



HEADWATERS

Regional Development Commission

Leading the Way

ANNUAL REPORT

2016

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A LETTER FROM THE CHAIRMAN

Steve Newby



The Region benefits greatly from the leadership and dedication provided by the HRDC Board and staff.

I have enjoyed the opportunity to serve as the Chairman of the Headwaters Regional Development Commission over the past eighteen months. Due to the strong commitment of the HRDC Board of Directors and the dedicated staff team the organization has continued to help communities in the Region make significant progress in their efforts to improve. I continue to appreciate the opportunity serve such an outstanding organization!

This Annual Report highlights some of the activities the organization engaged in over the past year. The activities included providing business financing and direct economic development support. It also included important work in the areas of transportation, housing, emergency communications and community development. These activities have one thing in common; they help make communities throughout the Region great places to live, work and recreate.

The Region benefits greatly from the leadership and dedication provided by the HRDC Board and staff. Thank you to the entire team for working hard to create a successful Region!

FROM THE EXECUTIVE DIRECTOR

Tim Flathers

The Annual Report provides us an opportunity to highlight some of the important activities that we have been involved with over the past year. I'm very proud of the great work done by staff. None of that work would be possible without the strong support of the HRDC Board.

I'm also very appreciative of the great partners that we have had the opportunity to work with this past year. We can't accomplish anything without collaboration and intentional alignment with other organizations that share our passion for successful communities. These collaborative partners include the [Northwest Minnesota Foundation](#), [MADO](#), [Minnesota Housing Partnership](#), [Beltrami County HRA](#), [Hubbard County HRA](#) and many others showcased in this report. Thank you to all for your leadership and commitment!

I'd like to express particular appreciation to the Board leadership of our two subsidiary corporations; the Headwaters Regional Finance Corporation and the Headwaters Housing Development Corporation. Our business financing and affordable housing development work would not be successful without the commitment provided by these leaders.

Finally, I'd like to thank the HRDC Executive Committee: Chairman, Steve Newby; Vice Chairman, Cal Larson; Secretary, Ron Johnson; and Treasurer, Dennis Zeto. These four individuals provided valuable guidance in support of the HRDC mission. The contributions of these leaders go well above and beyond expectations. Thank you for your leadership!

"We can't accomplish anything without collaboration and intentional alignment with other organizations that share our passion for successful communities."



Tim has been with the HRDC since 1983. Prior to becoming Executive Director in 2013, Tim served as Community Development Director for more than 20 years. He continues to be involved in housing, community and economic development activities in addition to his leadership responsibilities.

COMMISSION MEMBERS

The HRDC is governed by a 25 member Commission, with a large majority of the members consisting of local elected officials.

- 6 – County Commissioners
- 5 – Mayors or Councilpersons from Small Cities
- 4 – Township Board Members
- 2 – School Board Members
- 1 – Mayor/Councilperson from Cities over 10,000
- 3 -- American Indian Tribal Council Representatives (one each from Red Lake, White Earth, and Leech Lake Reservations)
- 4 -- Citizens representing public interests (business, higher education, natural resources, and labor)

Executive Committee:

- Steve Newby, Chair
- Cal Larson, Vice-Chair
- Ron Johnson, Secretary
- Dennis Zeto, Treasurer

The present membership is as follows:

- Robert Aitken III – Leech Lake Reservation
- Dave Bessler – Hubbard County Townships
- Kenneth Brein – Clearwater County Townships
- Gary Gauldin – School Districts
- Kathy Grell – Business
- Bob Griggs - Higher Education
- Tom Hanson – Lake of the Woods County
- Judy Humeniuk – Lake of the Woods County Small Cities
- Cal Johannsen – Hubbard County
- Ron Johnson – City of Bemidji
- James Kochmann – Mahnomen County
- Cal Larson – Clearwater County Small Cities
- James Lee – Mahnomen County Small Cities
- Michael Meuers – Red Lake Reservation
- Kenneth Moorman – Lake of the Woods County
- Greg Nelson – Natural Resources
- Jean Nelson – Mahnomen County Townships
- John A. Nelson – Clearwater County
- Steve Newby – Labor
- Rod Nordberg – Hubbard County Small Cities
- John Pogleasa – School Districts
- Mike Triplett – White Earth Reservation
- Joe Vene – Beltrami County
- Dennis Zeto – Beltrami County Townships
- Vacant – Beltrami County Small Cities

TALENT & PROSPERITY

Develop **MN**

IMPACT 20/20

WHITE EARTH STRATEGIC PLAN

WHITE EARTH LOCAL AGRICULTURE
FEASIBILITY STUDY

REVOLVING LOAN FUND ACTIVITY

PROGRESS PARK RAPIDS



DEVELOPMN

Ryan Zemek, Economic Development Director

After two years of collaboration and research, Headwaters RDC and our partners at the Minnesota Association of Development Organizations (MADO) wrapped up work on the first Comprehensive Economic Development Strategy for Greater Minnesota.



The plan was developed out of the need for an economic development strategy for greater Minnesota that would align strategic economic development efforts around the state, and leverage resources at all levels for a greater overall development impact.

The beginning of the 21st century presents a number of challenges and opportunities to communities in rural Minnesota as they chart their economic future. We live in an economy driven by innovation demands, and we need an environment that nurtures its talent and workforce, supports entrepreneurship and creates communities that can support both. In order for rural Minnesota to succeed, there is need for a strong, collective and credible voice that can create and move forward an economic agenda at the local, state and federal levels. MADO members are committed to providing that collective leadership for rural Minnesota.

DevelopMN creates a common framework for regional economic development, and identifies strategies to address the special challenges and opportunities of greater Minnesota. This initiative will enhance and support economic development efforts on all levels and engages local, regional, state and federal partners. Collectively we will raise the bar on what constitutes effective rural economic development in Minnesota.

DevelopMN has identified four cornerstones for strong regions & communities:

- Human Capital
- Economic Competitiveness
- Community Resources
- Foundational Assets

What's Next?

The primary purpose of this plan is to align public and private entities around a common vision for Greater Minnesota. DevelopMN is a strategic document that will become that foundation. MADO's hope is that through this process we can align work plans across state and local governments, organizations, educational institutions and businesses. As DevelopMN rolls out, we will look to a number of state, local and federal partners to implement initiatives and projects that will help us accomplish the goals outlined here. MADO will review DevelopMN annually. Each year, MADO will assess progress, identify gaps and modify plans as needed.

DevelopMN was funded through support from the Minnesota Dept. of Employment and Economic Development, the Blandin Foundation and the Bush Foundation. View the DevelopMN plan at <http://www.mnado.org/developmn/>



“The DevelopMN Plan will help create the alignment needed for successful economic development in Greater Minnesota.”

- Wade Fauth, Vice President, Blandin Foundation



IMPACT 20/20

Growing Tomorrow's Economy

Tim Flathers, Executive Director

Impact 20/20 Housing Task Force

HRDC has been participating with Impact 20/20 on both the Leadership Council and Education Task Force. The agenda for Impact 20/20 is set by its Leadership Council, an influential group of decision makers representing diverse interests and working together for economic prosperity in northwest Minnesota. The group has also addressed both broadband and workforce issues.

This year the Impact 20/20 Leadership Council created a new priority focus area when it formally acknowledged an inadequate supply of housing for an emerging workforce as a barrier to economic prosperity. A Housing Task Force was formed in January of 2016 to begin development of a work plan designed to address the issue throughout the 12 county Northwest Region. According to Nancy Vyskocil, President of the Northwest Minnesota Foundation and member of the Impact 20/20 Leadership Council, "Members of the Leadership Council have made it abundantly clear that an inadequate supply of housing is an impediment to economic development opportunities in many communities in Northwest Minnesota. The Housing Task Force was formed in order to respond to this critical issue and reduce this roadblock to economic prosperity."

