

ANNUAL REPORT
2023



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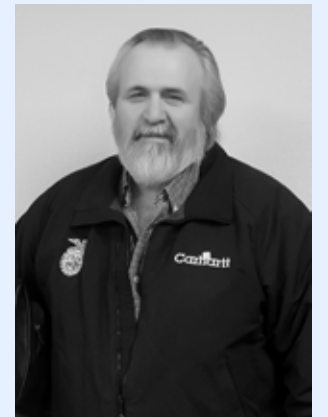
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A LETTER FROM THE CHAIRMAN

Cal Larson



"I am excited to have our organization "leading the way" for our five counties, Beltrami, Clearwater, Hubbard, Mahnomen, and Lake of the Woods."

Hello all:

Another year is upon us at HRDC! I first want to thank all our commission members for your hard work and dedication to make HRDC the Region's "GO TO" organization again this year. You are the best source of information and experience for issues affecting our communities, and you advocate for the work HRDC does. Thank you for your continued support.

I also wanted to take a moment to recognize Jean Nelson. He was a previous commissioner who recently passed away. He had served on the HRDC board for a month short of 28 years. His service to this organization was second to none and he is remembered as part of our success for the last 25+ years.

We have had a lot of new faces and changes to the HRDC in the last 12 months. Naomi Carlson has led the organization as Executive Director for over a year now and the effects of her tenure can already be seen. She has built a dynamic team that is excited about the work they do and passionate about the communities that we serve. I am excited to see the new and exciting partnerships with our communities and our region, as she continues to lead HRDC this next year and beyond.

As we look forward to the upcoming year there will be many opportunities our commission will have to embrace and to enhance the Region's economic prosperity. I am excited to have our organization "leading the way" for our five counties, Beltrami, Clearwater, Hubbard, Mahnomen, and Lake of the Woods. We will continue to identify strategic issues that affect our communities' and expand how our HRDC team can work together with communities. We will be effective and strive to accomplish all the goals set forth by the needs of our regional partners.

Again, I thank you all for being part of the HRDC team and look forward to 2023-2024 to humbly serve as your board chair.

Cal Larson

WELCOME TO THE ANNUAL REPORT

From the Executive Chair, Naomi Carlson

A powerful team is the secret ingredient for leading the way!

The best teams have people who bring unique perspectives and talents to the table, and who bring gifts that no one else has. Stepping in and up to the plate when a need arises. HRDC has developed a group of people who bring their talents to this organization to meet the goal of leading the way within the Region. When you have a team that works together as well as this team does, it provides a work environment that increases personal growth, job satisfaction, innovation, and productivity and reduces stress.

The beauty of having a high-functioning team is the ability to bring those skills to the partners with which we work. We bring that knowledge and passion with us as we engage and interact with our partners. Each staff brings a fresh perspective to their work. We live by the belief, that we are successful as an organization if our customers in our community are successful. To work effectively, we focus on building healthy and authentic relationships to get real projects done.

This report is to be used as a tool to help market HRDC in a way that provides education to our partners in our Region and an opportunity to build new customers. If you are interested in a project in your community and need support, please contact the HRDC team!

This year our staff team went on a learning journey together, and intentionally prioritized discussions about the importance of shared context. We met with Tim Flathers, former executive director at the HRDC, and called our discussions with him “Forging Ahead with Shared Context”. Our team would attest that we all need to be rowing in the same direction. These once-a-month gatherings have been a tool we use to make sure to carry the history of the organization forward as we look ahead together.

I am proud to work for this organization that continues to work hard to be the “go-to” organization in our Region. HRDCs’ message is: we are here to help in creative ways and want to come alongside leaders in the community while finding ways to support the Region in an effective and efficient manner.



Naomi Carlson

To work effectively, we focus on building healthy and authentic relationships to get real projects done.



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
- Rick Rone – Vice Chair
- Ron Johnson – Treasurer
- John Nelson – Secretary
- Ted Van Kempen – At-Large Member
- Craig Gaasvig – At-Large Member

The present membership is as follows:

- Ed Arneson – Lake of the Woods County Townships
- Allen Bedford – Higher Education
- Peter Buesseler – Natural Resources
- Grant Frenzel – Business
- Craig Gaasvig – Beltrami County
- Theora Goodrich – Hubbard County Townships
- 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
- John A. Nelson – Clearwater County
- Buck Nordlof – Lake of the Woods County
- Larry Olson – Mahnomen County
- Jay Pike – School Districts
- Rick Rone – Lake of the Woods County Small Cities
- Nicholas Seitz – Beltrami County Small Cities
- Todd Turner – Mahnomen County Townships
- Ted Van Kempen – Hubbard County
- Vacant – Hubbard County Small Cities
- Vacant – School Districts
- Vacant – Clearwater County Townships
- Vacant – White Earth Reservation
- Vacant – Leech Lake Reservation



2023 Commission Members

TALENT & PROSPERITY

HRFC LENDING ACTIVITIES

ECONOMIC DEVELOPMENT
ACTIVITIES / CEDS

CARES EDA PLANNING

EDA STAFFING CONTRACTS
(MAHNOMEN EDA AND LOWS EDA)



HRFC LENDING ACTIVITIES

Providing nearly 1.5 million in gap financing in the five-county region in the past fiscal year

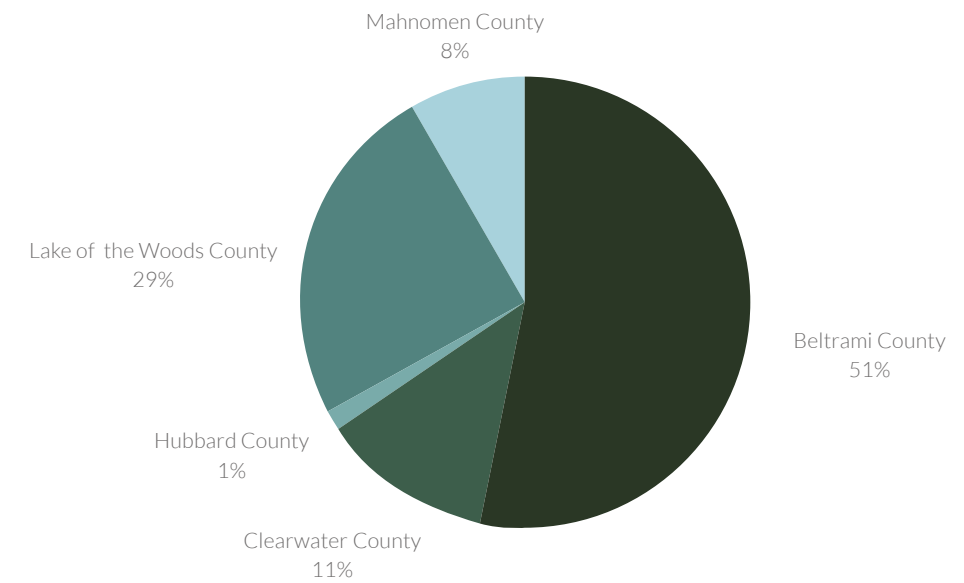
Headwaters Regional Finance Corporation (HRFC) is a subsidiary of HRDC charged with providing business financing to start-ups and existing businesses to meet their capital needs from real estate purchases to equipment to working capital. HRFC houses five loan funds within the organization with a total asset base of nearly \$7 million. In addition, our staff provides administrative support and loan underwriting to nine city, county, or utility company revolving loan funds in our 5-county region. HRFC staff works closely with local banks and other lending partners to structure loan packages which will provide comprehensive financing terms to start-ups and businesses looking to grow.

