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HEADWATERS

Regional Development Commission

Leading the Way

ANNUAL REPORT

2020



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A LETTER FROM THE CHAIRMAN

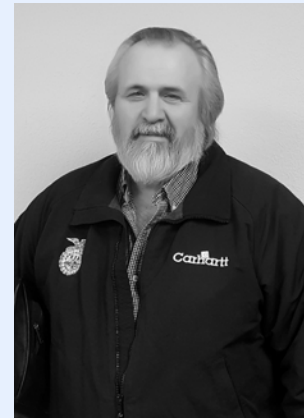
Cal Larson

I continue to appreciate the opportunity to serve this organization. As Chairman I have served with many local leaders from cities, counties, townships, tribal nations, school districts and those representing special interests who value their respective communities as well as the Headwaters Region. I would like to add special appreciation to my colleagues who served on the Executive Committee: Ron Johnson, Vice President; Rick Rone, Secretary; and Tony Pepper; Treasurer. Each of these individuals offered additional time, talent and wisdom that added substantial value to the Commission over the past year. Thank you!

It has been a very interesting year! HRDC has purchased a new office building, completed some remodeling and has begun to occupy the space prior to beginning the new fiscal year. Additionally, like most other organizations, we have been working through the physical distancing and related measures that allow us to keep our staff, Commissioners, customers and communities as safe and healthy as possible due to the coronavirus. Staff has been working remotely to the extent practical, and Commission meetings have been held online for the first time over the past few months. It has been a learning experience for all of us, and we have been able to make it work well due to the strong commitment of Commissioners.

The COVID-19 virus has changed some of our traditional methods of doing business by limiting our face-to-face contact. What has not changed is our strong commitment to connecting with people, and meeting a variety of economic and community development challenges throughout the region. I would like to acknowledge the great work of the HRDC staff team over the past year. I would also like to thank the Commission for providing the leadership necessary for the organization to be successful. Thank you for the opportunity to serve as Chairman of this organization! I am excited to continue our collective work helping to build successful communities throughout the Headwaters Region!

What has not changed is our strong commitment to connecting with people, and meeting a variety of economic and community development challenges throughout the Region.



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

FROM THE EXECUTIVE DIRECTOR

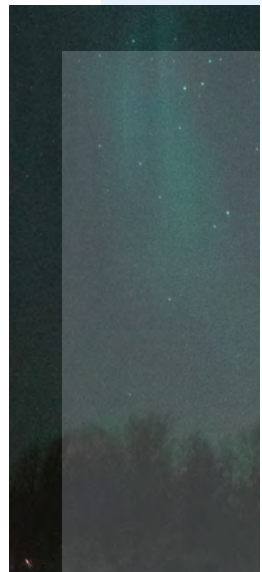
Tim Flathers

After leasing our office space for nearly 50 years the Commission authorized purchase of an office building this past year. We closed on the purchase of a building located at 1320 Neilson Avenue SE in Bemidji in mid-January.



The building floor plan will encourage greater interaction between staff that will help facilitate teamwork. The building will provide additional space that will enable us to host larger community meetings, including our own board meetings. The facility also includes additional storage space as well as room to grow should the need for expansion arise. All of these enhancements are intended to enable us to better serve our customers.

This year more than ever I'd like to thank the staff for their commitment to successful communities. While it has been challenging in many ways the staff has worked incredibly hard to overcome any obstacles and has not let them get in the way of helping us meet local needs. We could not succeed without the hard work and commitment of the entire staff team.

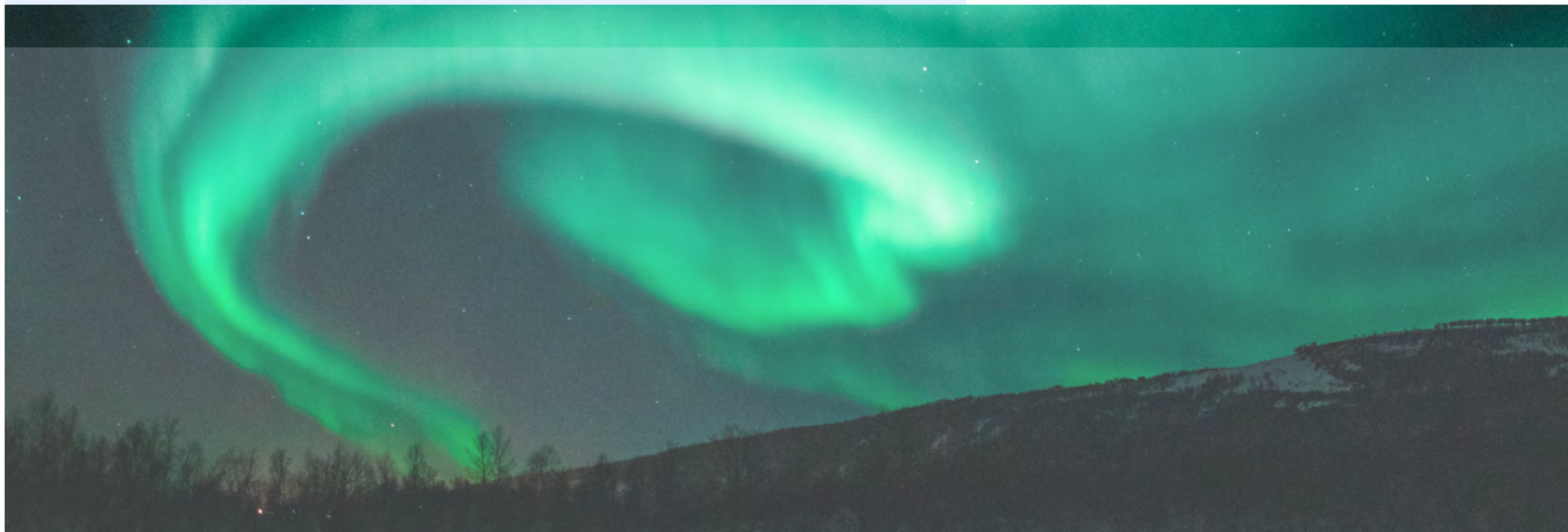


We also value the strong leadership provided by the Commission. We appreciate everything that you do to help us succeed! I would also like to thank the HRDC Executive Committee, HHDC Board and Loan Committee, HRFC Board and Loan Committee, Beltrami County HRA Board, Clearwater County HRA Board, Hubbard County HRA Board, Mahnomon County EDA Board, Lake of the Woods County EDA Board; Heartland Lakes Development Commission and Northwest Regional Emergency Communications Board for providing the leadership needed to help make the region a better place to live. Your leadership is valued and appreciated!