IMPACT 20/20 CORE VALUES:

Collaboration

Excellence in Education

Highly Talented Workforce

Spirit of Entrepreneurship

Innovation in Business
Products and Processes

Economic Opportunity
for all Residents

Protection of the Region's
Unique Assets

The objectives of the Housing Task Force include providing a platform for regional conversations on community housing needs and solutions, and exerting influence on policies that might help address the housing needs of communities in Northwest Minnesota. The initial work plan of the Task Force includes:

- Creation of a robust regional housing network.
- Spurring investment in housing in Northwest Minnesota through advocacy.

The Housing Task Force created the Housing Action Network as a means of promoting conversations on housing needs and opportunities in the region. Approximately 30 people attended the initial Network meeting May 11 in Erskine. A post meeting survey indicated that there is a strong interest in continuing conversations on a quarterly basis in order to promote innovative solutions to housing needs, collaborative opportunities and alignment of resources. Attendees also expressed strong support for creating a peer-to-peer learning opportunity and speaking with a single voice for the benefit of communities in the region.



"Members of the Leadership Council have made it abundantly clear that an inadequate supply of housing is an impediment to economic development opportunities in many communities in Northwest Minnesota. The Housing Task Force was formed in order to respond to this critical issue in order to promote economic prosperity." - Nancy Vyskocil



WHITE EARTH STRATEGIC PLAN

Ryan Zemek, Economic Development Director

As with most governments, the White Earth Nation must strike a balance between immediate needs and investing in long-term sustainability. In order to evolve its programs and initiatives, and provide a road map for the government to follow, the White Earth Nation turned to the Headwaters RDC for assistance in creating a 10-year strategic plan. The strategic plan will be a valuable tool in a number of ways:

- It will consolidate and gather information on the activities currently run by the White Earth Nation.
- Provide the Tribal Council with a clear, coordinated strategic direction, which will prioritize projects and investment decisions.
- Supply the Tribal Council and staff with mechanisms to gauge the effectiveness of Tribal development projects.
- Provide development staff with a directive and a work plan for achieving priority goals.

Over the last year working with the White Earth Planning department, we have established 10-year goals. Moving forward HRDC will work with White Earth's offices of Planning and Strategic Affairs to give life to this plan by actively engaging with stakeholders on the reservation to identify solutions to issues of mutual concern.



WHITE EARTH LOCAL AGRICULTURE FEASIBILITY STUDY

Ryan Zemek, Economic Development Director

Beginning in January 2015, the HRDC assisted the White Earth Nation in a comprehensive exploration of local foods businesses, job creation, and healthy food through local foods system planning. Given the health disparities and lack of access to healthy foods, this work is especially important to the White Earth Nation. Headwaters RDC has been working with the White Earth and other partners to develop feasibility studies and action plans for local food based business opportunities.

Recently, our work shifted from a planning effort around commercial scale agribusinesses to a grass roots effort aimed at increasing the number of individuals in the area growing their own food, expanding the capacity of those already doing so, and educating the public on the benefits of local, healthy foods.

Our hope is that technical assistance for novice gardeners, farmer's market sellers, healthy eating, and new farmers will empower and encourage individuals to lead a new local food economy. Ultimately, this will lead to increase in economic activity, the development of effective collection, distribution, and processing systems for local food, and the growth and development of local foods related businesses.



Tiffany Fettig, Business Loan Consultant

Revolving Loan Fund Activity

Headwaters Regional Finance Corporation continues to be a vital part of our economic development efforts providing financing through several loan funds. The primary RLF is funded through the Economic Development Administration. The EDA revolving loan fund currently has \$2.1 million in principal outstanding among 25 active loans. This RLF helps to leverage other loan dollars in the region including public and private investments; over \$28 million has been leveraged by the current loan portfolio. We have also aided in saving and/or creating 963 jobs through our active loans and 4,266 throughout the fund's history.

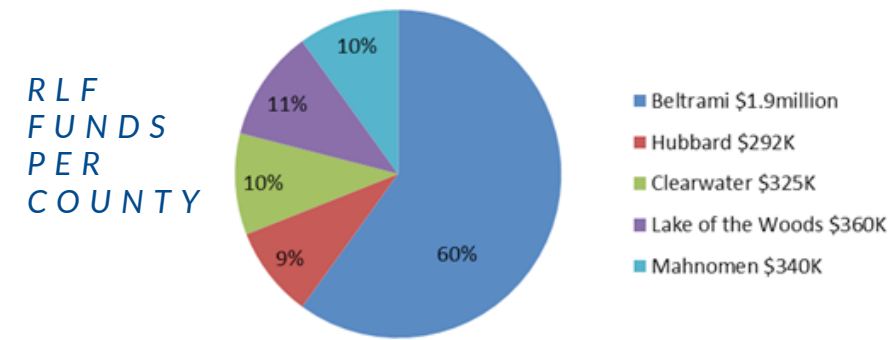
The HRFC also manages smaller pools of RLF dollars, including the Emerging Entrepreneurs Fund provided by Minnesota Department of Employment and Economic Development targeting assistance to women and minority-owned businesses. This fund has five active loans. Additionally, the HRFC manages the Federal monies previously lent out to businesses for flood recovery efforts in the early 2000's. Such monies have revolved back to the HRFC and provide another financing option for valuable business projects in our region. Adding to the 'gap financing' options in the Headwaters region are the 11 City, County, and Utilities RLFs to which the HRDC provides administrative assistance.

The chart below shows the county distribution of active loans in the portfolio. The strong growth in the Bemidji area in recent years has contributed to a demand for financing options, such as our RLFs.

LOANS FUNDED AND/OR COMMITTED IN FISCAL YEAR 2015:

Borrower/applicant	Location	Purpose	Loan amount
Brew North, LLC	Bemidji	Expansion	\$100,000 (EEF/ED)
Bemidji Brewing	Bemidji	Expansion	\$200,000 (EDA)
Peppermint Creek Enterprises, LLC	Baudette	Construction	\$50,000 (ED)
Peppermint Creek Enterprises, LLC	Baudette	Equipment	\$50,000 (EDA)
Larson Parts & Repair	Bejou	Loan Renewal	\$300,000 (EDA)
Dad's 1/2 Way There Pizza, LLC	Park Rapids	Start Up	\$16,062.50 (EEF)

EDA - Revolving loan fund capitalized by the Federal Economic Development Administration
EEF - Revolving loan fund capitalized by the Minnesota Department of Employment and Economic Development
ED - Revolving loan fund capitalized by Federal Flood Disaster Recovery Funds



Highlighted Borrower



Bemidji Brewing Company and Brew North, LLC - funded by the HRFC, and local financing partners.



After establishing a successful taproom and a small number of wholesale accounts, Bemidji Brewing was ready to expand, much to the delight of their loyal customers. HRFC and the Northwest Minnesota Foundation provided supplemental financing of \$500,000 towards the real estate purchase, construction/remodeling of the new space, and equipment purchases. In April of 2016, Bemidji Brewing brewed their first batches in their new brewery. They have continued to expand their wholesale contracts, some of which even have multiple Bemidji Brewing tap lines. The new space is located on America Avenue, only three blocks from the old location on Beltrami and still conveniently located downtown, which was important to the owners. The new location will offer an outdoor patio, expanded hours, and a small plate menu. Bemidji Brewing has established itself as an integral part of the Bemidji community, in part by supporting local causes with "Pint Nights" and donating a portion of proceeds to those causes.