A total of eleven loans were made in fiscal year 2023. This gap financing assisted projects located in all five counties of HRDC's region. In Beltrami county, an HVAC company received funding that assisted with succession and expansion of the business. An RV campground located near Solway received financing for the build-out of their site, and a Bemidji sporting goods retailer received gap funding for relocation and expansion. In Mahnomon County, a company that owns and operates NAPA stores in our region received gap financing to assist with purchasing an additional location. Clearwater County activity includes gap financing to a business that will renovate an aging café building and open a drive-through coffee shop along highway 2 in Bagley. In Hubbard, assistance was provided to a Park Rapids business that builds and services PCs. Lake of the Woods County lending includes funding to two resorts near Baudette. All of these projects leveraged private investment in our communities. In addition to leveraged private dollars, many jobs were created/retained.

In February of this past year, Headwaters Regional Finance Corporation was enrolled as an approved lender in State of Minnesota DEED's Minnesota Loan Guarantee Program (MLGP). This loan guarantee program will assist HRFC in lending to new business start-ups in our region, by mitigating risks to RLF assets. The MLGP provides up to an 80% guarantee on loans that HRFC makes that are then approved to be enrolled in the program. This allows HRFC to aid projects that might carry more risk, but also provide jobs or help attract new industry to our region.

The HRFC team remains committed to serving the businesses of our region with a variety of lending tools and deep partnerships. We strive to be valued advisors for our borrowers and look to maintain trusted relationships with lenders, partners, and businesses throughout the region. For more information check out our website at www.hrdc.org/business-finance.

Loans By County FY23



LIFETIME ACTIVITY

of the HRFC Revolving Loan Funds



\$21,814,851
Funds Disbursed



236
Total Loans



3080+
Jobs Created



3400+
Jobs Saved

BUSINESS SPOTLIGHT

Prelude Coffee & Bake Shop

Lisa Rother has always loved decorating cakes and making delicious cookies and other treats. For the past five years she has operated Rother's Just Desserts in downtown Bemidji. Now, Lisa has realized her dream by purchasing a former café in Bagley that will serve as the location of a new venture. The business will be called Prelude Coffee & Bake Shop featuring Rother's Just Desserts. It will have a drive through coffee shop serving espresso-based drinks. Breakfast and lunch dining options will be available, along with everyone's favorite treats from Rother's Just Desserts. Located conveniently along highway 2 in downtown Bagley, local residents and travelers alike will have a convenient place to grab a coffee and a snack. HRFC was involved in the financing package for this business by lending \$180,000 in total for renovations and operating capital. State of Minnesota DEED Emerging Entrepreneur funds were used for the majority of the funding. Congratulations to Lisa Rother on her new venture!



Pizza Ranch

Pizza Ranch is a new-comer to the Bemidji area chain restaurant scene. It opened Fall of 2022 after renovating a location formerly used by a building material retailer. Located along Paul Bunyan Drive, area residents now have another choice for family dining complete with a FunZone Arcade and party room. Managing member and majority owner Dennis Johnson helped select Bemidji as a franchise site for this chain restaurant. Bemidji was selected due to being a regional hub of commercial activity. Both the operating organization and real estate holding company are majority Native American-owned. HRFC assisted on this project with \$75,000 in gap funding for startup costs. Upon opening, 25 full time and up to 40 full time jobs were created.



COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS)

A New Vision for the Region

As the Federal Economic Development Administration's (EDA) designated Development District for the Region, the HRDC develops a Comprehensive Economic Development Strategy (CEDS) every five years. The CEDS provides an economic roadmap to strengthen the regional economy. The CEDS analyzes the strengths and weaknesses of the Region, establishes a vision for the economy of the Region, creates goals, and objectives, and offers useful benchmarks for evaluating progress. The primary goal of this development strategy is to create strategies for a new dynamic innovative economy that links the assets of the Region to generate new knowledge, start new businesses, and transform existing businesses into thriving 21st-century companies.

The Headwaters Region will be a region that is inclusive, adaptive, innovative, and globally accessible. Our region will have...

- Inclusive wealth building initiatives
- Resources to support innovation, entrepreneurs, and start-up companies
- Sustainable and equitable economic growth
- Cultural and natural resource capacity growth
- A robust workforce of the future
- Global accessibility for remote working
- A healthy and resilient natural environment

- CEDS Strategy Committee



The CEDS uses the Minnesota Association of Development Organizations', DevelopMN Plan as its organizing framework. DevelopMN provides a common outline for regional economic development and identifies approaches to address the special challenges and opportunities of Greater Minnesota. DevelopMN identified the following four cornerstones as key components of strong regions and communities.

CEDS (Continued)

In the preliminary planning stage, HRDC staff selected the CEDS Strategy Committee members. The CEDS Strategy Committee was comprised of a broad range of community leaders that included both the public and private sectors. They represented industries, including local government, tribal government, education/higher Ed, workforce development, manufacturing, private business, tourism, healthcare, banking/financial services, and arts/culture. Diversity, equality, and inclusion were considered during the selection process of the committee to ensure the widest possible reference frames and lived experiences were represented on the committee. In total, twenty-six individuals served on the committee. The CEDS planning process and evaluation framework will be overseen and assisted by Strategy Committee Members.



To ensure public outreach and engagement in the CEDS process, a community stakeholder survey and stakeholder interviews were conducted. HRDC sent the survey to clients, businesses, local government officials, and agency partners. New data software from Chmura Economics was used in the inventory analysis to generate more details reports and more informed decisions about our region's economy.

Overall, we were very pleased by the results of the survey and feel that they contributed to a very robust and useful CEDS which will guide our organization until 2027.

