

Infill Single Family Homes

Duluth, Minnesota



Developer/Sponsor Northern Community Land Trust (NCLT)

Architect Wagner Zaun Architecture

General Contractor Common Ground

Units 25

Project Description Through Minnesota Green Communities, Northern Communities Land Trust was able to incorporate increased environmental sustainability, energy efficiency, and durability into the construction and rehabilitation of 25 units of permanently affordable, detached, single family homes in Duluth, Minnesota. Common Ground built 13 new homes on scattered, vacant, in-fill lots throughout the city. Three existing blighted homes were deconstructed and new homes were built in their place using some of the deconstructed materials. Nine vacant single family homes were acquired and rehabbed to Green Communities standards. Five of the nine were foreclosed properties.

All 25 homes will remain affordable in perpetuity as part of the Northern Communities Land Trust. The community land trust program provides an opportunity for lower income home buyers to receive significant down-payment and rehab assistance to purchase new or existing homes. In exchange for this assistance, NCLT maintains ownership of the land, which homeowners lease for a small fee. When homeowners move, they pass on the benefits they received by selling their home below market price to another low-income, land trust qualified buyer. This is the strength of the land trust model—creating community controlled, permanently affordable homes for people through the stewardship of precious financial resources.

A Green Advantage The NCLT projects were constructed with green and sustainable elements for the benefit of both the residents and the surrounding community, including:

- Preservation and rehabilitation of ten homes.
- Waste reduction through rehabilitation and/or deconstruction of existing homes.
- Energy Star modeling and integration including appliances and lighting.
- Healthy flooring materials (non-carpet and non-vinyl flooring).
- Heat Recovery Ventilation (HRV) systems for proper ventilation and moisture control.
- Solar orientation of homes on sites where possible.
- Cement fiber board and metal siding.
- Rain barrels for managing storm water and reducing water used for irrigation.



Project Financing

Minnesota Green Communities	\$75,000
Minnesota Housing*	\$487,177
Minnesota Housing**	\$440,000
HOME Duluth	\$417,456
Greater Minnesota Housing Fund*	\$390,000
Greater Minnesota Housing Fund**	\$399,000
Community Development Block Grant	\$350,000
City of Duluth Housing Investment Fund	\$165,000
Federal Home Loan Bank	\$130,000
Minnesota Power CIP/ Greater Minnesota Housing Fund* CIP	\$43,680
Bike and Build	\$10,000
Total Financing	\$2,907,313
Total Permanent Financing	\$2,068,313

*Affordability gap secured

**Construction financing secured

A Green Advantage
(Continued)

- Homeowners manual outlining green building and landscaping features and maintenance.
- Low-VOC paints, sealants, and adhesives.
- Water-conserving appliances and fixtures.

Ownership Costs

Homes were sold to qualified buyers for below market prices ranging from \$88,000 to \$154,000. Through Northern Communities Land Trust, all units will remain permanently affordable to households earning less than 80% of area median income.

Amenities

Located on urban in-fill sites within existing neighborhoods and communities, the single family homes are within close proximity to services, transportation, employment, and retail and commercial development. Through rehabilitation and preservation of these homes, NCLT is providing families with an opportunity for homeownership in an established neighborhood while extending the life of an existing building and improving the economic viability of the community.

Developer

The mission of the Northern Communities Land Trust is to create affordable homes and strengthen communities through the wise stewardship of land and resources. NCLT utilizes the community land trust method of affordable homeownership to preserve the affordability of homes in perpetuity, creating a stock of permanently affordable homes exclusively for low- to moderate-income households in the communities in which it works. As of March 2009, NCLT has developed 169 homes and has served a total of 205 households. These homes have either been acquired through a buyer-driven purchase rehab program, or are in-fill homes built or rehabbed by NCLT in Duluth.

Common Ground, NCLT’s construction company, has been instrumental in the organization’s effort to increase the environmental sustainability of homes and develop NCLT’s Sustainability Index—a decision-making tool designed for greener affordable housing construction that is informing NCLT’s sustainable building technology choices. In its deconstruction work, Common Ground has recovered up to 85 percent (by mass) of materials from homes.



Lessons Learned

“NCLT’s experience with Green Communities in Duluth provided the foundation for its ability to secure \$250,000 in the competitive reallocation of HOME CHDO funds for energy-efficient and environmentally-friendly housing for low-income households in August 2008. Through this award, NCLT will be able to add solar hot water and thermal systems to ten of its upcoming acquisition-rehab-resale homes over the next two years. Each of these additional homes will also meet the Green Communities standards in Minnesota.”

—Sarah Hannigan, Northern Communities Land Trust



Minnesota Green Communities, a collaboration of the Greater Minnesota Housing Fund, the Family Housing Fund, and Enterprise, is an initiative designed to foster the creation of affordable, healthier, and more energy-efficient housing throughout Minnesota. The initiative will support the production of affordable housing with markedly reduced energy costs, use of materials beneficial to the environment, conservation-minded land use planning, and attention to the creation of healthy environments and lifestyles for individuals, children, families, and communities. For more information, please visit www.mngreencommunities.org.

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