Current Board

- Cal Larson - Chair
- Ron Johnson - Vice Chair
- Dennis Zeto - Secretary
- Ken Raw - Treasurer
- Steve Newby
- Louella Fraser
- Bruce Meade
- Jason Funk
- Tim Flathers - Executive Director (non-voting member)

HRFC Loan Committee

- Bruce Meade - Edward Jones - Chair
- Ken Raw - Riverwood Bank - Vice-Chair
- Jason Funk - Citizen's National Bank - Member
- Louella Fraser - Keller Williams Realty - Member
- Dennis Zeto - Nations Financial Group - ex-officio member
- Tim Flathers - Executive Director (non-voting member)



PROGRESS PARK RAPIDS
Creating Promise & Opportunity For You & Your Community

Ryan Zemek, Economic Development Director

Progress Park Rapids is a stewardship group of over 20 community members committed to the long-term well-being of the greater Park Rapids community. With staffing assistance from the HRDC, Progress Park Rapids seeks to create the environment for the greater Park Rapids community to succeed by:

- Engaging the greater Park Rapids community to collectively define its desired future;
- Identifying strategies and action steps that ensure progress toward being a successful community; and
- Being the long-term place for ideas to land and be nurtured that lead the greater Park Rapids community forward.

Now in its 10th year, Progress Park Rapids continues to inspire the passion for improving the Park Rapids community as evidenced by the number of community members who continue to work for a better community. After listening carefully to community members, the group has spent the year working in a number of areas.

- Leading a community wide discussion on the workforce shortage and it's causes.
- Collaborating with the Blandin Foundation to recruit, train, and engage local leadership.
- Engaging the broader community on the Armory Square redevelopment project.

It is our hope that this continuous effort aimed at engaging the Park Rapids Lakes Area community around a shared vision for the future will prepare the region not just to survive, but thrive in the coming years.

“Progress Park Rapids brings together community members committed to the long-term well-being of the greater Park Rapids community to collectively define its desired future.”

- Nicole Lalum PR Area Chamber and Progress Park Rapids Chair.



LIVABLE COMMUNITIES

SMALL CITIES DEVELOPMENT PROGRAM

SINGLE FAMILY HOUSING REHABILITATION

HRDC PROMOTES SUCCESSFUL HOME OWNERSHIP

AFFORDABLE FIRST TIME HOMEBUYER LOANS

HOUSING CAPACITY BUILDING IN NORTHWEST
MINNESOTA

BELTRAMI COUNTY HRA

HHDC

HUBBARD COUNTY HRA

CLEAN ENERGY FINANCING

THANK YOU HUNTER EDBERG



REGION WELL SERVED BY SMALL CITIES DEVELOPMENT FUNDING

Jackie Meixner, Housing Director

The Small Cities Development Program is administered by the Minnesota Department of Employment and Economic Development (DEED). DEED awards HUD Community Development Block Grant funds to smaller communities in Minnesota through a competitive grant process. The SCDP program funds various activities including rehabilitation of owner-occupied housing, rental housing, and commercial buildings, as well as development of infrastructure, primarily in support of low and moderate income households. Over the past several years the Headwaters Regional Development Commission has been an administrator of the Small Cities Development Program for various cities and counties throughout the Region.

We are pleased to report on five active SCDP initiatives as well as provide some insight on potential future initiatives.

City of Akeley

The City of Akeley was awarded \$345,000 in SCDP funds in 2014. The funds are to be used to rehabilitate 15 owner occupied homes. The City of Akeley has contracted with the Headwaters RDC to administer their award. Throughout the course of the project, it was discovered that the projects undertaken were larger in scope than anticipated. As a result, the funds were used to rehabilitate 13 homes within the City. As part of this initiative, the HRDC was able to leverage over \$40,000 from additional funding sources to benefit the residents of Akeley.

City of Baudette

We are thrilled to report that in June 2016 the City of Baudette was awarded \$282,000 to complete 12 owner occupied rehabilitation projects throughout the City! At this time Headwaters RDC staff are working through the initial environmental phase of the program and anticipate being able to start accepting applications from homeowners in September.

City of Bemidji

In June 2015 the City of Bemidji was awarded \$337,500 to complete 15 owner occupied rehabilitation projects in a target neighborhood of Nymore. The City contracted with HRDC staff to administer the award. To date, nine households have received assistance from this award! In addition, over \$80,000 in additional funding sources has been leveraged! There is still a small amount of funding available, therefore, applications are still being accepted.

City of Blackduck

We are thrilled to report that in June 2016 the City of Blackduck received SCDP funds to complete owner occupied rehabilitation throughout the City as well as a public infrastructure project. The City has contracted with the HRDC to administer the owner occupied rehabilitation portion of the project and with Widseth Smith Nolting (WSN) to administer the overall grant, including the infrastructure component. At this time the environmental clearance process is underway. We anticipate being able to begin accepting applications from homeowners in late summer.

Before



After



City of Mahnomon

The City of Mahnomon was awarded \$552,000 in SCDP funds in 2014. The funds are to be used to rehabilitate commercial buildings as well as owner occupied homes. The City of Mahnomon has contracted with the Headwaters RDC to administer their SCDP award. To date, three commercial projects and eight households have received funding from this award. Over \$44,000 has been leveraged in additional funding sources for the owner occupied rehabilitation activity! At this time we are no longer accepting applications for this initiative as we have a waiting list of applicants!

Future Initiatives

As always, we are here to help you identify your needs and find solutions! If you have a community need that you feel might benefit from SCDP resources, please let us know!

SINGLE FAMILY HOUSING REHABILITATION

Jackie Meixner, Housing Director

Slowing the Housing Shortage by Preserving Existing Housing Stock

The conversation about housing shortages is being heard loud and clear around the Region! There are several initiatives underway to help build new housing stock, both single family and multi-family as well as the gamut of affordable housing, workforce housing, market rate housing, etc. However, we cannot build our way out of the housing shortage if we continue to lose existing housing stock. The Headwaters Regional Development Commission is playing a very large role in preserving the existing housing stock through a variety of owner occupied rehabilitation programs! Funding sources for owner occupied rehabilitation ebb and flow, some new ones come along and some older ones fade away. Highlighted below are some of the most active programs.

Headwaters RDC is Top Producer for MN Housing Fix-Up Program

For the second year in a row, the Headwaters RDC received the Silver Level Annual Achievement Award for 2015 for MN Housing's Fix-Up Program! This award is given to Fix-Up lenders who produce between 7 and 11.49% of their Region's loan production. The Fix Up program provides a variety of financing options that helps to serve the greatest number of households possible. In 2014 the HRDC received an Impact Fund award from MN Housing that allows us to write down the interest rate on Fix-Up loans to very low income households to as low as 1%. Because we were performing so well under the Impact Fund award, in June 2016 MN Housing opted to provide additional funds under this award, allowing us to continue to provide the lower interest rate until these funds run out. Since becoming a Fix-Up Lender in early 2012, the Headwaters RDC has funded 23 Fix-Up loans for a total of \$287,009!



“The Minnesota Housing Fix-Up Program has been a blessing for our family. Our dilapidated deck was unsafe for our children and our 30 year old shingles were in desperate need of replacement. Without the Fix-Up Program, it would have taken us years to save up the money to make the necessary repairs to our home. Working with the HRDC was seamless and frustration free.”