Ongoing Efforts and a Focus on the Future

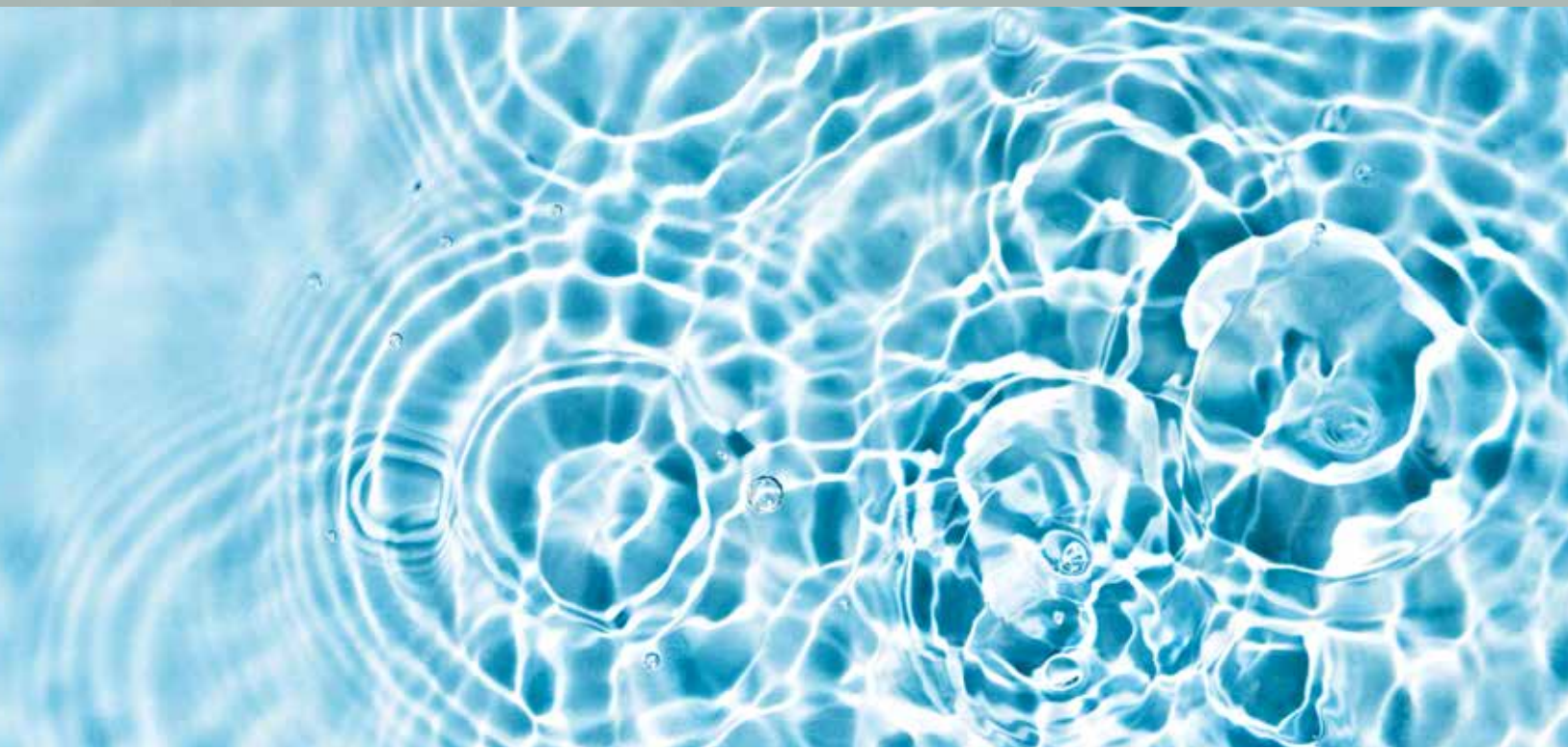
In order to ensure both that the current CEDS is a living document and to build upon real-time changes to the region's needs, HRDC has entered into a partnership with the North West Regional Development Commission (NWRDC) and the University of Minnesota – Crookston Extension Agency (UMN Extension) to conduct a series of ongoing strategy and planning sessions which are open to the public to discuss the current CEDS document and the outcomes and guidance it provides and to ensure that the next CEDS document that will be drafted in 2026 incorporates the lessons learned throughout this CEDS' life cycle. These meetings have been well attended and have provided valuable insights to guide HRDC and NWRDC moving forward.

ECONOMIC DEVELOPMENT ACTIVITIES IN THE REGION

The Headwaters Regional Development Commission (HRDC) was designated as the Economic Development District for the region in 1974. The HRDC receives annual Partnership Planning assistance from the United States Department of Commerce Economic Development Administration (EDA) to administer the economic development programs for Beltrami, Clearwater, Hubbard, Lake of the Woods, and Mahnommen Counties located in north-central Minnesota. It is a 3-year program that must follow the Standard Scope of Work outlined by the EDA. A new EDA Partnership Planning Grant was submitted for FY2022 - 2025. The planning grant's scope of work includes the following:

1. Prepare and maintain the Comprehensive Economic Development Strategy
 - a. Collect data relevant to the regional economy
 - b. Identify opportunities/issues and define vision/goals for the region
 - c. Create strategies to accomplish goals
 - d. Coordinate activities to implement these strategies
 - e. Create a prioritized list of TA and Public Works projects
2. Aid local economic development-related activities and act as a liaison between appropriate state and federal interests.
3. Promote growth, development, and retention of businesses and industries within the region.
4. Provide economic development support to counties within the region, filling in gaps and providing services for which they lack the capacity or resources to fill.
5. Provide technical assistance for grant writing and administration and access to region-wide demographic and statistical data
 - a. Provide monthly updates on grant resources and regional statistics to regional partners
 - b. Maintain resource databases of grant sources
6. Work closely with the Economic Development Representative and EDA staff to develop future potential economic development projects.

HRDC staff completed the following activities to reach the goals and objectives of the approved Partnership Planning Grant scope of work. The following list of activities is not an exhaustive list of the activities HRDC has completed to meet the scope of work but gives an overview of major initiatives undertaken this past year.



CARES EDA PLANNING

COVID-19 Planning

In partnership with EDA's Chicago Regional Office, the Headwaters Regional Development Commission (HRDC) received a CARES Planning Grant to undertake short-term and long-term economic development planning and coordination to assist with the Economic Recovery and Resiliency Plan of the region's economy. A few short-term projects led by staff include the Northwest Regional Broadband Gathering and CARES Act Business Assistance Programs. To date, HRDC staff have processed 271 applications and has awarded \$3.1 million total in grant funds to businesses. Staff also worked closely with the Blandin Foundation and Northwest Regional Development Commission to address broadband access and led the Blandin Broadband Communities Program for the City of Mahnomen.

Northwest Regional Broadband Gathering

The Blandin Foundation partnered with HRDC and Northwest Regional Development Commission to host the Northwest Regional Broadband Gathering. Staff facilitated the conference to raise awareness among elected officials of the region's broadband needs and opportunities, and increase their commitment to support investments in both. The information gathered from this regional cohort was shared at a Statewide Conference in October 2021 to showcase and amplify successful work underway across Minnesota to advance broadband access, adoption, affordability, and use. It has also been used in the Region's Economic Recovery and Resiliency Plan and in MN DEED's more recent Digital Connection Committee initiative.

City of Mahnomen Water Infrastructure Resiliency Project



HRDC Staff are providing grant administration the Economic Development Administration's Economic Adjustment Assistance Grant for the Water Treatment Infrastructure Resiliency Project in the City of Mahnomen. The services include direct administrative services to the City of Mahnomen to implement the grant, submit reporting, and post-award closeout and Reporting. The city received the grant to make improvements to the Water Treatments Plant. The project would improve community resiliency with the new equipment and technology upgrades. The infrastructure improvements are expected to be completed by Spring 2024.

Lake of the Woods (LOW) Blandin Community Development Grant

HRDC, as part of its staffing contract with LOW, has been in the process of administering the deployment of a \$17,000 community development grant for the City of Baudette to develop a strategic plan for downtown revitalization and long-term economic prosperity. HRDC staff have reached out to various consulting firms, including StrongTowns to lead engagement and education seminars in Baudette to begin the conversation about how residents hope their community can reshape itself to meet the ever-changing needs of both tourists and guests as well as those who call LOW home. The grant is set to be concluded at the end of the calendar year.

Regional Economic Recovery & Resiliency Planning

The U.S. Economic Development Administration has outlined new investment priorities for its grant programs with Equity being the top priority. These priorities ensure that their grant investment portfolio contributes to building, improving, and better leveraging economic assets to allow businesses to succeed and regional economies to prosper. HRDC has been working to develop a Regional Economic Recovery & Resiliency Plan based on the U.S. EDA's priorities and off of the realities and challenges of the region.