This year more than ever I'd like to thank the staff for their commitment to 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:

- Cal Larson – Chair
- Ron Johnson – Vice Chair
- Tony Pepper – Treasurer
- Rick Rone – Secretary

The HRDC Board:

- Dave Bessler – Hubbard County Townships
- Peter Buessler – Natural Resources
- Randy Finn – Leech Lake Reservation
- Gary Gauldin – School Districts
- Craig Gaasvig – Beltrami County
- Kathy Grell – Business
- Mike Harrom – Labor
- Ron Johnson – City of Bemidji
- Cal Larson – Clearwater County Small Cities
- Deb McArthur – Mahnomen County Small Cities
- Brian Merschman – Beltrami County Townships
- Michael Meuers – Red Lake Reservation
- Jean Nelson – Mahnomen County Townships
- John A. Nelson – Clearwater County
- Buck Nordlof – Lake of the Woods County
- Larry Olson – Mahnomen County
- Rudy Patch – Beltrami County Small Cities
- Tony Pepper – Higher Education
- Jay Pike – School Districts
- Rick Rone – Lake of the Woods County Small Cities
- Liz Stone – Hubbard County Small Cities
- Mike Triplett – White Earth Reservation
- Ted Van Kempen – Hubbard County
- Vacant – Clearwater County Townships
- Ed Arneson – Lake of the Woods Townships



TALENT & PROSPERITY

HLDC

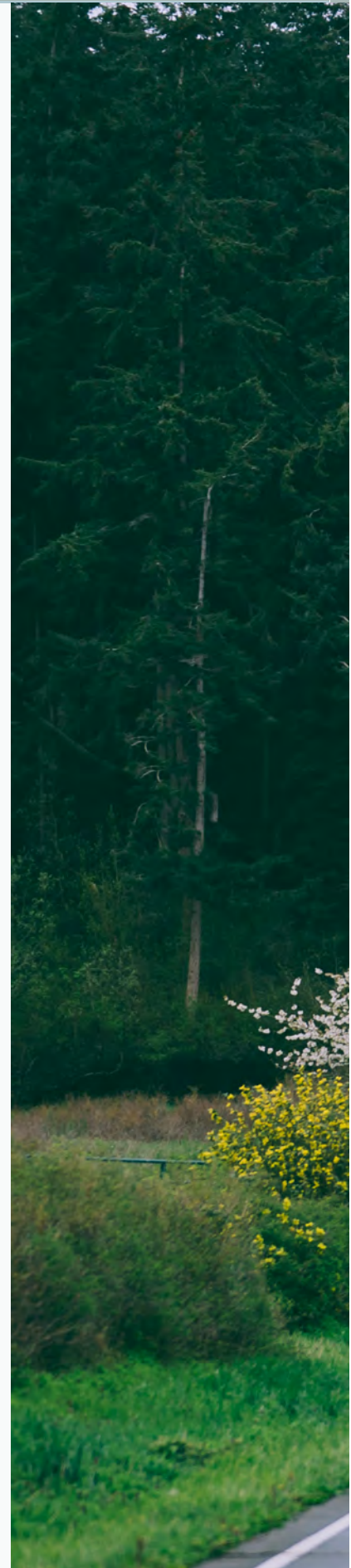
LOW COUNTY EDA

MAHNOMEN EDA

CEDS

HRFC ACTIVITIES

IMPACT 20/20





HLDC

Heartland Lakes Development Commission

As part of the staffing services provided to Heartland Lakes Development Commission the HRDC facilitated a strategic planning process that resulted in a new mission statement, vision statement, and values statement. They also developed a new logo to reflect the new name, mission, vision, and values of the organization.

Mission

Inspire and Retain Economic Growth.

Vision Statement

Facilitate innovation, cooperation and economic growth in the region by enhancing and leveraging the area's unique assets through leadership, valued programs and resources while maintaining our vibrant community.



Values Statement

Heartland Lakes Development Commission is ACCOUNTABLE for delivering tangible, measurable results in economic development by delivering our mission, vision, and values with INTEGRITY. Through our LEADERSHIP we passionately inspire a vibrant economy by finding CREATIVE ways to find the right answer and encourage COLLABORATION by leveraging the County's collective genius.

HLDC has a seat on the Board of Directors of The Armory Arts & Events Center (formerly Park Rapids Community Development Corporation) to prepare for the transfer of the Armory building to public ownership by the City of Park Rapids. The transfer occurred in June, 2019 and the Board is setting up management and developing a plan for operations.

HLDC is an active chapter of SCORE, which is a resource partner of the US Small Business Administration and provides free mentoring, workshops, and educational resources to small businesses and entrepreneurs. The role of a SCORE chapter is to match requests for assistance from business owners to the mentor(s) with the appropriate skill to serve the client. The HLDC also provides mentoring assistance to businesses as part of the SCORE program.



LOW COUNTY EDA

Catapulting Economic Development in Lake of the Woods

HRDC continues to provide staffing support for the Lake of the Woods County EDA. Through a management contract, the HRDC helps the EDA implement its ongoing program activities, undertakes its management duties, and develops new initiatives to help the organization achieve its mission consistent with its business model.

The Lake of the Woods EDA provides a number of services and programs, including business expansion and retention assistance, infrastructure planning development, and operating a revolving loan fund.



In addition to the traditional EDA activities, this year the EDA has prioritized efforts at retaining and attracting workers in Lake of the Woods County and entrepreneurial development. Highlights of this work include a multi-platform marketing approach to attract and retain families to the area and a new entrepreneur development effort focused on assisting emerging/start-ups in launching a business in Lake of the Woods County by providing key resources and training existing and emerging entrepreneurs.

The HRDC will continue to provide staffing to the EDA and bring our broad range of skills to help the organization become more effective in responding to economic opportunities, providing technical assistance and leveraging financial resources that serve to retain and expand businesses, create jobs and promote and retain economic growth throughout the County.



MAHNOMEN EDA

A Call for Collaboration in Mahnomen County

The City of Mahnomen, Mahnomen County, and the White Earth Reservation all have a stake in the future of the area and share the same challenges, yet there is no entity working on behalf of all three stakeholders. In response, the three governments formed a county Economic Development Authority that will be used to undertake multi jurisdictional projects, which encourage job creation and business development.

Since its creation, HRDC staff has been assisting the EDA with building capacity by bringing our broad range of skills to help the organization become more effective in responding to opportunities. Highlights of this year's work include the groundwork for single and multifamily rehab projects, and the creation of a local community event celebrating local artists and artisans.

"The broad range of staff at the HRDC allows for a range and depth of services, the EDA would otherwise be unable to match. Grant writing, housing and business development, tourism planning, and RLF support are just a few of the skills their staff has been able to provide to our EDA, allowing our board to dedicate our time to finding solutions to grow our economy."

- DR. MITCH BERG, MAHNOMEN EDA



C E D S

Comprehensive Economic Development Strategy

The Headwaters Regional Development Commission serves as a designated Economic Development District for the United States Economic Development Administration (EDA). Economic development activities of the HRDC are funded in part by this relationship. A key component of the EDA workplan is the Comprehensive Economic Development Strategy (CEDs).

The CEDs analyzes the strengths and weaknesses of the region, establishes a vision for the economy of the region and creates goals, objectives and a work program for the Region's economic development. The completion also maintains the eligibility of the local units of government in the Headwaters Region for continued financial assistance from the Economic Development Administration.

The greatest challenge facing the region is the recovery from the rapid spread of the novel coronavirus. Social distancing efforts are causing major disruptions to businesses and communities across the world. As we've seen in many regions, COVID-19 has been devastating to local economies and exacerbated the negative impacts on the region's dependence on tourism and service industries. Particularly, these areas have been hit the hardest during the pandemic and while demand for services declines, consumers are encouraged to avoid travel and public spaces.

A full rewrite of the CEDs is due by the end of 2020. HRDC will take this opportunity to better coordinate recovery efforts and use the CEDs process to create short-term and long-term economic development plans and coordinate recovery and resiliency efforts.



HRFC

Revolving Loan Fund Activity



Since its creation in 1991, the Headwaters Regional Finance Corporation (HRFC) has assisted businesses throughout the Headwaters Region with their financing needs. The HRFC partners with banks and other lenders to bring local projects to life. We also strive to provide referrals to resources in our communities. The spring of 2020 brought unforeseen challenges to our current borrower portfolio, our business community at large, and to our internal staff. The HRFC provided financial

relief to many of our borrowers via loan deferrals as the Covid-19 pandemic caused our region to see dramatic decrease in tourism and general spending.