– Fix Up Borrower

Over \$1 Million Provided to Very-Low Income Residents throughout NW Minnesota

The Headwaters RDC has been a lender of MN Housing's Rehabilitation Loan Program (RLP) since 2012. This program provides up to \$27,000 in deferred financing to make necessary improvements to owner-occupied homes. This program reaches the extremely low income households. To date, the Headwaters RDC has funded 41 loans for a total of \$1,004,434 through this program. The Headwaters RDC has also funded 11 emergency loans through the Emergency Loan Program for a total of \$87,370. RLP is an ongoing program and we are continually accepting applications for both the regular RLP and the Emergency Loan Program.

Before



After



Impact Fund Successful throughout Region

In 2014 the Headwaters RDC competed against other organizations statewide for funding through the Impact Fund (formerly known as the Community Revitalization Program, or CRV). We received \$80,000 in owner occupied rehabilitation funds to be utilized within a 20 month period of time. We utilized the entire funding source within the first five months of the award! Due to this great response, we were able to request additional funding through the Incentive Application. Our request was granted for an additional \$60,000 through this award! The HRDC was also successful in receiving \$185,000 from MN Housing and Greater Minnesota Housing Fund during the 2015 funding cycle. To date we have served 22 households with these funds. We have a very small amount of funding remaining on the current award. Because we continue to have such large demand, the Headwaters RDC has submitted another application for the 2016 Impact Fund funding cycle. Awards will be announced in November 2016. As part of this application, we have also requested additional funds to continue providing the reduced interest rates under the Fix Up program.

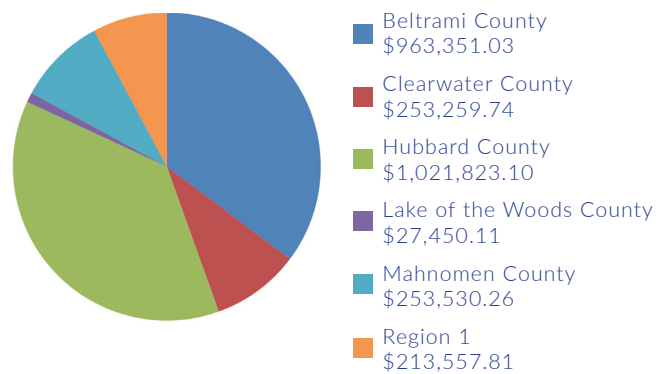
SINGLE FAMILY HOUSING REHABILITATION (continued)

Impact of Owner Occupied Rehab Throughout Headwaters Region

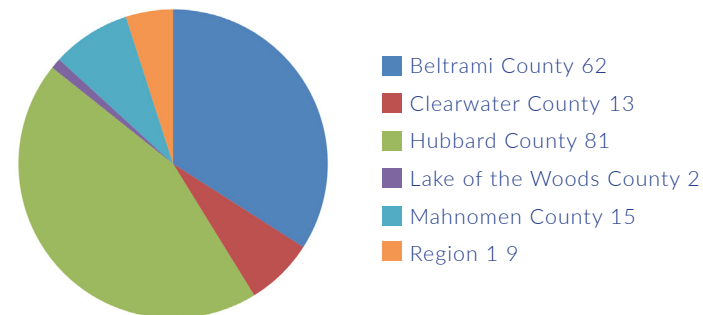
Program	Households Served	Financing Provided
Long Term Programs		
Rehabilitation Loan Program (RLP)*	41	\$1,004,434.23
Emergency Loan Program (ELP)*	11	\$87,370.62
Fix Up*	23	\$287,009.49
Hubbard HRA RLP**	13	\$304,652.23
Hubbard HRA ELP**	9	\$92,165.35
Short Term Programs		
2014 Impact Fund	9	\$89,319.12
2015 Impact Fund	5	\$42,962.00
2015 GMHF Award	8	\$58,796.25
Bemidji SCDP Award	9	\$208,476.00
Mahnomen SCDP Award	8	\$163,800.68
Akeley SCDP Award	13	\$290,998.05
Beltrami HRA In-House Rehab	4	\$37,478.02
Hubbard HRA GMHF	39	\$254,608.33
Grand Total	192	\$2,922,070.37

*Includes numbers served since 2012 **Includes numbers served since 2010

Funds Per County



Units Per County



HRDC PROMOTES SUCCESSFUL HOME OWNERSHIP



Nikki Clancy, Housing Support Specialist

Pre-Purchase Coaching

Studies have shown that individuals who participate in pre-purchase education and/or coaching are 37% less likely to experience delinquency, which can lead to foreclosure. As a commitment to successful home ownership, the HRDC provides these services to households throughout the Headwaters Region through funding provided under the Homebuyer Education Counseling and Training (HECAT) grant program. This program is funded on a competitive basis each year with funds supplied by Minnesota Housing Finance Agency, Minnesota Home Ownership Center, Greater Minnesota Housing Fund, and Family Housing Fund. Local support is provided by the Beltrami County HRA and the Hubbard County HRA. The Headwaters RDC is also a sub-recipient of HUD funds received by the Minnesota Homeownership Center.

HRDC offers pre-purchase coaching throughout the Region. Coaching consists of one-on-one sessions with a certified professional to help individuals prepare for the home buying process. Topics include budgeting, reviewing credit reports, correcting potential errors in those reports and mortgage qualification. Nikki Clancy is available to assist through the



entire process of buying a home. This service is available during regular business hours and by special appointment early mornings or evenings in person or by phone. The HRDC provided pre-purchase coaching to 41 individuals in this past year.

“As first time home owners, we were apprehensive about beginning the home buying process. With Nikki’s help and the Homestretch class, we felt very comfortable taking the first step toward home ownership.”

- Homestretch participant.

Homestretch

Utilizing the same funding source as Pre-Purchase Coaching, we are also able to provide a fun interactive class called Homestretch. Homestretch is a seven step process that is designed to assist individuals throughout the home buying process. Those steps are titled: Becoming a Homeowner; Money Management; Credit; Mortgage Loan; Real Estate 101; Loan Closing; and Life as a Homeowner. The HRDC offers classes on a monthly basis. Individuals who are unable to attend the class in person can take it from the comfort of their own homes through Framework, which is offered online. You can sign up for the class through our website at www.hrdc.org. Sixty-Five households completed Homestretch classes offered by the HRDC this past year, an increase from the previous year. Several classes were held this year throughout our Region with locations including Bemidji, Blackduck, Park Rapids and Baudette.

HRDC WORKING WITH MINNESOTA HOUSING TO PROVIDE AFFORDABLE FIRST-TIME HOMEBUYER LOANS

Tim Flathers, Executive Director

HRDC is partnering with Minnesota Housing to provide affordable mortgages to first-time home buyers through the Start Up loan program.

Start Up offers fixed interest rates and down payment and closing cost loans up to \$10,000 for eligible first-time homebuyers. Buyers can purchase homes in the Headwaters Region that cost up to \$258,600.



“Minnesota Housing’s affordable loans, combined with the support of the HRDC and local lenders, will help more families achieve homeownership,” said Minnesota Housing Commissioner Mary Tingerthal.

Minnesota Housing is a state agency that provides access to safe and affordable housing and builds stronger communities across the state. Minnesota Housing offers purchase, refinance, and home improvement loans, as well as financing for affordable rental housing throughout the state.

According to HRDC Executive Director Tim Flathers, “HRDC has helped access affordable mortgage financing options for the Region for almost 25 years. Minnesota Housing has been a great partner to help ensure successful home ownership opportunities throughout that time. This year MHFA allocated nearly \$1.5 million on affordable mortgage financing in the Headwaters Region through the Start Up loan program.”