The tourism industry in the Headwaters Region is a critical part of the economy and encompasses much of the area's employment. The COVID-19 pandemic has highlighted a need to not only diversify our workforce but to develop long-term strategies to adapt and become more resilient. The plan will include economic resiliency indicators that play a role in the future of the Region's economic recovery and resiliency that include aging workforce and workforce shortage, supply chain disruptions, and industry diversification and advanced technology. The final plan will be completed before the CARES Planning Grant period of July 31, 2023, and shared with regional partners and local government units. This will act as both the capstone and completion point of all CARES-related programming, and HRDC is humbled by and pleased to have been a part of the recovery effort from the pandemic. Our organization and our communities could not have gotten through COVID without the strong and venerable leadership of our partners both public and private.



MAHNOMEN COUNTY & LAKE OF THE WOODS EDA'S

A Focus on Developing Prosperity

In the modern age of truly global competition, it is necessary more than ever for communities to develop and implement comprehensive strategies to attract and retain industries that strengthen the local economy. At the forefront of such efforts are local Economic Development Authorities like those in Mahnomen and Lake of the Woods Counties, whose leadership has embraced a disposition supportive of building economic growth and prosperity. HRDC has been fortunate to cultivate strong relationships with both entities and currently serves under staffing contracts to provide leadership and administration of the various grants and projects being undertaken by each. While this arrangement has allowed HRDC to focus with intensity on the local issues affecting both LOW and Mahnomen, we maintain a broad, regional focus where able.

Both communities – LOW and Mahnomen – face significant challenges in the form of changing demographics, geographic isolation, limited economic and educational opportunities, housing shortages, and aging infrastructure. However, both communities have embraced the need to press forward and improve their communities with a ferocity that can serve as a shining example to other communities across Minnesota and the United States. To that end, HRDC has sought and obtained numerous grant opportunities at the state and federal levels to achieve those aims.

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Maintaining Momentum

With changes in staffing at HRDC, one of our most important objectives is to continue to move the needle on all the projects started in FY 2022 and early FY 2023, and both LOW and Mahnomen have been magnanimous in the grace they have given our organization as we navigate change. HRDC remains committed to providing both of these communities with the tools, resources, and capacity they need to achieve long-term and sustainable economic growth and prosperity. In FY 2023, we took significant steps toward achieving those commitments.

Blandin Broadband Communities & MN DEED Digital Connection Committees

HRDC staff wrote a grant for Mahnomen County EDA to receive \$75,000 from the Blandin Broadband Communities Program. The purpose of the grant was to implement a variety of technology-based projects that are equitable and resilient in designed to increase capacity to support training and improve public access to broadband, and education. HRDC staff have served as the project administrator to lead locally developed projects that address community-identified needs and opportunities around broadband.

Separately, MN Department of employment and economic development created a \$4,000 mini-grant program calling for the creation of committees to conduct an inventory of digital assets across local communities to determine what connectivity resources exist and where the gaps lay. Both LOW and Mahnomen were awarded these grants and HRDC has been leading discussions with the communities to develop a comprehensive list to provide the state as they begin determining how to deploy state and federal resources to ensure all Minnesotans have access to the Internet no matter where they live.

Broadband projects include:

- Mahnomen County Co-working Services Launch
- Youth Summer Asset Map GIS Project
- White Earth Tribal Community College Digital Marketing Geofencing Campaign
- Mahnomen County EDA Website, Logo & Laptops
- Purchasing Audio/Video Technology
- Digital Asset Inventorying and Needs Assessment
- White Earth Tribal Community College Digital Bookstore

Other projects staff provided support on include:

- NADO White Earth Nation Transportation Workforce Technical Assistance
- MMCDC Housing Development
- HHDC Single-Family Housing
- LOW ARPA dollars allocation
- American Indian Business Network
- White Earth Integrated Resources Management Plan
- Meetings with prospective businesses and entrepreneurs

LIVABLE COMMUNITIES

HHDC

BELTRAMI HRA

CDBG - COVID GRANT

SUPPORTIVE HOUSING

PLACEMAKING USDA

HOUSING REHABILITATION

HOMEOWNER EDUCATION & DPA

RENT WISE

NWRECB

IRMP



HEADWATERS HOUSING DEVELOPMENT CORPORATION (HHDC)

HHDC is HRDC's nonprofit housing corporation. It is governed by a Board consisting of one member from each of the five counties we serve, the majority must be HRDC commission members and 100% of our members fit this criteria. Rick Rone represents Lake of the Woods County, Larry Olson represents Mahanomen, John Nelson Represents Clearwater, Brian Mershman Represents Beltrami, and Jay Pike represents Hubbard County. The mission of the group is to ensure quality and affordable housing to moderate and low-income households either independently or through strategic partnerships.



HHDC can do several activities that work towards its mission. They act as Developer / Owner to construct Single Family housing, apply for grants such as through Minnesota Housing Finance Agency, finance development through construction loans, provide consulting services, and Acquire / Rehab / Resale or rent out houses on the market to put them back into productive use. HHDC works independently or through strategic partnerships. They are very motivated to bring more affordable housing to the region.

One of HHDC's most rewarding projects is the partnership with the Bemidji High School Construction Class which builds one or two homes each year under the guidance of licensed instructors and professionals. This initiative is successful due to the hard work of the construction teacher championing the project. The Board believes that supporting students' interest in pursuing the trades as a career path is important to the success of quality and affordable housing in the region. This year Northwest Technical College partnered with Bemidji High School to do the electrical and plumbing services.



Looking forward, the HHDC was awarded funding to build 2 more Single Family homes in the region. The Board has acquired 1 lot in Blackduck as well as Mahanomen. They are also highly supportive and interested in the Master Planning activities of the Beltrami HRA, and to continue forward momentum on infrastructure needs, paid in partnership with Freeberg and Grund civil engineers for a traffic study that would define what current or potential deficiencies the bordering intersections may have due to increased use. The rise of building and labor costs has prompted the board to research creative ways to make homeownership more affordable for our lower-income households.

The Board believes that supporting students' interest in pursuing the trades as a career path is important to the success of quality and affordable housing in the region.

BELTRAMI HRA



John Quincy Adams said, "If your actions inspire others to dream more, learn more, do more, and become more, you are a leader." This is exactly what the Beltrami Housing Authority is doing in affordable housing. Bringing people and organizations together in all areas to think about what affordable housing means for Beltrami County. They are in the process of creating a master plan that is preparing for today and the future!

The Beltrami County HRA contracts with the HRDC to provide services to meet its mission of providing quality and affordable housing options to low and moderate-income households. Services provided include meeting administration, organizational development, financial management, construction oversight, property management, and down payment assistance.

The entire community and region, benefit from affordable housing options.

What is affordable housing? "Affordable housing" is an umbrella term encompassing a variety of government-subsidized programs for low-income families, seniors, and people with disabilities, aimed at helping them find places they can afford to live. There are Government Public Housing buildings and Government issued Housing Choice Vouchers (section 8) that pay for all or a part of the rent, in addition, there is privately owned project-based section 8 housing and also privately-owned section 42 housing, which uses tax credits to keep rent low.

The entire affordable housing real estate ecosystem – developers and builders, architects, property managers, and those in law and finance all stand to benefit from creating and preserving this stable asset. **Why?** Affordable housing stays rented; most properties have waiting lists.

Affordable housing allows for Increased spending power: Those living in affordable housing can spend substantially more on nutritious food and healthcare.

Rent is the single biggest expense for most people, and often the most worrisome. When low- to middle-income families know that they can afford their rent each month, it frees up their ability to spend more on other essential items.

In addition, it helps the workforce with Increased Hiring: Building, preserving, and sustaining affordable housing requires a cadre of construction tradespeople, property managers, leasing agents, security staff, and others – 161 local jobs on average in the first year alone.