HRDC also provides contracted staff support to community loan funds throughout our five counties. These funds are vital to local projects when “gap” or non-traditional financing are needed to get a project off the ground.

Funds are available for eligible projects across the region.

Check out www.hrdc.org for more information.





36 LOANS
IN THE HRFC PORTFOLIO

25 LOANS

IN **12 COMMUNITY**
LOAN PORTFOLIOS



OVER
6,000 JOBS
CREATED OR SAVED

H R F C *Continued...*

Bemidji Steel Company Inc.:

Bemidji Steel Company was founded in 1983 and has grown from supplying steel to area welding shops to fabricating and cutting steel with state-of-the-art technology. This family business recognized that small to mid-size manufacturers in our region and beyond have little access to the latest fabrication technologies and they set their sights on changing that. HRFC worked with Security Bank USA and partnered with City of Bemidji's revolving loan fund to finance an expansion and purchase a high-tech laser cutter.



Bogart's Repair & Recovery, Inc. and Naughton Properties of Blackduck, LLC:

Ryan and Erica Naughton have been working toward small business ownership for years, and the stars aligned last year when the owners of Bogart's Repair in Blackduck decided it was time for retirement. Bogart's Repair opened in 1972 and at any given time employs at least ten people. They provide services like auto repair, a gas station and convenience store, and towing. In the cold months, their towing services are requested as far north as the border. HRFC worked with RiverWood Bank and pulled together the revolving loan funds of the City of Blackduck, Paul Bunyan Communications, and Greater Bemidji to finance the Naughton's purchase and operation of this long-standing local business.



Northern Minnesota Addiction Wellness Center:

Northern Minnesota Addiction Wellness Center is a direct response to the nation wide drug addiction epidemic. This 32 bed facility provides inpatient treatment and receives referrals from local and regional health care providers and county service agencies. The Wellness Center also manages an outpatient program. Margot Kelsey has worked with a passion to bring the facility into reality, from design to build, meeting the rigorous licensing requirements, and hiring highly qualified staff. HRFC partnered with RiverWood Bank to provide working capital financing.



IMPACT 20/20

2020 Legislative Agenda

Impact 20/20, which began in 2008, is an influential group of Northwest Minnesota leaders committed to being a catalyst for economic prosperity and well-being in Northwest Minnesota. The agenda for Impact 20/20 is set by its Leadership Council. A Report entitled “Economic Priorities: At Work for Northwest Minnesota,” compiled by Northwest Minnesota Foundation, highlights priorities in each of five priority areas and was provided to legislators as part of the annual Day at the Capitol in March. The five priority areas, set by the Leadership Council, include increasing a talented workforce, strong support for public education, increased availability of child care, increased housing capacity and supporting opportunities for entrepreneurship.





Nate Dorr, Senator Mark Johnson, Tim Flathers

"We have found the trips to St. Paul to meet with legislators to be very worthwhile. Impact 20/20 has provided a forum that brings leaders from northwest Minnesota together for the purpose of promoting economic prosperity throughout the region."

-Nate Dorr, Director of Advocacy at the Northwest Minnesota Foundation



LIVABLE COMMUNITIES

HHDC

HUBBARD **HRA**

BELTRAMI COUNTY **HRA**

CLEARWATER **HRA**

RCDI

ENTREPRENEUR **ACADEMY**

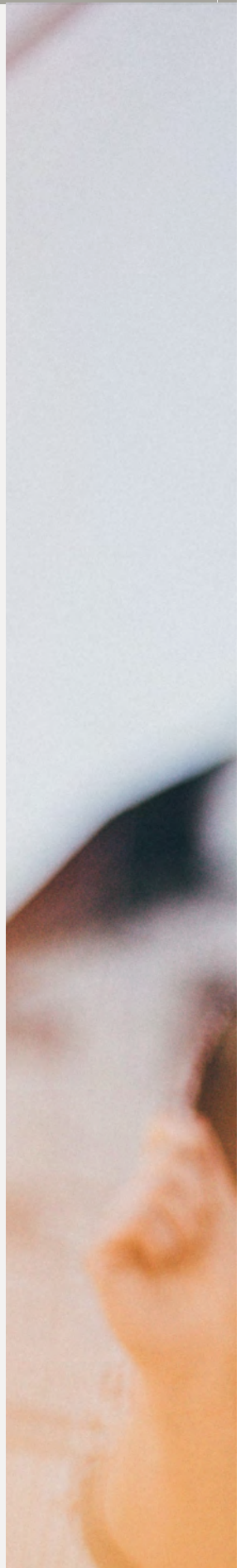
STATE FAIR

SUPPORTIVE **HOUSING**

HOUSING REHABILITATION

MORTGAGE FINANCING

HOME OWNER EDUCATION





HHDC



Coming Together to Make Affordable Housing a Reality

HHDC is a nonprofit subsidiary corporation of the HRDC dedicated to developing affordable housing throughout the five-county region. HHDC does this primarily through community initiatives using a variety of models. The primary models currently being used includes building new homes with local high school students, hiring local contractors to build new housing or purchasing and rehabilitating existing units for resale. Minnesota Housing has been a key partner by providing affordable construction financing as well as grants to finance affordability and value gaps that make the community projects financially viable. The key component of the HHDC projects is strong local support and commitment. Without the help of local champions these projects would not be successful.

The HHDC is governed by a five member Board of Directors, one from each of the organization's counties. The current governing Board consists of:

John Nelson	Clearwater County
Jay Pike	Hubbard County
Larry Olson	Mahnomen County
Rick Rone	Lake of the Woods County
Joe Vene	Beltrami County

Blackduck

The HHDC was able to seek a grant amendment with Minnesota Housing that allowed for the construction of a single family home in the Blackduck Community under an existing agreement. The HHDC purchased the building lot from Beltrami County HRA for the construction of this home. The home was built by a local contractor and is complete and ready for

sale. The home is a three bedroom, two bath slab on grade home. It also has a two stall attached garage. This particular size seems to be popular with the majority of our potential buyers. The HHDC has been successful in developing strong partnerships with several contractors that allow us to develop these homes at costs that are affordable for the workforce in our region.



Bemidji High School

More than 25 years ago the Bemidji High School carpentry class began building affordable single family homes in partnership with the Beltrami County HRA. In 1998 the HHDC incorporated and became the developer of the school-built homes. The construction time line generally follows the school year, which allows students to do the majority of the work. A few items fall outside of that timeframe such as site work to prepare the lot prior to school starting, and final grading and driveway construction, which is completed

after the school year ends due to weather conditions. This year the students built a split level home under the supervision of instructor Tony Hommes. The split level design provided the students with a new experience after building a slab on grade design the previous year. This home sold early in the school year and the family was able to pick out most aesthetic items. Due to the pandemic, Tony provided instruction through virtual classes the latter part of the year.



Baudette

Two single family units were built and sold in Baudette. The house plan was for a home of approximately 1,400 square feet, three bedroom, two bathroom, with a two stall attached garage. HHDC utilizes interim construction loan financing through MHFA as well as a value gap grant to help bridge the cost of total development costs to the appraised value. This keeps the homes at affordable sale prices. MHFA resources requires household income eligibility of no more than \$101,900. These projects were only made possible

by strong local commitment and support. Mayor, and HHDC Board member, Rick Rone played the role of local champion of the project, seeing it through from start to finish. The city provided the lots which lead the overall affordability of the home. Without the strong local support the project would not have been financially viable. Because the support was provided two families have been able to purchase brand new affordable housing for their families. Thank you Rick, and the entire Baudette community!