First-time buyers can get started by contacting participating lenders in the Headwaters Region. Visit www.mnhousing.gov for a full list of approved lenders, current interest rates, and program eligibility.

HOUSING CAPACITY BUILDING IN NORTHWEST MINNESOTA

Tim Flathers, Executive Director



“Working with the HRDC will help the Minnesota Housing Partnership serve the twelve counties of Northwest Minnesota achieve concrete results- rehabilitated housing, new housing units, and increased capacity to address housing needs now and in the future.”

- Rosemary Fagrelus

Minnesota Housing Partnership shares in the HRDC’s commitment to meeting housing needs in the Region. Toward that end, MHP awarded resources to the HRDC to help build capacity throughout Northwest Minnesota to plan for and implement solutions to housing challenges. The intent of the resources is to produce tangible results that ensure that housing is available, affordable and suitable for residents of the region.

HRDC staff has implemented housing rehabilitation efforts in the seven counties of Region One in order to ensure availability of MHFA Revolving Loan Program resources in those seven counties. A strong partnership with the Northwest Minnesota Multi-County Housing and Redevelopment Authority has made this effort possible. Through this effort, nine substandard housing units have been rehabilitated in this past year with two additional loans close to closing. According to Rosemary Fagrelus, Housing Development Director with the Minnesota Housing Partnership, “Working with the HRDC will help the Minnesota Housing Partnership serve the twelve counties of Northwest Minnesota achieve concrete results- rehabilitated housing, new housing units, and increased capacity to address housing needs now and in the future.”

The MHP resources are helping the HRDC support development of new housing in several communities. For example, the Blackduck Development Corporation is leading efforts to build both single and multiple family housing in City limits. Also, the Beltrami County HRA and HHDC have agreed to pursue development of a second phase of the Conifer Estates project, a supportive housing development serving homeless families. While it may take some time, this work will lead to the production of new housing units that will benefit communities in the region.



Mary Thompson, Operations Director

Beltrami County HRA provides county – wide impact

Over the past year, Beltrami County HRA has been working to further several projects with the ongoing staff support of the HRDC in several areas of Beltrami County.

County – wide

The Beltrami HRA operates an entry cost assistance program for home buyers in Beltrami County. The program allows households to access resources to assist them with the down payment and/or closing costs associated with the purchase of a home. The funds are repaid by the borrower over a ten year period.

Blackduck

The Beltrami County HRA has just completed the second year of a partnership with the Blackduck School to construct a single family home. Using this model, the home is built on school grounds and moved to the purchasers' location when complete. The Beltrami HRA provides the construction funding for the project and facilitates the sale process.

In addition, the HRA has been working with the Blackduck Development Corporation to create a subdivision on property they recently acquired. There is a shortage of housing that is contributing to a worker shortage at a local employer. To respond the BDC is interested in finding ways to increase the supply of housing. Beltrami County is providing staff support to assist the community to identify a multi – family developer and to prepare the financial package to allow the development to move forward.

Bemidji

The Beltrami HRA became concerned with the issues related to homeless individuals and those who were struggling with substance abuse. They began to work with Duluth based Center City Housing, who has a great deal of experience serving this particular population. A needs assessment was done and the results were staggering. A development team was formed and led by Center City Housing that also included Beltrami HRA, Headwaters Regional Development Commission, Leech Lake Housing, Red Lake Housing and others to address the need for housing for single adults and chronic inebriates. Under the leadership of Center City Housing, Park Place was born. Minnesota Housing Finance Agency awarded funding through the low – income housing tax credit program and construction is slated to begin September, 2016.



Kelliher

The City of Kelliher owns development property and is interested in finding ways to put the land to use. The community is working with Beltrami HRA to develop a single family house on one of the lots. A local contractor is preparing the site and foundation and a home built by the students at Northwest Technical College in Bemidji will be moved to Kelliher. The home will be ready for sale in mid – summer. The HRA is also continuing conversations with the Kelliher School to determine if a partnership with the building trades program can be developed to build on the City property as well.



Board Members:

- Steve Young – Chair
- Lee Coe – Vice - Chair
- Travis Barnes – Secretary
- Bruce Meade
- Lois Anderson - Treasurer



Mary Thompson, Operations Director

HHDC – Building Capacity

Over the last year, the HHDC has been successful in more precisely focusing on the mission of the organization. Through funding provided by Minnesota Housing Finance Agency’s Capacity Building Initiative the HHDC has been able to build the necessary skills and expertise of existing staff to allow the organization to address the housing needs of the Region as well as finding ways to grow. Specifically, this funding allowed staff the opportunity to attend the NDC Housing Development Finance training, work to create an affordable new construction housing development project and work with several communities to address their specific housing needs.

Affordable New Construction

Headwaters Housing Development Corporation was able to develop a partnership with a private contractor to construct two single family homes in the Lincoln South development of Bemidji. These homes include three bedrooms/two bathrooms and are specifically targeted to the low and moderate income niche the HHDC is passionate about serving. The HHDC had signed purchase agreements prior to starting construction of the two initial homes. Because of the success of this model, HHDC intends to begin construction on an additional two units in the fall.

Bemidji High School Building Program

Headwaters Housing Development Corporation has had a long and rich partnership with Bemidji Schools. Throughout that partnership the HHDC has been blessed with instructors that are knowledgeable in the field of home construction, but more importantly, are able to take a bunch of relatively unskilled high school student and guide them through the building process to create beautiful homes that the HHDC is able to sell to income eligible households. The most recent instructor has been Jeff Olson, an individual that exemplifies the requirements needed for this role. The 2015 – 2016 school year is the last one that Jeff will lead this construction as he is transitioning into a new role at the school. Tony Hommes has been selected as the new instructor that will be working with the HHDC starting with the 2016 – 2017 school year. The HHDC would like to thank Jeff for his passion for teaching and the commitment to the program. We wish him well in his new role. We are excited to work with Tony and know that the program will be just as successful under his guidance.

Board of Directors

- Jim Kochmann, President (Mahnomon County)
- Rick Rone, Treasurer (Lake of the Woods County)
- Cal Johannsen, Vice President (Hubbard County)
- John Nelson, Board Member (Clearwater County)
- Joe Vene, Secretary (Beltrami County)



Jackie Meixner, Housing Director

Housing Needs Addressed by Hubbard County HRA

HRDC has provided staff support to the Hubbard County HRA since 2009. The Hubbard County HRA has implemented a wide variety of activities designed to meet housing needs throughout the County. Additional detail on these activities follows:

Owner-Occupied Housing Rehabilitation

The Hubbard County HRA continues to rehabilitate owner-occupied single family homes through a variety of funding programs. The HRA is an approved lender for the MN Housing Rehabilitation Loan Program. This program provides up to \$27,000 in deferred financing to make necessary improvements to owner-occupied homes. The Hubbard HRA has funded 13 loans through this program since 2010 at a total cost of over \$304,652. The HRA is also an approved lender for the MN Housing Emergency Loan Program, which provides up to \$15,000 for emergency repairs with the same repayment terms as the Rehabilitation Loan Program. Since 2010, the HRA has funded 9 emergency loans with over \$92,165.

In 2008 the Greater Minnesota Housing Fund (GMHF) provided the Hubbard HRA with \$197,000 to complete owner-occupied rehabilitation. The HRA fully expended this initial award in 2014 and received an additional \$60,000 award from GMHF. Through these two awards, 39 households have been served with a total of over \$254,608!