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Also, increased Taxes And Other Revenue For Local Governments: It has been reported that building 100 affordable rental homes generates \$2.2 million in sales and other taxes, as well as additional local government revenue from tolls, city fees, etc. And as these benefits are accrued to a local municipality, it becomes more likely that cities will support and even help fund more affordable housing.

The Beltrami HRA is a board of people who are approved by the Beltrami County Board. The dedicated members who currently serve: Orlando Alamano, Max Cloose, Jaime Niswander, Jacky Richter and Travis Barnes.

Affordable housing helps individual families and also communities to thrive.

CDBG – COVID GRANT

CDBG New Day Center Retrofit

The City of Bemidji historically has had limited services for homeless community members. In 2016, the Nameless Coalition for the Homeless (NCH) opened the Wolfe Shelter as a seasonal overnight shelter for single adults who need a warm, safe place to sleep and who may be in chronic homeless situations, or find themselves facing a crisis. At this time, the community identified and continued to discuss the need for an additional shelter to operate during the day, an urgency that became even more pronounced in the aftermath of COVID-19. NCH formed a building subcommittee in May 2020 to establish a new day shelter to mitigate this paramount need in their community. After months of searching for a suitable space, Sanford Health of Bemidji offered an unused building as an in-kind donation, and NCH was able to open it as Bemidji's new Day Center in December of 2021. At 8,000 square feet, there is ample room for people to find safe respite in times of need.

Unfortunately, the Day Center building had some deficiencies for its intended purpose and required a retrofit project for accessibility and bathroom improvements. To complete the retrofit, the City of Bemidji had to apply for a competitive COVID-Related Community Development Block Grant through the Department of Employment and Economic Development (DEED). There was a short timeframe for application, and HRDC worked closely and quickly with Bemidji and NCH to write and submit the grant. \$570,000 was awarded in 2021 to support the project. Since then, The City of Bemidji has completed an environmental review and contracted Widseth as the architect/engineering firm to implement the design in collaboration with Bradbury Stamm to finish construction in the summer of 2023. Throughout the life of the project, the HRDC has continued to provide the necessary grant administration on behalf of the City and NCH.



The new and improved Day Center serves as a safe and warm space to be during the day, offering laundry facilities, resources for personal care and hygiene, wi-fi, connections to mental health resources, health-related services, housing support, practices in life skills, employment opportunities, and other community resources. The building also has over twenty small offices, which are being offered to partner agencies as “satellite offices” to help them reach clients where they are, thereby eliminating the frequently cumbersome hurdle of transportation. As part of the retrofitting, a chair lift was installed for universal access to either floor of the split-level building. Additionally, ADA-compliant showers and toilets were added to provide higher-quality personal care and privacy to visitors. Parking lot and greenspace improvements are underway to improve outdoor safety and quality of space as well. Once the project is complete, the building will be modernized, accessible, and ready to contribute another thirty years of activity in Bemidji. The Day Center serves as an indispensable haven for people as they search for services to help them find stability and happiness. The new space will also give area service providers one more resource in their toolkits as they continue to eliminate barriers to housing, healthcare, therapy, and other services for their clients.

SUPPORTIVE HOUSING

Where you live impacts, EVERYTHING! A child's zip code should never determine destiny; but today, the community they grow up in impacts the odds of graduating high school, health outcomes, and lifetime economic opportunities. It takes a collaborative effort - between private business and federal, state, and local officials; faith-based and non-profit organizations; and striving kids and parents - to ensure that hard work leads to a decent place to call home for every American in every community.

Supportive Housing combines affordable rent with supportive services that help people who face complex challenges to live with stability, autonomy, and dignity.

The partners who provide our services include Housing Matters, BICAP, Red Lake Housing, and Leech Lake.

Currently, HRDC has worked to address local housing needs by creating supportive housing, at the Conifer Campus. The first phase was a community of five four-plex buildings for 20 units, the second phase started construction amidst the pandemic with a total of 32 units of townhomes, and the third phase consisted of 24 units of townhomes with a large playground. In total, we have 76 units of affordable housing that allow families a chance to be safe and successful. Funding primarily came from Minnesota Housing Finance Agency. The grand opening for East Conifer took place fall of 2022.



PLACEMAKING USDA

The work of placemaking began in 2019 when a group of Rotarians took the motto, "Service above Self" to heart and started building relationships within a neighborhood in Bemidji. Shortly after that, a multi-organizational grant was secured to increase our presence. In the fall of 2022, HRDC began leading the way and obtained a placemaking grant and now provides technical assistance to staff for placemaking within this neighborhood.

Placemaking is both an overarching idea and a hands-on approach to improving a neighborhood, city, or region. Placemaking inspires people to collectively reimagine and reinvent public spaces as the heart of every community. The work of placemaking strengthens the connection between people and the places we share. This process refers to a collaborative process by which we shape our public realm to maximize shared value. With community-based participation at its center, our placemaking process capitalizes on the local community's assets, inspiration, and potential, and results in the creation of quality public spaces that contribute to people's health, happiness, and well-being.

Special events, picnics, and listening circles began to fill the lives of our neighbors in the Ridgeway neighborhood!



"Life has been so much better since you all came, we all appreciate everything you do." – Ridgeway Tenant

HOUSING REHABILITATION

Rehabilitation in partnership with Minnesota Housing

Headwaters Regional Development Commission serves as an administrator of Minnesota Housing's Rehabilitation Loan Program (RLP). The RLP offers a resource for households that are especially low-income and cannot access traditional forms of financing. HRDC also offers the Emergency/Accessibility Loan offered as a sub-program of the RLP. The ELP is a streamlined version of the RLP and is provided specifically to homeowners needing assistance or accessibility improvements that are critical to the immediate safety of their homes. The financing from these programs is structured as 10-to-15-year 100% deferred and forgivable loans with up to \$37,500 available to low-income households in need of repairs to improve the safety, habitability, and energy efficiency of their homes. To ensure satisfaction and security for the homeowner, the HRDC has facilitated each of its projects under this program from start to finish from application, underwriting, origination, and rehab management, through to completion of construction. The large majority of homes assessed for these projects undergo some type of weatherization improvements such as window, furnace, siding, insulation, and roof replacements. In addition to weatherization, these

funds also finance alterations for accessibility and the necessary rehabilitation of well, septic, and electrical systems that are deemed unsatisfactory. These improvements not only make our existing housing stock better suited to protect our community members that do not have resources available to relocate or to finance improvement independently, but they also reduce energy expenditure necessary to stabilize home temperatures in the harsh Minnesota climate, and extend the life-span of existing housing stock that is at highest risk of becoming uninhabitable if not improved.

As stock and inventory continue to strain our housing markets, both programs are essential to helping preserve existing owner-occupied housing stock and are a vital tool to help households that are vulnerable to unsafe living conditions. The population primarily served by both the RLP and ELP is largely represented by our community's disabled, elderly, and single-parent/single-income residents. Because of this, the Rehabilitation and Emergency/Accessibility Loan Program remains a very popular and necessary service that the HRDC continues to see great demand for in our region.

"Thank you for all the help. You made this whole process easier and it is truly appreciated" – 2023 RLP participant in Hubbard County

Call 218-444-4732 to learn more about how to access this program.