HUBBARD COUNTY HRA



Hubbard County Housing & Redevelopment Authority seeks to provide opportunities for low and moderate income families in Hubbard County while attaining safe, affordable and stable housing. The Hubbard County HRA Board consists of five members appointed by the Hubbard County Board of Commissioners. The current board is: Daryl Bessler, Chair; Kathy Henry, Vice – Chair; Kathy Grell, Secretary/Treasurer; Kristen Fake and Floyd Frank. In addition, Char Christenson is the Board liaison for Hubbard County. These six individuals have a passion and commitment to accomplish the mission of the HRA.

This desire started with the development of Cornerstone, which started as a transitional housing project that provided housing for homeless individuals and families with supportive housing services. Households were able to stay for a period of up to two years and received a modest amount of services. In 2019, the HRA applied for and was granted authority to transition the property to permanent affordable housing with a priority for homeless households. The Cornerstone property includes five one – bedroom units and four two – bedroom units for a total of nine.

In 2018, the HRA acquired a low income housing tax credit property that was at the end of its initial fifteen year compliance period. Regency II is a 15 unit affordable property consisting of one, two and three bedroom units where households must be income eligible before moving into the property.



Meadow View is a 28 unit building that provides affordable housing in Park Rapids.

In an effort to further increase the availability of affordable housing in the County, the HRA was able to develop Meadow View, which is a 28 unit building with one, two and three bedroom units that is located near Wal Mart in Park Rapids. Meadow View was the result of a funding package that included Minnesota Housing Finance Agency's Workforce Housing Development Program and several local partners including the City of Park Rapids, Northwoods Bank, Citizens National Bank and Hubbard County HRA. With the completion of Meadow View the HRA owns and operates 60 units of affordable housing.

With the success of Meadow View the HRA again partnered with the City of Park Rapids for a second phase of workforce housing at the same location as Meadow View. An application was submitted to MHFA's Workforce Housing Development Program and ultimately funded. Construction on Meadow's Edge began in June, 2020 and will include another 28 units of affordable workforce housing for Park Rapids.

To better meet the needs of the resident at the HRA properties it was decided to handle property management internally. Carolyn Pfeifer was hired as the Property Management Specialist and manages the properties as well as all cleaning and maintenance staff. The HRDC continues to provide management and administrative staffing support services to the HRA.

Hubbard County Housing & Redevelopment Authority continues to explore ways in which to expand the opportunities for affordable housing options in the County.

BELTRAMI COUNTY HRA

HRDC provides staff support for the Beltrami County HRA. Staff has been working to further several projects within the county.

Funds Available for Home Buyers

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.

High School Partners

The Beltrami County HRA partners with the Blackduck High School on a home that is built at the school and moved each year. This allows the school more flexibility in scheduling because there is no travel time for the students and teacher. In addition, the students build custom cabinets for this home. The instructor for this program is Jeremy Berg.

Partnerships such as this result in opportunities to expand options for students in our Region as well as increase the supply of affordable homes. The Beltrami County HRA was able to access resources that can be used by eligible households so that the homes are in an affordable price range. In addition, the Beltrami County HRA was successful in securing funding from Minnesota Housing Finance Agency.

The current membership of the Beltrami County HRA is: Orlando Alamano, Paige Moore, Travis Barnes, Joe Vene and Max Cloose



CLEARWATER COUNTY HRA

The Clearwater County Housing and Redevelopment Authority exists in order to address substantial housing needs in Clearwater County. The intent of the HRA is to seek partnerships and possible collaboration to address issues of housing affordability, housing quality and home ownership while developing technical and financial capacity to address the unique needs of the County.

One of the most intriguing projects that the HRA would like to promote is redevelopment of the old Good Samaritan Nursing Home in Clearbrook. The building appears to be in good structural condition but would require substantial renovation for reuse as assisted living units, apartments or condominiums. Any of the options would provide much needed housing for the community and add to the local tax base.

“While we lack substantial financial resources we have an abundance of commitment to Clearwater County and a desire to help meet local housing needs. Reuse of the vacated Good Samaritan Nursing Home in Clearbrook has captured our attention because it could provide much needed housing, increase the local tax base and save a structurally sound building from demolition.”

- CHERYL GROVER, COMMISSIONER

The HRA is chaired by Joy Walberg. Joining Joy on the Board of Directors are Cheryl Grover, Marilyn Sunquist, Devin Aakre and Amanda Haugan. Each of the members were appointed as HRA Commissioners by the Clearwater County Board.



USDA RCDI

The HRDC is proud of the organizational culture we've developed. HRDC values strong customer relationships, leadership, and civic entrepreneurship. We work with our customers (cities, counties, townships, tribes, non-profits, etc.) to understand their needs and design our projects and services to meet the most important community needs.

The HRDC is often able to provide staffing support for these initiatives at very little out of pocket cost to our customers by leveraging 3rd party state, federal, and philanthropic resources to help underwrite staffing costs. As such, HRDC is always exploring outside opportunities to continue to provide our communities with responsive, affordable services.

In May of 2019, the HRDC applied for a grant from USDA Rural Development, called Rural Community Development Initiative (RCDI). The RCDI program funds organizations like HRDC to provide capacity

building services to cities, counties, and nonprofits in the region. In August of 2019, HRDC was notified that we were awarded that grant. With these grant funds, we will be able to provide low-cost assistance to 5 communities in the region, who were selected because of the needs of the communities they serve and their current ability to meet those needs. Below is a short summary of that work.

Clearwater County HRA

HRDC staff met twice with the new Clearwater County HRA board during the reporting period. Capacity building assistance is focused on successfully improving the organization model of the HRA. The first meeting involved strategic planning to chart a course for future activities that the organization will undertake. Additionally, the staff worked with the HRA Board to identify processes to recover old debt to increase cash flow and shared best practices on reutilizing building for new housing.

"I'm writing to thank the Headwaters Regional Development Commission for the help it has provided to find funding for the Akeley Community Parks Committee Trail Head Project. The HRDC did help to guide the committee's Minnesota Department of Transportation Alternatives Grant to a success. The Akeley Community Parks Committee can't thank HRDC enough for the work and commitment it placed on this Akeley Paul Bunyan Park Project. We hope the HRDC will continue to work with us."

- CHARLES ANDRESS, AKELEY COMMUNITY PARKS COMMITTEE

USDA RCDCI

Continued...

Park Rapids Community Development Corporation

HRDC staff has also worked with the Park Rapids Community Development Corporation (PRCDC) on strengthening the organizational structure to better meet its mission. During the reporting period staff provided recommendations on revisions to the PRCDC's Articles of Incorporation and Bylaws to reflect changes in operations. Moreover, staff assisted the organization to revise its operating proforma for the revised staffing plan and operational assumptions, and identify new funding sources for capital investments. Finally, staff advised the PRCDC board on appropriate accounting principles and software.

Akeley HRA

HRDC staff worked with the City of Akeley HRA to increase the ability of the organization to take a proactive role in developing new housing in the City. Efforts focused on identifying new sources for funding and the application process for these programs. Staff also shared with staff the benefits of doing a Housing/Market Study as a bonus for scoring on the above applications, attracting developers, etc.

Mahnomen HRA

Staff are assisting the new Mahnomen EDA/HRA in developing a strategic plan and operational norms. Staff worked with the board to develop a plan for an "acquisition, rehab" single-family homeowner program in Mahnomen County. Staff also provided consultation on legal issues related to public property acquisition and development.