The HRA also provides owner-occupied rehabilitation funds through their tax levy. These funds are provided as revolving loan funds with a 3% interest rate. The intent is to recycle funds in order to support additional lending activity in the long term.

Housing Management

The Hubbard County HRA owns and manages an 8-unit apartment complex, Cornerstone, which is strictly to serve the homeless population in preparation for transition into permanent housing. Cornerstone tenants are allowed to stay at these apartments for up to two years. The ultimate goal is to get them in to stable housing within that time frame.

In addition to Cornerstone, the Hubbard County HRA also has two supportive housing properties. Each of these homes has room to house three tenants; one house is designated for males and one house for females. In these homes, individuals share the kitchen and living spaces and each of them have their



(continued)

own bedroom. Tenants pay 30% of their income for rent and are allowed to live in the home for 18 months, at which point they move on to more permanent supportive housing or other stable housing. The female house was a new addition to the HRA portfolio in 2016 through a grant from PrimeWest to Hubbard County and then passed on to the HRA. We feel this will be a great addition to the rental properties!

The Hubbard County HRA also has two, three bedroom homes that are designated for permanent supportive housing for families. The households pay rent based on fair market rent in addition to utilities. There are income guidelines to qualify for this program. These homes are helping families stay more stable in their day to day living.

Down Payment Assistance

In 2011, the Hubbard County HRA created their Entry Cost Assistance Program. The program is designed to assist low income households in purchasing a home by providing funds to put towards their down payment and/or closing costs. These loan funds are then repaid over a ten year period of time at a low to moderate interest rate. Eight loans have been closed to date with a total assistance of over \$51,800. We continue to market the program to local lenders and realtors.

Homebuyer Education

The Hubbard County HRA has supported the efforts of homebuyer education and counseling for the past three years. Nikki Clancy has been the primary staff for these efforts. The services that are offered are a first time homebuyer's course and also one on one individual coaching sessions to prepare individuals for homeownership.



Hubbard County Social Services was the recipient of a grant from Prime West to purchase a three bedroom home designated to house females in need of supportive services.

Section 8 Program

The Section 8 Program for Hubbard County is administered by the Cass County HRA. In 2015 Cass County HRA approached the Hubbard County HRA to discuss the Section 8 Program for Hubbard County. Funded by HUD, the administration funds provided to administer the Section 8 Program have steadily decreased over the past few years. As a result, the Cass County HRA needed some local commitment in order to operate an effective program in Hubbard County. Without the local commitment, there was a risk that Section 8 vouchers may not be available in Hubbard County. The Hubbard County HRA, recognizing how important the Section 8 Program is to Hubbard County, has committed to providing some additional administration funds to Cass County HRA on a per voucher basis for those vouchers issued in Hubbard County. The Hubbard County HRA has again committed to supporting the Section 8 Program for 2016.

Bridges Program

Minnesota Housing Finance Agency has a program called Bridges designed to help households who are on the waiting list for a Section 8 voucher. In most cases, the waiting list for a Section 8 voucher can be very lengthy. The Bridges program assists households who are currently homeless and on a Section 8 waiting list get into an apartment. Cass County HRA applied for Bridges funding in 2015 and was successful in receiving funds to serve Hubbard County residents.

“The Board has seen over and over the compassion and care of the HRDC staff to give hope and a second chance to many who have wondered if they would ever be able to have the basics of life such as housing and employment. Our community is a better place because of the services offered by HRDC.”

- Charlene Christenson, Vice-Chair

Board of Directors:

- Daryl Bessler, Chair
- Charlene Christenson, Vice Chair
- Charly Henry, Secretary
- Craig Mackey, Board Member
- Kathy Grell, Board Member

Before



After



CLEAN ENERGY FINANCING

Hunter Edberg, Planning Technician

Interest in energy efficiency for buildings and adding renewable energy such as solar and wind has been growing in recent years across the country. Renewables and efficiency provide clean energy, curbing our use of fossil fuels and making our communities more sustainable. The Headwaters Region faces unique challenges concerning energy. It is one of the most poverty stricken areas of the state, and also one of the coldest. Utility bills in the winter can put families, as well as businesses, schools, tribes, and others into a difficult position when money is already tight. Energy efficiency and renewable energy offer long term solutions to these issues. However, overcoming the barriers of high up-front costs and tight credit is a difficult task for most. For the last year, the HRDC has been actively pursuing new initiatives to address these barriers.



A new financing tool called Property-Assessed Clean Energy, or PACE, will now help adoption of these energy technologies in the Region. The HRDC has helped create new PACE districts in three counties; Beltrami, Hubbard, and Lake of the Woods. Now available to businesses, farms, multi-family housing, nonprofits, and places of worship in those counties, PACE provides project financing that is repaid as a separate

"It has been a pleasure and honor to work with the incredible staff at the HRDC over the past 2 years on improving access to clean energy resources in our region. The knowledge, experience and connection they bring to this work has helped set Northern Minnesota apart and become a leader in working to ensure the benefits of clean energy development are accessible to people of all income levels."

- Anna Carlson, Clean Energy Resource Teams NW Regional Coordinator.



item on property tax assessments for a set period of time. In this way, PACE eliminates the burden of paying immediate upfront costs by providing low-cost, long-term financing. Examples of potential building improvements that can be financed with PACE are solar arrays, HVAC upgrades, LED lighting, condensing boilers, digital controls, insulation, variable-frequency drive motors, building automation systems, and other water and energy conservation measures.

The HRDC has also been working with a program called GESP, or the Guaranteed Energy Savings Program. GESP is similar to PACE in the fact that it pays for energy related projects over time with the savings generated from improvements. GESP differs from PACE in that it is for cities, schools, and tribes to utilize. Many of the same building improvements eligible under PACE are also available through GESP.

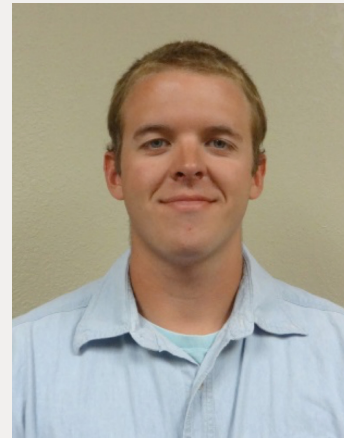
These programs not only promote clean energy for the Region, but also stimulate economic development through building investments, construction jobs, and providing additional capital to smaller businesses. Each of the energy saving programs provide a win-win for addressing a changing energy landscape, as well as bringing new investments to the Headwaters Region.

THANK YOU HUNTER EDBERG

Hunter Edberg came to work for the HRDC in May of 2015 as an intern. He left for several months in December of 2015 after graduating from Bemidji State University (BSU). Originally, the plan was for Hunter to work primarily on a local foods initiative project with the White Earth Nation. He returned to the HRDC as a temporary part-time planner and worked extensively on that project and also contributed substantially to regional energy planning, specifically renewable energy and energy efficiency. His interest in energy came from his time spent at the BSU Sustainability Office where he worked on a number of energy related projects. Over the past year or so of work Hunter was instrumental in developing a valuable relationship between HRDC and the BSU Sustainability Office, specifically their assistant Sustainability Director, Anna Carlson. Anna is also the Northwest Regional Coordinator for the Clean Energy Resource Team.