SMALL CITIES DEVELOPMENT HOME IMPROVEMENT PROGRAMS

The housing programs that the HRDC participates in may vary from year to year, the ongoing goal remains to preserve and maintain the quality of our region's existing housing stock. As of 2023, the HRDC finds itself putting the finishing touches on another Small City's owner-occupied housing rehabilitation program in partnership with the Minnesota Department of Education and Economic Development (DEED).

The DEED Small Cities Development Program (SCDP) helps cities and counties with funding for housing, public infrastructure, and commercial rehabilitation projects. HRDC has administered 10+ SCDP-funded projects across its five-county region over the last 12 years, and currently has one active project located in Beltrami County, scheduled to finish near the end of 2023.

In 2020 the City of Bemidji was awarded \$388,125 by DEED for the rehabilitation and improvement of single-family residences in the designated NW 12th St. area neighborhood of Bemidji. Administered by HRDC on behalf of the City, the award helps 15 low-to-moderate-income households make necessary repairs to improve the livability, energy efficiency, and longevity of their homes. The assistance is provided as a 10-year forgivable loan with up to \$25,000 available per eligible household. If the owner continues to live in the home for 10 years following their project, the total amount of funding distributed for the improvements is forgiven.

Additionally, the HRDC has submitted two Small Cities Development project applications, both declared as competitive by DEED. The first of which is a city-wide owner-occupied rehabilitation of 12 eligible homes located in Bagley of Clearwater County. This project will be similar in objective and process to the current project in Bemidji. The second is structured as a two-part comprehensive project for the City of Baudette in Lake of the Woods, which includes a water infrastructure improvement portion to take place alongside a 22-unit rental rehabilitation. If awarded, both projects can be expected to begin in 2024.

HRDC has administered 10+ SCDP-funded projects across its five-county region over the last 12 years, and currently has one active project in Beltrami County.





HOMEBUYER EDUCATION AND ENTRY-COST ASSISTANCE

It is no secret; the real estate market today can be a hard process to navigate. For 2022-2023 HRDC has continued to support our potential homeowner realize their dream of buying a home. The Homestretch program, an 8-hour education class covering all aspects of the home-buying process has been a vital piece to help potential homeowners make the right decision(s) when looking to buy a home. The class offers insight from area professionals to students that is relevant to the market in our regional footprint. HRDC continues to offer this class every month. The MN Homeownership Center (which provides the curriculum) recently updated its Homestretch guide and manuals to make it more interactive for students. HRDC implemented the new curriculum updates in June 2023 and is excited to use the updated materials going forward.

Along with homebuyer education, potential homeowners in the headwaters region sometimes need additional financial resources to make the home-buying dream a reality. Through the Beltrami HRA and Headwaters Housing Development Corporation, HRDC has been able to offer down payment assistance. These loans can be up to a max of \$7,500 based on need and can be used for down payment and/or closing costs in our 5-county region. In addition, HRDC works closing with area mortgage lenders to help households through the loan process.

This continues to be a popular and successful program.

To learn more about how to access this program call 218-444-4732.

RENT WISE

How can we help people keep housing? Landlords and case managers often state that many people don't have the life skills to keep their housing clean or have the skills to communicate their needs and concerns. That is where Rent Wise comes in!

Rent Wise is a 6-hour class that staff at HRDC has certification to teach and has been offering this class in our communities. It is a very popular class and many organizations and landlords and case managers request the class for their clients.

This curriculum takes an active-learning approach and stresses renter responsibility. Participants who complete the complete six-hour education will:

- Gather information to compare rental housing.
- Identify changing needs and wants in rental housing.
- Practice financial tasks related to housing.
- Recognize the components of a lease agreement.
- Practice positive communication skills.
- Identify methods to keep rental housing clean and safe.
- Explain proper procedures to end the tenancy and avoid eviction.

The Rent Wise curriculum has three units:

- Acquire your rental housing
- Sustaining your home environment and relationships
- Aspiring: your future housing

The class is 25.00/per person. If you are interested in having a rent-wise class in your community reach out to Sandy Henum at shenum@hrdc.org





The Headwaters Regional Development Commission (HRDC) has been providing staffing services to the Northwest Minnesota Regional Emergency Communications Board (NW ECB) since 2012. The primary duties of this contract are to be the fiscal agent, meeting administrator, and grants coordinator for the group.

The NW ECB is one of seven regions of Minnesota’s Statewide Emergency Communications Board (SECB).

The mission is to:

- Ensure advances in technology will be implemented to enhance the ability of all residents to call for help.
- Provide confidence that responders in every corner of the state can communicate with each other during an emergency.
- Enable all counties to effectively alert and warn residents and visitors of impending danger.

This year staff led a planning team to bring training to the NW region that would benefit and strengthen the expertise of 911 call takers in our region. A vendor was selected and hired to work with the various emergency organizations and train dispatchers whose experience ranged from a few months to career-long professional call takers. Bringing vendors to the centers allowed dispatchers to work with real equipment in real-time. Two Crisis Response courses were held, which centered around high-intensity calls such as suicide calls and also how to handle a delicate mental balance that ensures safety for all. A Communication Training Officer course was offered due to staffing shortages and high turnover rates, having CTO training allows others to provide support and training to new recruits.

A Needs Assessment document was completed for the region that provided details on the top items each county needs to enhance emergency communication capabilities. Below is a table describing the needs found in the NW:

Local Coverage Gaps	\$635,000.00
Emergency Responding Paging	\$555,000.00
PSAP Equipment	\$1,441,077.63
Subscriber EQ	\$7,068,853.29
Local Infrastructure	\$1,040,482.06
AES Encryption	\$438,427.50
Training	\$15,000.00
	\$11,193,840.48

The next step at the state level is to combine the total dollar amount to request more funding. The Statewide ECB gets 1 million dollars a year, so it’s easy to see more funding is needed, as well as more flexibility in the use of funds.



White Earth Integrated Resource Management Plan

This year, HRDC had the honor of working with the White Earth Reservation on an Integrated Resource Management Plan. This plan provides guidance for future policy and implantation, decisions and services to assist decision makers and staff in evaluating the benefits associated with natural resource proposals. This plan takes the hard work of all departments and applies synergy! That is, the combined power of a group when they are working together, create something greater than they can achieve working alone. This plan represented a unified vision for the management of the Reservation’s natural resources and establishes goals, policies and strategies.

Throughout this process, the HRDC team worked closely with the White Earth Natural Resources Development as well as key stakeholders to assure that individuals and departments were involved in developing the goals and objectives. This was achieved by individual conversations, commission meetings, and many discussions with the Natural Resources Department staff. This included meetings with other natural resource organizations and external organizations that provided date, insight and perspective.

At the heart of this plan, is community engagement. With this in mind, an exciting new model of engagement, called 100 cups of coffee was implemented with the assistance of HRDC staff and Beltrami Area Collaborative Service.

100 Cups of Coffee is a tool that helps create spaces for honest and authentic conversations where all voices are heard and valued. It is a format that focuses on working with people and learning from them to build a self-healing community.

In addition to 100 cups of coffee, a community Survey was conducted that solicited input from tribal members of the White Earth Reservation. Furthermore, tribal community council meetings were scheduled with an opportunity to hear issues, concerns and aspirations to the natural resources of the White Earth Nation.

This plan is a strategic way for the Natural Resources Department to coordinate activities and projects between State, Federal and private agencies within the reservation boundaries.