Lake of the Woods EDA

Lastly, the Lake of the Woods HRA is anticipating partnering with the Lake of the Woods Area High School to develop a single-family house. The project will be provided area students hands-on experience in the trades and the final product will be sold to a community member seeking housing. HRDC staff are using their extensive history with these types of programs to help the EDA develop a preliminary budget and timeline.



NORTHERN MINNESOTA ENTREPRENEUR ACADEMY

At meetings during the HRDC's CEDS rewrite process, members of the local business community voiced concerns about the lack of entrepreneurship and leadership training available for the area's high school students. Though there were resources in place to support adults with their professional and business development needs, there had never been programming designed especially for the younger generation to explore the possibilities of entrepreneurship and a career in business.

Inspired by these discussions and wanting to address this need, HRDC staff spent six months designing its own homegrown youth entrepreneurship program that would provide a forum for students to develop new skills, network with local entrepreneurs, and learn about the possibilities for launching a business in the region. The result was the creation of the Northern Minnesota Entrepreneur Academy (NMEA), a week-long program for high school students held at Bemidji State University.

The inaugural class of eleven students convened in July 2019 and experienced what it would be like to start their own business through a mix of activities, including learning from instructors and guest speakers about business finance, writing a business plan, and more, collaborating on group projects, going on field trips to local businesses, and eventually participating in a pitch competition. With ideas ranging from an academic note sharing app to social media consulting, there was no shortage of great ideas.

In October of 2019, HRDC was recognized by the National Association of Development Organizations through its Impact Awards program, which recognizes regional development organizations for improving the economic and community competitiveness of our nation's regions and local communities. Despite having to cancel the 2020 Academy due to the COVID-19 Pandemic, HRDC is planning on expanding and refining the program to reach even more students in the area in the years ahead.

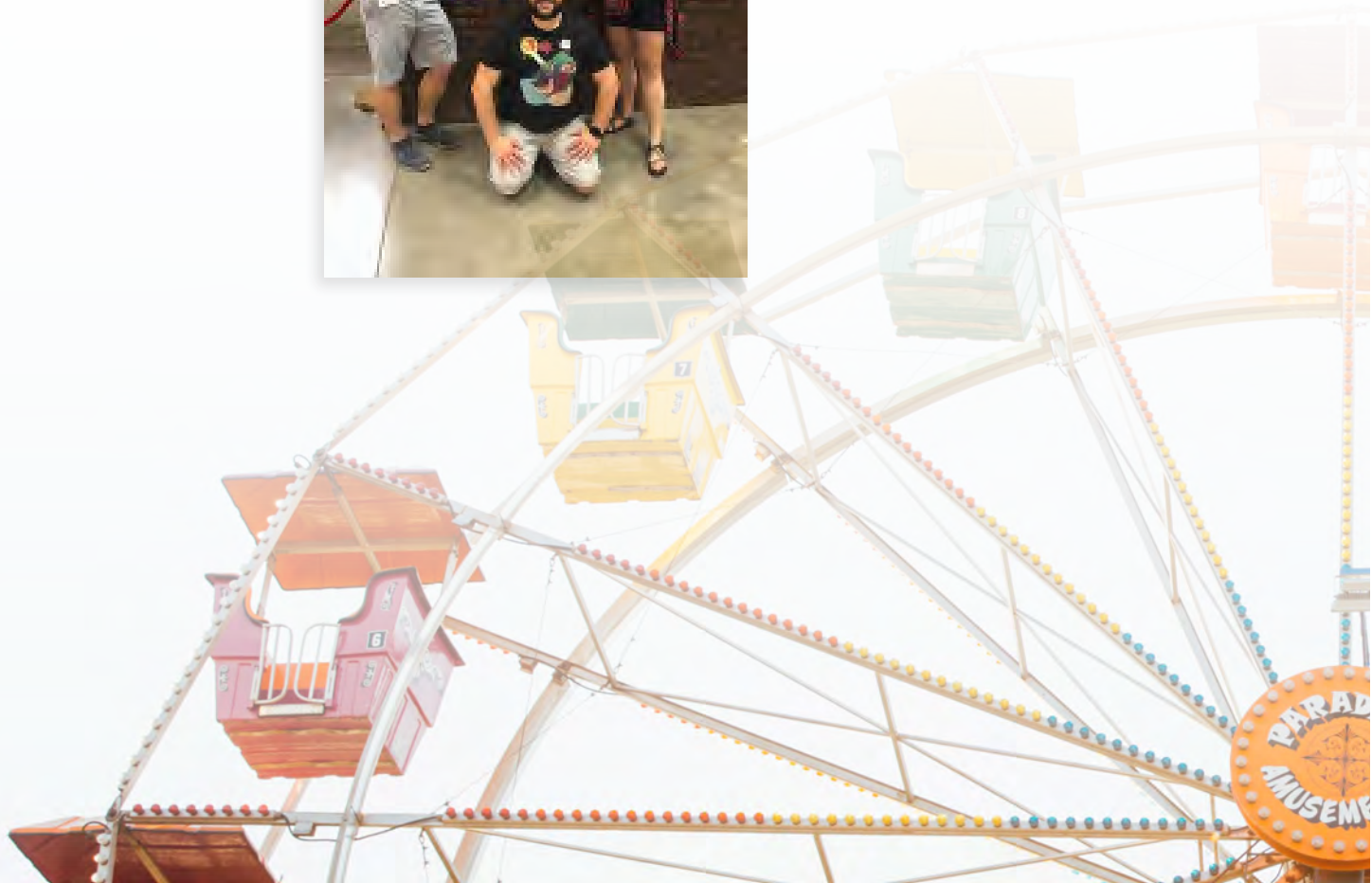


“What a great opportunity for our young go-getters! My daughter had a wonderful experience and we’d highly recommend this camp to others!”

- HEDI L. (PARENT OF PARTICIPANT)

OUR DAY AT THE MINNESOTA STATE FAIR

The Minnesota State Fair is a yearly event that draws people from all over the world! One important exhibit at the Fair is the Eco-Experience, which has been a staple for years and entails calling attention to many different areas of environmental education. This past year, the Department of Commerce awarded twelve grants for communities to attend the Eco-Experience to showcase a particular city and highlight clean energy projects in the community. The HRDC was a recipient of one of the grants and focused attention on clean energy projects in the City of Bemidji.



Bemidji has been a major player in Minnesota's focus on clean energy and environmental stewardship, while working with various partners to ensure community support. Three major focus areas, including solar, energy efficiency, and Bemidji State University's Tiny Home have catapulted our environmental efforts and provided a framework for other communities to use as a guide. Our team was tasked with creating written content, posters, photos, and videos that described the above focus areas for Eco-Experience attendees. Some of the organizations and business we illustrated were Harmony Co-op, Security Bank, Lakeland PBS's roof-top solar array, Beltrami Electric's ground solar array, Bemidji State University's Tiny Home, and the City of Bemidji's Guaranteed Energy Savings project. Moreover, our organization had a designated day at the fair where we talked with visitors and area officials about our project, while building connections with potential future collaborators.

