 New Scenic Cafe
 Nistler Plumbing & Heating
 Norm's Beer & Brats
 North Point Realty
 North Shore Bank of Commerce
 North Shore Mortgage
 Northern Waters Smokehaus
 Overman Company Realty
 Peace, Love and Chocolate
 Pro-Print
 Raven & Associates
 Redrock Radio Corp
 Renegade Theater Company
 Royal Treatment Therapeutic Massage
 Sawbill Canoe Outfitters
 Scalzo Architects
 South Shore Brewery
 Spiritual Deli
 Splashing Rock Restaurant
 St. Andrews By-The-Lake Episcopal
 Church
 St. Luke's Hospital
 Stoney Point Construction
 Texas Roadhouse
 Tribal Fusion Belly Dancing with Ziola

Valentini's
 Veritae Wellness
 Wagner Zaun Architecture
 Western Lake Superior Sanitary District
 White Winter Winery
 Whole Foods Co-op
 Young & Associates Agency
 Z's Deli
 Zeitgeist Cafe

Donors

Julio & Joan Almanza
 Robert and Joan Anderson
 Carmen Arnold and Karin Kupczynski
 Elliott Bayly
 Darla & Keith Benoit
 Jack and Sally Birk
 Colleen Birt
 Wayne & Katherine Bogen
 David & Patricia Borchert
 Bob and Sue Brown
 Julie Calligure
 Harvey & Florence Cherro
 Kimberly Crawford and Trudie Hughes
 Lauri & Stephen Cushing
 Judith and Bruce Derauf
 Herb and Sharon Dillon
 Jack & Ginnie Docter
 Mrs. Lita Doesken
 Julianne Duncan
 D Basil Edgette III
 Bo Ekmark
 Sue and Ron Ellefson
 Cindy Finch
 Patty and Chris Fleege
 Bradley Gaboury
 Candace Geary
 Joan and Dave Halstead
 Karen and David Hampton
 Pat Hansen
 Judy Harris Brown
 Marlene Hart
 Robert Hartl and & Catherine Klaber-
 Hartl
 Guthrie Hebenstreit Perry
 Chris and Alex Hegg
 Amy Hill
 Lorelei Hilton and Richard eimbach
 Margaret Hiltunen
 Fletcher & Joan Hinds
 Angel and Steve Hohenstein
 Rod and Kathleen Hood
 Steven and Bonnie Hughes
 Georgeanne Hunter
 David Hutchinson and Gloria Piche
 Kurt and Wendy Johnson
 Sharee Johnson
 Stan Kaitfors
 George & Jane Killough
 Clayton Krueger
 Jeanne and Timothy Kucera
 James Larson and Sally Ockwig-Larson
 Michael and Diane Laughlin
 Jane Levenson
 Gordon Levine
 Gordon & Joan Likely
 Mike & Marta Maddy
 Nathan and Karlene Madill

Dan and Kathleen Malkovich
 Diane Marshall
 Jackie Marshall Smith
 Virginia May and Wayne Jarvis
 Marcus McConico
 Samantha McCormick
 David & Susan McKowski
 Lisa and Jonathan Messerer
 John Miller
 Ronald Miller
 Susan and Peter Miller
 Rudy & Phyllis Monsaas
 Ann and Bob Niedringhaus
 North Star Foundation
 Craig and Cindy Nylander
 Dennis and Molly O'Rourke
 William Patrick
 Bruce Paulson
 Sarah Peterson
 Richard Peterson
 Jeffrey and Christine Polson
 Michael Raschick
 Lorraine Rawn
 Sarah and Chris Robinson
 Patricia Root
 Thomas and Shelly Russ
 Ed & Jane Ryan
 Mrs. and Dr. Julie Sanford
 David Schimpf
 Fred and Janet Schroeder
 John and Carlene Sippola
 St. John's University
 JoAnn Stanley
 Maxine and Richard Stewart
 Patricia Stoddard
 John and Patricia Streitz
 Anne Tellett
 Rajiv and Jerrie Vaidyanathan
 Michael Sanford and Sheryl Van Scoy
 Sharon & Bob Wahman
 Verna Westin
 Mary Lou Williams
 Galen and Margaret Wilson
 Geof & Gudrun Witrak
 Cathy Wood
 Shirley Wuchter
 Bill and Marge Youngren
 Diane Zachor

Corporate Donors

Adeline, Inc
 Alakef
 Alotti Biscotti
 AmericINN Lodge & Suites
 Arrowhead Concrete Works
 Blue Heron Trading Co
 Conservation Technologies
 Demo-licious
 Diamond Vogel
 Duluth Clinic Fitness & Therapy Center
 Eikill & Schilling, Ltd.
 Fitger's Inn
 Gordy's Gift & Garden Center
 Grandma's Marathon
 Great Lakes Candy Kitchen
 Home Depot
 Magic Box Photography
 Muggymoose Massage & Thai Bodywork





NORTHERN COMMUNITIES
LAND TRUST

NONPROFIT
ORGANIZATION
U.S. POSTAGE PAID
DULUTH, MN
PERMIT # 1032

Lending Partners

Duluth LISC
Greater Minnesota Housing Fund
M & I Bank
Minnesota Housing Finance Agency
North Shore Bank
North Shore Mortgage
US Bank
Wells Fargo Home Mortgage

Funding Partners

Catholic Campaign for Human Development
City of Duluth
Community Development Block Grant
Corporation for Supportive Housing
Duluth Economic Development Authority
Duluth Local Initiatives Support Corporation
Enterprise/Green Communities
Federal Home Loan Bank of Des Moines
Greater Minnesota Housing Fund
HOME Program
HUD Supportive Housing Program
LISC/Home Depot
Mardag Foundation
Minnesota Housing Finance Agency
Neighborhood Stabilization Program
Northeast Minnesota HOME Consortium
Northland Foundation
St. Louis County
St. Louis County HRA
St. Mary's Duluth Clinic
United Way Lake Superior Capacity Building Initiative
Wells Fargo Foundation

Non-Board Committee Members

Kathleen Busche- Realty
Jodie Cope- Outreach & Events
Jeanine Dahl- PR
Troy Deadrick- Realty
Jackie Sathers- Realty
Kevin O'Brien- Realty
Elizabeth Pappas- Homeowner Services
Eric Reed-Homeowner Services
Alexis Grounds- Homeowner Services
Naomi Gordon- Homeowner Services
Sarah Priest- Homeowner Services
Mike Lamminen- Realty
Amy Ugstad- PR