TRANSPORTATION & HEALTH

MNDOT ACTIVITIES

RED LAKE COMP PLAN

LOW SRTS PLAN

SHIP

CLIMATE ACTION



REGIONAL TRANSPORTATION ACTIVITIES

Minnesota Department of Transportation (MnDOT) contracts with the HRDC each year which to provide transportation-related activities and targeted projects to be implemented with a focus on improving the overall health and well-being of individuals in the communities HRDC serves. HRDC continues to build and maintain a strong relationship with MnDOT providing support to the agency and representation to the region. HRDC staff provides leadership in MnDOT Districts 2 and 4, providing technical assistance for active living projects such as Bikeable Community Workshops, Walkable Community Workshops, Active Transportation Grant Applications, Safe Routes to School Planning, Statewide Health Improvement Partnership, Local Human Service Transportation Plans, and Community Outreach.



HRDC works with MnDOT annually on conducting solicitations for Transportation Alternative Projects (TAP). TAP Funds are available for construction projects in the communities we serve. This year an application was submitted for sidewalk and lighting improvements for the village of Naytahwaush. This project is scheduled for construction over two years in 2025 and 2026.



Walkable Community Demonstration Project

This past April, HRDC partnered with the Minnesota Department of Health (MDH), Alt Design Team, State Health Improvement Partnership (SHIP), Bemidji Joint Powers Board, and Bemidji State University students to host a Virtual Bemidji Walkable Community Workshop. This workshop was a huge success and offered encouragement and support to make walking a practical, safe, comfortable, and enjoyable mode of transportation in South Bemidji.



After the workshop, a subset of workshop attendees met to determine how to use \$5,000 of implementation funding and 100 hours of technical assistance from MDH. It was decided to focus implementation efforts on a demonstration project at Gould Ave NE/SE & 1st St E/W. This location was selected to improve the safety of children walking to and from school at Lincoln Elementary and to assist

residents in the Nymore area to access the Bemidji Trail System. The team designed a demonstration-protected intersection to slow vehicle speeds, increase the visibility of people walking and biking and shorten the crossing distance for people walking while also allowing school buses to turn safely.

"As a former Transportation Planner for the HRDC, it was a pleasure to come back to Bemidji in a new role and help deliver a Walkable Community Workshop (WCW). HRDC brings an infectious energy to leverage the power of the community coming together to make progress on important issues. The HRDC has already made a big impact on active living in the region over the past decade and it makes me so happy to see the momentum continuing."

- MATTHEW DYRDAHL, ALTA TOOL PLANNING AND DESIGN

Active Transportation Planning/Infrastructure Grant

Show your support for
TRAIL TO HIGH SCHOOL
COUNTY BOARD MEETING
December 13th at 3 PM
701 Minnesota Ave NW
Bemidji, MN

Photo: The Bemidji Pioneer

Phase 1

A 2020 Engineering Study identified a need for a multi use trail along Division Street, from Jefferson Ave to Becida Road.

The County will be reviewing an Active Transportation Infrastructure grant application for Phase 1 of the project from Jefferson Ave to the High School.

HRDC continues to work with community stakeholders to bring awareness to active transportation opportunities in the community. Over the last year, HRDC Staff worked with the City of Mahanomen, Mahanomen County, MnDOT, and SHIP to submit an Active Transportation Planning Grant. This Planning Grant was awarded, and these stakeholders are now working with Terra Soma consulting on drafting an Active Transportation Plan. This plan has created discussions about establishing the city of Mahanomen inviting for active

transportation users. This plan will also provide the Mahanomen County Engineer with planning support for future road projects they have scheduled in the upcoming years. This Planning Grant included a walk audit, public engagement opportunity, and strategic planning. HRDC is looking forward to utilizing this plan for future funding opportunities.

HRDC also worked with Beltrami County on an Active Transportation Infrastructure Grant application. This application was a result of a previous Safe Routes Engineer Study identifying a need for a multi-use trail from the Jefferson Ave. Roundabout to the Adams Ave. Roundabout on 5th street. This funding source would provide 100% funding to complete the project identified in the Engineer Study. Working with the County Engineer we were able to create public support. This project was ultimately not selected during this competitive grant period however HRDC will continue to work to find funding opportunities to bring this project to completion.



SAFE ROUTES TO SCHOOL LAKE OF THE WOODS

Headwaters Regional Development Commission has become a leader in Safe Routes to School (SRTS) Planning for the five-county region. Safe Routes to School encourages increased student physical activity through safe, active transport to and from school. SRTS promotes walking, biking, and other forms of active transportation for students and their families to build lifelong healthy habits.

In 2022, HRDC facilitated a Safe Routes to School Planning Grant for Lake of the Woods School. This plan will provide the Lake of the Woods School district the ability to apply for future infrastructure improvements, and Safe Routes to School Boost Grants, to implement student engagement activities identified in the Plan. Headwaters also worked with Laporte Schools and Voyageurs School on Safe Routes to School applications for 2023. Voyageurs School was awarded a Safe Routes Planning Grant and Headwaters Staff look forward to starting that planning process in July of 2023. We also will continue to work with Laporte Schools on future Safe Routes to School Planning Grant submissions.

Through these strategies, students gain lifelong healthy habits and improved academic performance through physical activity, schools become safer with reduced traffic and improved air quality and communities become better places to live, learn, work and play.

RED LAKE SCHOOL DISTRICT COMPREHENSIVE PLAN

This year, HRDC was approached by the Red Lake School District to prepare a 5-year comprehensive plan, providing a road map that aligns district cultural and academic goals with the Instructional Leadership Team's Hopes and Needs. The plan is a living document that can be used to keep consistent messaging and vision across the school district.

Beginning in March, HRDC staff held interviews with school district staff and administrators to identify the strengths, weaknesses, challenges, and opportunities of the school district. These interviews focused on six topic areas: Ojibwe Language & Culture, Academics, Extra Curricular, Infrastructure, Technology, and Staffing. In addition to these interviews, several existing planning documents and initiatives informed this project. This includes the incorporation of five goals outlined by the World's Best Workforce Program from the State of Minnesota: All children are ready for school, All third-graders can read at grade level, all racial and economic achievement gaps between students are closed, all students are ready for career and college, and all students graduate from high school.

HRDC staff developed a comprehensive plan that addressed each of the six focus areas with goals, current conditions, recommended strategies, benchmarks, evaluation, and shovel-ready projects.



Safe Routes to School encourages increased student physical activity through safe, active transport to and from school.

OTAT

Developing creative transportation services

Over the last 18 months, HRDC has partnered with MnDOT on updating the 2017 Local Human Service Plan. Working with a team of community stakeholders, this five-year plan sets forth the direction the community stakeholders want to move, to improve transportation services for the community members who rely on the region's transportation network. HRDC facilitated conversations to create goals, strategies, and initiatives that can be put into actionable activities to help improve the transportation resources in the region. The message of "Changing the Narrative" became the slogan as HRDC worked to create additional programs and enhancements to the existing transportation framework. The Local Human Service was adopted by the Headwater Commission on November 18th.

HRDC has taken the goals and strategies outlined in the Local Human Service Plan and incorporated them into the work plan for the Regional Transportation Coordination Council application. Headwaters Regional Development Commission is working to reactivate the Headwaters RTCC to remove transportation barriers and to coordinate and collaborate with transportation networks to service our communities. The RTCC will provide the funding needed to provide staff capacity and leadership around the transportation issues in our region. HRDC is looking forward to working with our stakeholders and partners to take the initiatives and strategies identified in the Local Human Service and develop them into programs that help to meet the region's needs.