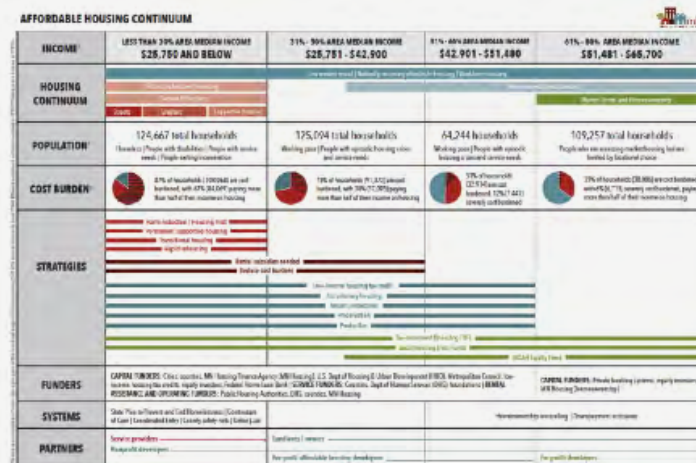
Due in-large to the assistance from our community partners, the Day at the Fair was a major success!



SUPPORTIVE HOUSING

Conifer Avenue Projects Respond to Homelessness

Homelessness continues to be a challenge for many households in the region. According to the “Homelessness in Minnesota: Detailed Findings from the 2018 Minnesota Homeless Study”, homelessness in Minnesota increased over the past few years. The Minnesota Homeless Study, conducted every three years, is a point-in-time study aimed at better understanding the prevalence of homelessness in Minnesota as well as the circumstances of those experiencing homelessness. The most recent study took place on October 25, 2018.



The initial findings of that study showed that the overall number of:

- people experiencing homelessness is up 10% from 2015;
- homeless children and youth age 24 and younger represent nearly half of the homeless population (46%);
- homeless adults increased from 2015, particularly among those 55 and older (25%); and,
- people not in a formal shelter (outside or temporarily doubled up) increase considerably since 2015 (62%).

In addition, availability of affordable housing is still a critical issue, nearly one-third of homeless adults are employed and the majority of the homeless population has a chronic mental or physical health condition.

To meet the goals of the State to prevent and end homelessness, a primary goal is to create new affordable and supportive housing units for low income households. To this end Minnesota Housing provides priorities and incentives through funding opportunities from housing developers to create affordable and supportive housing units.

Supportive housing is affordable housing linked with social services tailored to the needs of the population being housed. The goal of supportive housing is to provide affordable housing units with access to an array of services designed to foster housing stability and improve health and quality of life for the population to be served.

The Affordable Housing Continuum was prepared by Minnesota Housing Partnership using the household demographics from the Twin Cities Region. To provide context, the Headwaters Region has 24.9% of its population with incomes less than \$25,000 and 27.0% with incomes between \$25,000-50,000. Of particular note on this chart is the strategies and funders that serve the housing continuum identified for each income range. Generally, nonprofit developers are the only partners that are willing to serve those households with the lowest incomes. It also means that the competition for the capital funding for the construction of these units is very strong. In order to have a competitive application a developer must secure both operating and service resources, which can be challenging.

Recognizing the need locally to address rising homelessness and the shortage of supportive housing, Beltrami County Housing & Redevelopment Authority and Headwaters Housing Development Corporation began conversations with numerous local organizations to craft a response to meet the need. As a result of these early efforts, Conifer Estates, was opened in 2012. Ongoing waiting lists of over 100 households prompted discussions for the creation of more units.

The second phase, Conifer Villas started construction in early May of this year and is expected to be complete by May, 2021. The project consists of 4 buildings that each contain 8 townhome style units with one, two and three bedrooms, for a total of 32 units. There will also be a community building located on the site that will provide the supportive services that are needed by the residents to ensure successful outcomes for the entire household.



SUPPORTIVE HOUSING

Continued...

The project was the result of overwhelming community support from Beltrami County Behavioral Health Task Force Members, Beltrami County Social Services, Red Lake Tribal Housing Authority, Sanford Behavioral Health, Beltrami County Housing & Redevelopment Authority, Bemidji Housing & Redevelopment Authority, Housing Matters, DW Jones Management Company, Ultima Bank Minnesota, Headwaters Housing Development Corporation, and Headwaters Regional Development Commission who together made a compelling case for funding.

The total project cost is \$9,085,762, which is being funded from Housing Infrastructure Bonds from Minnesota Housing in the amount of \$5,656,015, an Affordable Housing Program grant from Federal Home Loan Bank of Des Moines in the amount of \$750,000 and Low Income Housing Tax Credits making up the remainder of the construction funding. Operating funding is supported by rental subsidies through Housing with Supports provided through Beltrami County Social Services, Section 8 Housing Choice Vouchers provided through Bemidji Housing & Redevelopment Authority and rental commitments from Red Lake Tribal Housing.

The third and final phase of the Conifer Projects is East Conifer Estates, which was selected for funding in 2019 with anticipated construction starting in spring, 2021. The capital funding for this project is being provided by Minnesota Housing's Housing Infrastructure Bonds and Federal Home Loan Bank's Affordable Housing Program grant. The unique part of this project is that it will include a child care center that is expected to provide up to 40 slots primarily for the residents of the three phases of the Conifer Projects.



Headwaters Housing Development Corporation has been successful in developing supportive housing projects because we have learned three key things:

- Housing development is time consuming and requires a great deal of commitment.
- Successful housing development, especially for harder to house populations is a collaborative process.
- Ongoing communication and deep relationships will greatly improve likelihood of success in housing development.



OWNER-OCCUPIED REHABILITATION ACTIVITIES IN OUR REGION

There are several initiatives underway to help build and preserve 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 rehabilitation programs! Funding sources for owner occupied rehabilitation vary from year to year, and some of the most active programs are highlighted below.

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

The Fix up Loan Program loans money to eligible households for general remodeling, energy efficiency and accessibility repairs. This year Minnesota Housing recognized individual loan officers with the highest levels of Fix Up Loan production through the revamped Top Producing Loan Officer Program. Loan officers are recognized based on overall Fix Up loan production. For 2019, Levi Haar, Lending Specialist for HRDC was recognized as a top level producer for Minnesota Housing's Fix-Up Program!



Small Cities Development Funding serves regional rehabilitation projects

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 we have active a SCDP rental rehabilitation initiative now in process for the City of Mahnomon. The City of Mahnomon was awarded \$354,775 for the rehabilitation of 12 Single Family rental homes, one Duplex rental unit, and 1 Multi-Family unit. Applications are being taken and processed and construction projects are underway.

The City of Bemidji was also very recently awarded a grant of \$388,125.00 from DEED for the rehabilitation of 15 single family residences in the NW 12th St. are neighborhood of Bemidji. Headwaters RDC looks to start taking and processing customer applications later this year.



Rehabilitation Loan Program to Preserve Housing Stock

The Headwaters RDC is also a lender of MN Housing's Rehabilitation Loan Program (RLP). This program reaches the extremely low income households across the region and provides up to \$27,000 in deferred financing. This financing is made available to make basic improvements that directly affect the safety, livability, or energy efficiency of owner-occupied homes. This program is fundamental to preservation of housing

stock and a critical option for households who may otherwise not have the means to make the necessary repair to their homes. The Headwaters RDC continues to see demand for both the regular Rehabilitation Loan Program and the Emergency Loan Programs and has been a key player administering these programs in our region.



MORTGAGE FINANCING

HRDC Supports Home Ownership Through Affordable Mortgage Financing



HRDC has accessed affordable mortgage financing through Minnesota Housing's Cities Participation Program since 2012. Prior to that time HRDC helped local governments in the region access these resources individually. HRDC has helped access affordable mortgage financing options for the region for more than twenty five years. Through these efforts the region has been allocated more than \$16 million since 2008 helping well over 100 households become home owners. The Minnesota Cities Participation Program (MCP) offers affordable mortgages to first-time homebuyers through the Start Up loan program. Minnesota Housing has been a great partner to help ensure successful home ownership opportunities throughout that time. Last year MHFA allocated just under \$1.4million of affordable mortgage financing in the Headwaters Region through the Start Up loan program. Lenders in the Headwaters Region utilized the entire allocation plus an additional \$150,000 in funds unutilized in other areas.