With Hunter's assistance; HRDC received funding from the Northwest Minnesota Foundation and CERTs to support activities designed to promote clean energy financing in the Region. As part of this work, HRDC helped three counties create Property Assessed Clean Energy (PACE) districts to help building owners overcome obstacles for access to affordable financing. He also provided assistance promoting the Guaranteed Energy Savings Program (GESp) to regional schools and tribes.

Hunter plans to attend Western Colorado State University in the fall of 2017 to pursue a Masters Degree in Environmental Science under their Integrative Land Management track. According to Hunter, "My time at the HRDC showed me the importance of the planning and coordination that is needed for important projects to become a reality. I plan to keep traveling down that road to work on clean energy and natural resource management in the future."



"My time at the HRDC showed me the importance of the planning and coordination that is needed for important projects to become a reality. I plan to keep traveling down that road to work on clean energy and natural resource management in the future."



HEALTH & SAFETY

NW REGIONAL EMERGENCY
COMMUNICATIONS BOARD

COMMUNITY DISASTER RESPONSE
AND RECOVERY CONFERENCE

SAFE ROUTES TO SCHOOL

HEALTH IMPACT ASSESSMENT

HRDC WELCOMES NAOMI CARLSON



NORTHWEST REGIONAL EMERGENCY COMMUNICATIONS BOARD

Megan FitzGerald, Development Specialist

The Northwest Regional Emergency Communications Board (NWRECB) and their Advisory Committee (RAC) have accomplished a number of achievements over the past year. Counties throughout the Northwest Region continue to make strides in transitioning to the Allied Radio Matrix for Emergency Response (ARMER) system.

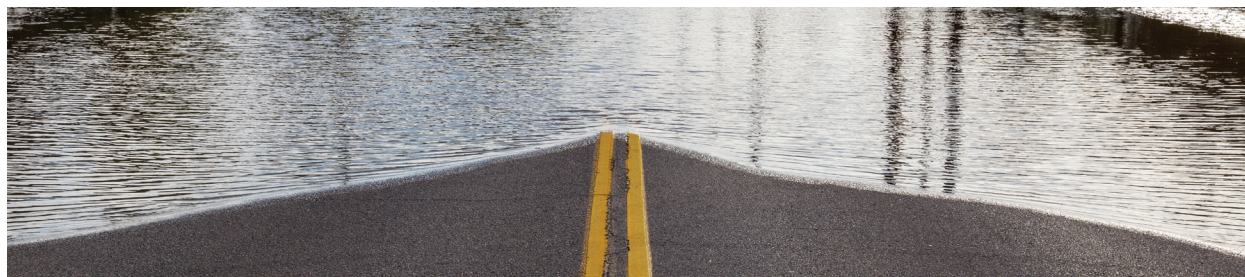
ARMER migration remains at the forefront of the Board's mission, and this year saw two counties, Marshall and Norman, complete Full Participation Plans as their first step in this transition. Through matching grants with the Minnesota Emergency Communications Network, 11 counties and agencies were able to purchase radios, control stations, and other equipment for use on the new system.

As the Region transitions to ARMER, training remains essential to understanding and utilizing new equipment. The NWRECB sent over 30 people to the 2016 Minnesota Public Safety Interoperable Communications Conference in St. Cloud. Numerous smaller trainings were also held across the Region, educating attendees in equipment use and programming.

In an effort to increase local capabilities and decrease reliance on outside vendors, the NWRECB hired a Regional System Administrator, who is now in charge of advising local agencies and solving technical issues. With this guidance, local agencies are aided in making smart, financially responsible decisions as they work to improve emergency communications in Northwest Minnesota.

“When emergencies occur throughout the geographic vastness of Northwestern Minnesota, we can count on timeliness of response through our 14-county jurisdictional interlinks using state-of-the-art technological advancements such as the near-completion of full ARMER interoperability. In addition, work toward Next-Generation 911 technology as well as participation in the First-Net broadband initiative is well under way”.

Joe Vene – NWRECB Member



COMMUNITY DISASTER RESPONSE AND RECOVERY CONFERENCE

Megan FitzGerald, Development Specialist

Over the past year, the Northwest Minnesota Foundation led a team including Headwaters Regional Development Commission, Northwest Regional Development Commission, and Homeland Security and Emergency Management Region 3 staff in planning a conference that addressed philanthropic response to disasters. The overarching goal of this conference was to bring people from across Northwest Minnesota together to share their experiences and knowledge regarding disaster response. Sessions were designed to reach diverse audiences including volunteers and volunteer organizations, community leaders, and public safety employees. The conference was held at the Shooting Star Casino in Mahanomen, on June 7.

Speakers at the Community Disaster Response and Recovery Conference came from a wide array of backgrounds. They brought their experience and knowledge to share in such courses as:

- Effective Mobilization of Volunteers
- Developing a Strategy for Disaster Contributions
- Life of an Emergency Manager
- Utilizing Donations and Resources for Recovery
- Learning from Past Manmade and Natural Disasters
- How to Manage through Messages
- Technical and Public Communications
- Critical Communications and Social Media

The conference saw an excellent turnout with over 100 attendees from across Northern Minnesota. Participants enthusiastically shared past experiences, knowledge, and best practices from different backgrounds and geographies. HRDC is proud to partner with and support those who work to keep our region safe.



SAFE ROUTES TO SCHOOL

Megan FitzGerald, Development Specialist

This past year, HRDC worked with local communities to create Safe Routes to School Plans. In Park Rapids, planning focused on improving walking conditions around Century Elementary School. Staff also updated Bemidji's existing Safe Routes Plan, focusing on safety conditions around Central and JW Smith Elementary Schools. Both plans address the limitations posed by street design and tight budgets, and conclude that walking and biking conditions can be improved through a combination of infrastructure, policy, and educational changes that place student health and safety as a top priority.



HEALTH IMPACT ASSESSMENT

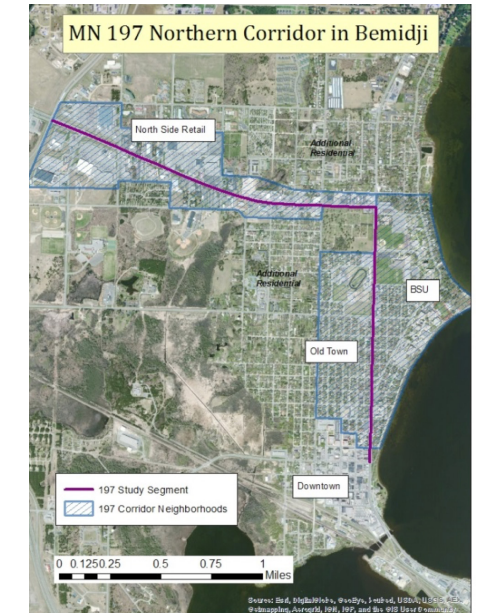
Naomi Carlson, Intern

The built environment can directly affect the health of a community through physical barriers as well as indirectly affect health through influencing behavioral choices. MN Highway 197 functions as the main highway for the city of Bemidji and is Bemidji's busiest and widest roadway. Furthermore, MN 197 has above average crash rates when compared to other similar roadways. Bemidji neighborhoods promote good walking and biking with the exception of MN 197.

This road is known to be a physical barrier to active transportation opportunities for the population living in and around this corridor which, not surprisingly, discourages active travel. Students, families and low-income residents in these neighborhoods are disproportionately affected due to the location of schools, residential homes and apartments, as well as other local businesses in and along this highway. Minnesota Department of Transportation (MnDOT) District 2 has reached out to the HRDC, seeking input on how to create a more complete street that will promote better multimodal access as well as prioritize health, safety and physical activity in future transportation and community design.