Starting this spring the HRDC was allocated an additional \$1.2 million in MCP mortgage financing. A total of almost 350,000 has been utilized to date. These funds will be available until November of this year.



"The Minnesota Cities Participation Program provides affordable mortgage financing that helps first-time home buyers achieve their goal of home ownership. First National Bank is proud to play a role helping the HRDC support this worthy goal."

TRACY APPEL
Retail Loan Officer First National Bank Bemidji

Start Up loans offer fixed interest rates and down payment and closing cost loans up to \$17,000 for eligible first-time homebuyers. Buyers can purchase homes in the Headwaters Region that cost up to \$283,300.

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.

Eligible households throughout the entire region can access financing through a network of local lenders. 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.

HOME OWNER EDUCATION

HRDC again offers Home Stretch Classes



In late 2019 HRDC, in partnership with Minnesota Housing and Minnesota Homeownership Center, was able to again offer the Home Stretch program. The curriculum is presented in a classroom style format and is designed to take potential homeowners through the stages of the home buying process from the very start of the process all the way through loan closing and beyond. Instruction along with presentations and insight from industry professionals make this a valuable asset to potential home buyers. Headwaters RDC held its first class in January 2020 and looks to continue offering the class going forward.



NATURAL RESOURCES

RED LAKE HAZARD MITIGATION

CERTS





RED LAKE HAZARD MITIGATION

Resilient Communities: Red Lake Hazard Mitigation Plan

The HRDC has had a strong, long term relationship with the Red Lake Band of Chippewa Indians through a multitude of projects. In particular, over the last two years, our organization has been assisting the tribe in developing the Red Lake Hazard Mitigation Plan supported by funding from the Federal Emergency Management Agency (FEMA).

The purpose of this plan is to review Red Lake's exposure to natural hazards and recommend potential mitigation processes. Adhering to the regulations and policies set forth by FEMA, this plan focuses on natural and human induced hazards contained on the Red Lake Reservation. Throughout the last year, the staff team has worked to compile data relating to weather patterns, future forecasts, demographics, hazard analyses, replacement studies, critical facilities, and mapping. Additionally, the team has conducted and analyzed community and departmental surveys, while piecing together a draft hazard plan. This plan is important because it will provide methods for the tribal community to respond appropriately, and recover from, hazard events such as flooding, winter storms, power outages, and other similar threats. This summer the Red Lake All Hazards Mitigation Plan will be completed.



FEMA



CERTS

HRDC Responds to Natural Resource and Clean Energy Planning

HRDC has been working hand in hand with many partners in the region to grow environmental stewardship and spearhead different projects to protect the State's natural resources. Our work with the Clean Energy Resource Teams found our team advising city officials in the northwest region on energy efficiency and renewable energy. For example, we helped the City of Bemidji plan for the integration of a level three electric vehicle charging station, update their energy usage in the B3 benchmarking system, and also conduct energy efficiency presentations in multiple counties. The goal was to contribute to educating community members and organization on how to improve efficiency, while helping underserved areas plan for winter months. In addition, our environmental team facilitated meetings for the Bemidji Sustainability Committee, which is an advisory group that helps drive Bemidji's GreenStep Cities designation and improves environmental stewardship with local partners.

Minnesota is known for its abundance of water resources and, over the years, agencies like the Minnesota Pollution Control Agency (MPCA) have worked to set forth policy and regulation that works to improve water quality. In an effort to bring enhanced watershed protection, HRDC staff facilitated Beltrami County's One Watershed, One Plan project. The staff team conducted advisory committee meetings, created project goals and activities, developed community surveys, and lead public meetings within the watershed district. Our goal was to help the planning group acquire data, knowledge, and feedback from experts in the field so a framework could be established. The opportunity to partner with local governments and organizations in the watershed district allowed for us to have a hand in protecting and restoring water quality in the Headwaters Region.



Mississippi Headwaters

TRANSPORTATION & HEALTH

MNDOT ACTIVITIES

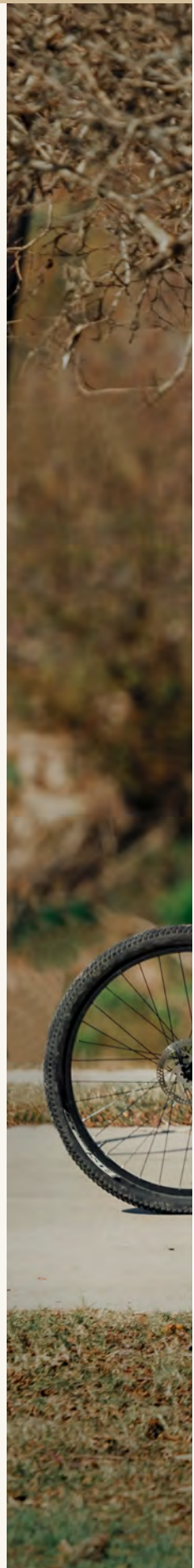
SRTS

RTCC

SHIP

BUSH **TRANSIT**

NWRECB





MNDOT ACTIVITIES

MnDOT Partnerships

HRDC has appreciated another year of partnering with MnDOT in providing support to and representation of the region at transportation committees and conferences. Staff members are currently involved with the Statewide Pedestrian System Plan and the District 2 Freight Study by providing feedback and serving on the Technical Assistance Committee.

In 2019, HRDC worked with the City of Akeley to secure state Transportation Alternative Program funds for connecting the Heartland State trail to the Paul Bunyan Park along Highway 34 in the City of Akeley. This project is currently set to take place in the year 2023.



S R T S

Providing Safe Routes to School Planning



As part of the partnership with MnDOT, HRDC typically serves the region as the lead agency in Safe Routes to School grant solicitation. SRTS programs improve safety, reduce traffic, and improve air quality near schools.

In 2019, the Naytahwaush Community Charter School was awarded an SRTS planning grant. The SRTS planning process began in July of 2019 and included school staff, a Mahnomon County engineer, and the White Earth Tribal Highway Department. When evaluating the community's infrastructure with the local stakeholders, a need for safe pedestrian and bicycle infrastructure was identified. As a result, the Naytahwaush SRTS Plan recommends pursuing an Engineering Study in the next year and ultimately seeking funds for infrastructure improvements



In the fall of 2019, MnDOT announced that they would be offering an Engineering Study Grant to communities that had previously completed SRTS plans. In January of 2020, Beltrami County was awarded one of these Engineering Study Grants to explore options to improve the pedestrian and bicycle infrastructure from downtown Bemidji to the newly built Gene Dillon Elementary. This study would aim to find ways to reduce the vehicle traffic before and after school to both Gene Dillon and Bemidji High School by increasing the number of students able to safely travel on foot or bike.

HEADWATERS RTCC

Uncovering Transportation Needs in the Headwaters Region

Headwaters Regional Development Commission is one of the hosts for Minnesota's Department of Transportation's Regional Transportation Coordination Council (RTCC) program. The RTCC includes a 15-member advisory group composed of representatives from social, non-profit, transportation, and other agencies with the focus to improve accessibility for disadvantaged populations and enhance transportation services. A mobility manager provides support to the RTCC and serves as the point of contact between MnDOT, local social agencies, and community.

Transportation is a consistent barrier for many people in HRDC's region to reach essential destinations such as healthcare, worksites, or fresh food. The RTCC and mobility manager collaborates with a variety of local and state partners to overcome these accessibility issues. Last year, the Council identified specific projects to undertake to enhance mobility and transportation in each county. Proposals include increasing availability of volunteer drivers, establishment of grocery delivery services, and vehicle sharing program.

Next year, HRDC will be in Phase 3 of the MnDOT partnership and the RTCC will be taking on a more active role in implementing creative programs and enhancing collaboration between transportation services. These new partnerships and coordination activities will improve accessibility and transportation equity for everyone in the region.

“Regional Transportation Coordination Councils are the next step in providing Minnesotans access to work, to medical services, to the community and addresses the limitations of existing public transit and human service transportation systems, by identifying effective and efficient new and/or revised delivery networks.”

- Tom Godfrey, Director of MnDOT's Minnesota Council on Transportation Access



SHIP

Enhancing Student Health Through Local Partnerships

HRDC has placed an important focus on public health and become an ally with the Statewide Health Improvement Partnership (SHIP), creating healthier communities by promoting physical activity, healthy eating, and tobacco-free living. Specifically, through our work with SHIP, our activities are centered on strengthening school initiatives that promote healthy practices for students and connecting educators and staff with funding opportunities to make the needed changes.



This past year has been filled with exciting new collaborations, training events, and funding awards!

This past year has been filled with exciting new collaborations, training events, and funding awards! Some of the schools we worked with include Laporte, Bemidji Middle and High School, Kelliher, Blackduck, Gene Dillon and Schoolcraft. Our SHIP team began the year planning an Active Recess web-training for our region, where school staff are educated on best practices for outdoor activities for students, while ensuring an increase in physical activity levels as well as decreasing behavior problems and injuries on the playground. The team also worked with the wellness committees for Schoolcraft, Laporte, Blackduck and Kelliher to uncover needs and update the School Health Index, which is a self-evaluation tool that helps educators plan health programs. In turn, by updating the index and needs assessment, we were able to help Schoolcraft and Blackduck successfully receive SHIP grants for improved programming. From this funding, Blackduck purchased an adaptive bike for students with mobility challenges while Schoolcraft bought pedometers to enhance their Mighty Mile program and encourage activity while students were at home. In addition, throughout the year, our team helped connect partners to Farm to School training, established education classes with Gene Dillon, and helped schools apply for COVID-19 relief funds. SHIP and HRDC continue to work together in promoting healthy living for students and surrounding communities, and we look forward to what the future has in store.

BUSH TRANSIT

Addressing Transportation Gaps in the Headwaters Region

In 2018 HRDC was awarded a BUSH Innovation Grant to help uncover transportation needs in our Region's five counties. HRDC created a task force in each county as a means to carefully listen to the specific transportation gaps that exist in each community. Since the project's inception, we have made considerable progress, while adhering to goals and objectives set forth by each transportation task force. The end result was for each task force to direct a pilot program with seed money provided by the grant as a way to improve mobility options.

As the team entered our final phase of the project, each task force analyzed the needs and potential local opportunities in their respective county

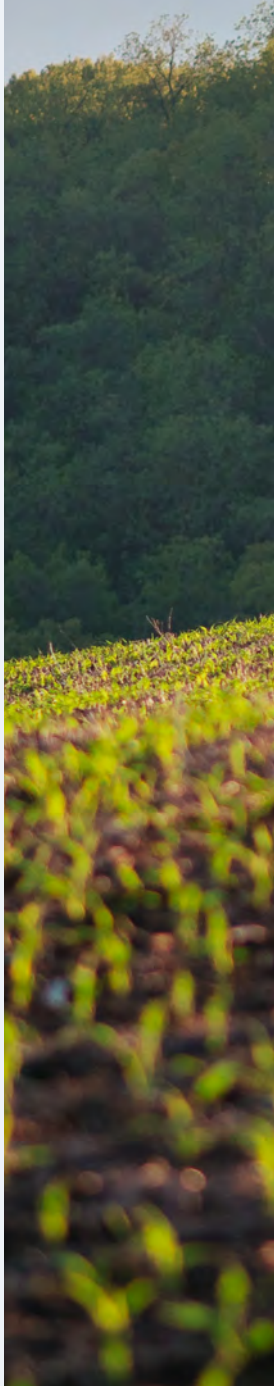
to assess the best course of action for the seed grants. Across the board, each county decided to allocate some or all of the seed grant money to support the Regional Transportation Coordinating Council, which is intended to serve as a long-term implementation entity serving the region. Many of our partners and task force members determined that pooling the assets with a larger entity would result in effective outcomes as opposed to each county working on independent small-scale projects. The BUSH transportation project proved to be an invaluable foundation for the RTCC implementation activities and improved transportation outcomes for vulnerable populations throughout the region.



HRDC

2020

STAFF





HRDC STAFF



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.



Sarah Linda
Business Loan Specialist
slinda@hrdc.org
218-333-6536
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.



Levi Haar
Lending and Accounting Specialist
lhaar@hrdc.org
218-333-6530

Levi joined the HRDC in March 2017. He primarily focuses his time on administering a variety of owner-occupied rehabilitation loan programs as well as assisting with the day-to-day accounting activities.



Sarah Wilcox
Development Specialist
swilcox@hrdc.org
218-333-6533

Sarah joined the HRDC in August 2018. She primarily focuses on Housing and Community Development. Sarah also provides the lead staff services for the Northwest Regional Emergency Communications Board.



Mary Thompson
Operations Director
mthompson@hrdc.org
218-333-6537

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



Joel Anastasio
Environmental and Development Planner
Northwest CERT Coordinator
janastasio@hrdc.org
218-333-6543

Joel joined the HRDC staff team in March 2018. He provides planning support in the areas of natural resource and environmental management, community development, and transportation. In addition, he is the Coordinator for the Northwest Clean Energy Resource Teams (CERTs).



Nicole McKinnon
Financial Officer
nmckinnon@hrdc.org
218-333-6544

Nicole joined the HRDC in December 2017. Her primary responsibility is to manage fiscal functions of the Headwaters Regional Development Commission, its subsidiaries and partner organizations.



Bryan McCoy
Development Specialist
Transportation
bmccoy@hrdc.org
218-333-6544
701-270-7445

Bryan joined the HRDC staff in October 2018. He specializes in transportation planning which includes Safe Routes To Schools, pedestrian & bicycle infrastructure, regional transportation coordination, and MnDOT assistance. He also provides GIS support to HRDC programs.



Emily Tribby
Transportation and
Community Development
Specialist
etribby@hrdc.org
218-333-6542

Emily joined the HRDC staff in July of 2019. She provides planning support for transportation and community development, while also focusing time on our MnDOT partnership. Some of her other responsibilities include Safe Routes to Schools, GIS, access for pedestrian and walkable communities, and other community projects.



Danica Swanson
2018-2019
MN GreenCorps Member
dswanson@hrdc.org
218-333-6539

Danica joined the HRDC in October 2018 as a MN GreenCorps member. During her service year, she will be focusing on climate change resilience, transportation planning, healthy eating and active living in schools, and clean energy.



Megan Countryman
Administrative Support
mcountryman@hrdc.org
218-333-6534

Megan joined the HRDC in July 2019. She focuses her time on receptionist and secretarial work along with other administrative activities.



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.



Missy Malone
Accounting Support
Specialist
mmalone@hrdc.org
218-333-6543

Missy joined the staff team in December 2018. Her role is to support the various accounting and administrative activities of the HRDC.