In January 2016, the HRDC received a Health Impact Assessment (HIA) grant to address the concerns about MN 197 and to improve physical activity and safety for the adjacent neighborhoods. (See project location above.) An HIA is a systematic process that examines potential health effects of a proposed project utilizing evidence-based best practices to engage key decision-makers on how to mitigate potential adverse health impacts. The goal of this HIA is to identify top health priorities for future transportation projects as well as provide recommendations to key decision-makers for future road designs that will aim to protect and promote active transportation and safety along this MN 197 Corridor. Due to the scope and logistic constraints of this rapid HIA, the Advisory Group and Project Team steering committees have selected physical activity, traffic safety, and air quality as the three top health priorities that this HIA will address.

It is our hope that through this HIA, we can improve the community's health through providing recommendations that will seek to eliminate known barriers on this roadway, making it more appealing for all transportation users. This HIA will help guide important decision-makers, local partners, planners, developers, policy makers, and other public health professionals to make well informed decisions; providing a more sustainable and healthy approach for future transportation design on the MN 197 Corridor. The HIA findings will be presented to key decision-makers and stakeholders by August 31, 2016.



WELCOME NAOMI CARLSON



“In my continuous efforts to complete my MPH, I have gratefully enjoyed my experience working for Headwaters Regional Development Commission!”

Naomi Carlson began interning at the HRDC in May of this year. Naomi is pursuing her Masters Degree in Public Health with a concentration in Environmental Health at Kent State University. Her interest in the linkage between health and the built environment make her a perfect fit for the HRDC this summer as the organization completes a rapid Health Impact Assessment of a segment of TH 197 running through the City of Bemidji. Naomi will complete her work with the HRDC in August. In the fall she will continue her graduate assistantship duties, graduating in December as a public health professional.

Naomi grew up in rural Alaska, in a small town called Kenny Lake. Kenny Lake, to a significant degree, influenced her decision to pursue a career in Public Health. Kenny Lake has a population of approximately 500 people and one road literally ending twenty-five miles from her home. At the end of the road is a native village called Chitna. Attending school with Alaskan Natives raised her awareness of the many social and health needs of this population.

This early awareness was further developed through her studies of vulnerable populations at Syracuse University. Naomi graduated from Syracuse University in 2012 with her Bachelor of Science in Public Health. Since graduating from Syracuse University, Naomi has been involved in several leadership roles. In 2013, she was privileged to work for the Fellowship of Christian Athletes (FCA) as a mentor/counselor for Syracuse student athletes. In 2014,

She accepted a position as an assistant coach for an elite hockey prep school in Vermont called North American Hockey Academy (NAHA). In addition to her academic studies, she was a full scholarship student athlete with Syracuse University's Division 1 Women's Rowing Team. This experience provided her with valuable life lessons of commitment, leadership, teamwork and perseverance- all characteristics that she has brought to the HRDC.

Upon completion of her degree at Syracuse, she helped design and implement a meaningful internship at the CDC Alaska Native Tribal Health Consortium (ANTHC). This was directly aimed at improving the respiratory health of Alaskan Natives through home-based interventions. Naomi was awarded a grant from the Mark and Pearle Clements Foundation to travel with a team of professionals into Alaskan rural communities. This internship further fueled her passion for Public Health and provided her the drive to seek out grad school opportunities to continue to learn and grow.

Naomi continues to pursue her Master of Public Health through her practicum work this summer as the Health Impact Assessment Planner for HRDC. According to Naomi, “I have had the privilege to work collaboratively with local partners and other key decision makers on a Rapid Health Impact Assessment (HIA) of the TH 197 Corridor through the City of Bemidji. The goal of this HIA is to identify and measure health impacts of the transportation built environment along a busy segment of the corridor. This HIA will provide recommendations that will promote community health and better transportation development in future road design plans.”

THE HRDC STAFF TEAM



TIM FLATHERS
Executive Director
tflathers@hrdc.org
218-333-6532

Tim has been with the HRDC since 1983. Prior to becoming Executive Director in 2013, Tim served as Community Development Director for more than 20 years. Tim continues to be involved in housing and community/economic development activities in addition to his leadership responsibilities.



MARY THOMPSON
Operations Director
mthompson@hrdc.org
218-333-6537

Mary has been with the HRDC since 1992. She is responsible for the ensuring organizational effectiveness by providing leadership for the operational and financial functions, as well as partnering with the Executive Director to develop and implement the organizational strategies, policies and practices. Mary also provides the lead staff services to the Beltrami County HRA and the Headwaters Housing Development Corporation.



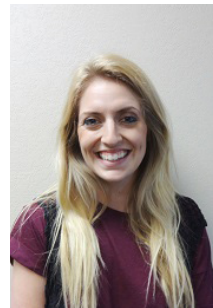
JACKIE MEIXNER
Housing Director
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218-333-6530

Jackie has been with the HRDC since 2006. Jackie primarily focuses her time on marketing and processing applications for our owner-occupied rehabilitation programs. She provides loan servicing for a number of additional loan pools and also packages loan financing for our home sales. Jackie is also the lead staff for the Hubbard County HRA.



RYAN ZEMEK
Economic Development Director
rzemek@hrdc.org
218-333-6541

Ryan has been with HRDC since 2008. Ryan primarily focuses his time on economic development projects, but also provides development assistance within various functional areas including leadership development, natural resources, community development, and transportation planning.



NAOMI CARLSON
Intern
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218-333-6545

Naomi joined the HRDC as an Intern in May 2016. She assists with transportation activities, specifically the Health Impact Assessment taking place within the City of Bemidji.



NIKKI CLANCY
Housing Support Specialist
nclancy@hrdc.org
218-333-6544

Nikki joined the HRDC in May 2010. She provides homebuyer education and counseling services as well as manages rental properties owned by the Hubbard County HRA. Nikki also conducts payroll and various clerical duties.



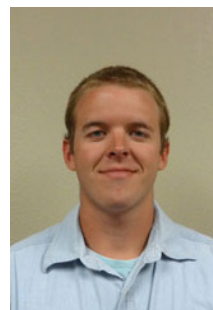
SARAH LINDA
Loan Portfolio Specialist
slinda@hrdc.org
218-333-6536 or 218-214-2848

Sarah joined the HRDC in December of 2015. She primarily focuses her time on managing the loan portfolio for the Headwaters Regional Finance Corporation.



ASHLEY SHONGO
Administrative Support Specialist
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218-333-6542

Ashley joined the HRDC in May 2014. She focuses her time on receptionist and secretarial work as well as assisting with contract management and marketing.



HUNTER EDBERG
Planning Technician
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Hunter joined the HRDC as an intern in 2015 and returned in March 2016 after his graduation from Bemidji State University. His focus is primarily on energy planning as well as assisting in community development activities.



TIFFANY FETTIG
Business Loan Consultant
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Tiffany joined the HRDC as a consultant in early 2006. Tiffany manages the Headwaters Regional Finance Corporation (HRFC) and its Revolving Loan Fund. She also manages several additional loan funds on behalf of local customers.



MEGAN FITZGERALD
Development Specialist
mfitzgerald@hrdc.org
218-333-6533

Megan joined the HRDC in November 2014. She primarily focuses on Community Development and Natural Resource Planning and well as assisting with Transportation Planning activities. Megan also provides the lead staff services for the Northwest Regional Emergency Communications Board.



KURT WAYNE
Development Specialist
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218-333-6539

Kurt joined the HRDC in December of 2012. He has a background in many community planning topics, but his highest interests are developing complete transportation networks and improving community design.