"HRDC spearheading the transportation collaboration will make a big difference in the lives of the clients we work with at Village of Hope."

- SANDY HENNUM



STATEWIDE HEALTH IMPROVEMENT PARTNERSHIP

HRDC continues to have a strong partnership with the North Country Health Alliance (NCHA) this organization contracts with us to lead the school strategy for the Statewide Health Improvement Partnership (SHIP) for schools in our region

Over the past year, schools continued to request attendance as members of their wellness committees to assist them in working on initiatives, such as Healthy Eating, Active Living, and Well-Being. Through the SHIP school's strategy, we work on Safe Routes to School, which aligns well with the HRDC planning contract with MnDOT. HRDC's unique ability to work with MnDOT, SHIP, and local public health entities, and allows for a wide variety of perspectives to be heard. This results in a higher level of alignment and therefore, increases the effectiveness of each organization, in addition it creates healthier communities in our region.



HRDC staff continually looks for creative ways to work within our schools and partner with their Wellness Committees. We continue to offer resources for our schools in our region that support and enhance individual schools' wellness initiatives and goals. HRDC strives to support school's wellness committees. In this way they can set their own goals for achieving mental and physical healthy throughout the school year.

A third initiative was a Regional Walk Bike Fun training sponsored by Laporte Schools. SHIP partnering with BikeMN brought Walk Bike Fun training to Laporte Schools giving small schools in the region the ability to become trained in the Walk Bike Fun curriculum. This training consisted of two parts. Part one was a virtual education training, and part two being an onsite training for teachers and administration. After completion of this training, teachers and administration have the information they need to incorporate Walking and Biking into a school curriculum. By offering training across the region, a broader reach was created and provides much needed resources and training.



We continue to offer resources for our schools in our region that support and enhance individual schools' wellness initiatives and goals.



HRDC

2023

WELCOME

HRDC STAFF



WELCOME



Sami Trana

Bemidji State University Intern

Sami Trana joined HRDC as an intern in May of 2023. Although born and raised in Fargo, ND, Sami decided to head to Bemidji for college. She is a recent Bemidji State University graduate and received a bachelor's degree in Community Health. In the fall of 2022, through BSU, Sami completed 60 hours of field experience with HRDC as well, where she assisted in the Safe Routes to School (SRTS) grant application process for Laporte Schools and Voyageurs Schools. Voyageurs was awarded the grant and she is looking forward to being a part of the process that will begin in July of 2023, as well as continuing to work with Laporte schools in the future. Sami has a passion for overall health, wellness, and an active lifestyle and cannot wait to incorporate that drive into the many communities of our region. She is also excited to be working alongside such an encouraging team that has a strong vision and big goals!

Projects she was involved in:

- Safe Routes to School – Voyageurs School
- Safe Routes to School – Laporte Schools
- NADO
- SHIP
- Placemaking



Sandy Hennem

Community Development Specialist at HRDC

Sandy joined HRDC in the fall of 2022 after a long career serving in the community. Her latest job was as the Executive Director of Village of Hope, the emergency shelter for families experiencing homelessness.

Sandy earned a BS in Community Health and Patient Education, an MHP in Health Care Administration, and is a Certified Life Coach.

Sandy's passion for collaboration, relationships, and connection makes this job the perfect fit!

As a Community Development Specialist, her main focus is increasing affordable housing.

Projects she was involved in:

- Placemaking
- Beltrami Housing and Redevelopment Authority
- Integrated Resource Management Plan



McKayla Carter Syverson

Community Development Specialist at HRDC

McKayla Carter Syverson joined the HRDC in November of 2022 as a Community Development Specialist. Her work has been primarily in facilitating HRDC's various housing rehabilitation programs. As a fifth-generation resident of Northern Minnesota, McKayla has grown deeply invested in the development and success of the communities in our region. Since graduating from Bemidji State University in 2021 with Bachelor' in Economics and Mathematics, she has established a mission to bring a higher degree of statistical analysis and economic sustainability to the forefront of our regional development planning so that we may most effectively utilize and maintain the Headwaters' diverse and prosperous ecosystem of resources. She recognizes that any region's most valuable asset for achieving greater vitality is the investment in its people and its supportive partnerships.

Projects she has been involved in:

- Rehabilitation and Emergency/Accessibility Loan Programs
- Bemidji Small Cities Development Program Owner-Occupied Rehabilitation
- Placemaking – Neighborhood Connections
- Nameless Coalition Day Center Retrofit
- Home Stretch - Homebuyer's Education
- Down Payment Assistance
- Integrated Comprehensive Economic Development Strategy

WELCOME



Andrew Miller

Community Development at HRDC

Andrew started at HRDC in September of 2022 as a Community Development Specialist. With a background in environmental work and education, he enjoys projects that contribute to the strength and resiliency of the Headwaters Region. He believes that lasting local, national, and global change are best accomplished when a group of individuals dedicates themselves to big ideas, supporting one another in pursuit of meaningful impact.

Throughout his time at HRDC, Andrew has enjoyed working on projects that serve a variety of community needs:

- Lake of the Woods Safe Routes to School Plan
- Red Lake School District Comprehensive Plan
- Regional Walk! Bike! Fun! Training
- Nameless Coalition Day Center Retrofit
- Mahnomen AT Action Plan

Andrew is from Onalaska, WI. He attended the University of St. Thomas in St. Paul, MN, where he earned his Bachelor's degree in Environmental Studies, GIS, and a minor in Education. After graduation, Andrew moved to Bemidji, serving two years as a Minnesota GreenCorps Member at Bemidji State University's Sustainability Office. During that time, he worked on the university's Climate Action and Resilience Report, developed the university's organics recycling program, and assisted with the City of Bemidji's Sustainability Committee.



Lucas Wakefield

Economic Development Specialist at HRDC

Lucas joined HRDC as an Economic Development Specialist in February of 2023. Prior to coming to HRDC, Lucas worked as Head of Finance for Green Valley Foods, LLC in Devils Lake, North Dakota. He also served as a county commissioner for two terms for Ramsey County, North Dakota and was involved with numerous organizations and boards across his region. Earlier on, he was a Financial Advisor for Edward Jones and a United States Senate Legislative Correspondent on Healthcare, Homeland Security, and Postal Service issues. He has a Master's of Public Administration from the University of North Dakota and a Bachelor of Science in Healthcare Management and Policy from Georgetown University in Washington, DC.

Some projects Lucas has been involved in at HRDC:

- LOW EDA Staffing
- Mahnomen EDA Staffing
- Small Cities for Baudette
- MN DEED Digital Connection Initiative in LOW and Mahnomen
- Joint CEDS Planning with NWRDC
- White Earth IRMP
- Baudette Blandin Community Development grant



Sean Moran

Loan Officer

Sean Moran started at HRDC November of 2022. He was hired as Loan Officer for the Revolving Loan Fund administered by HRDC subsidiary

Headwaters Regional Finance Corporation. Prior to coming to HRDC Sean worked at Northwest Minnesota Foundation for nearly a decade, where he specialized on several small business lending programs and provided direct technical assistance to businesses. He is a Bemidji State University graduate with a degree in Business Administration.

Project focus since Sean started:

- Completion of data migration to HRFC's new lending software Downhome Solutions
- Application to State of Minnesota DEED for additional loan funds through the Emerging Entrepreneur Program, with an additional \$100,000 in loan capital secured
- Application to State of Minnesota's Loan Guarantee Program, enrolling HRFC as an approved lender through the program
- Underwriting and closing nearly a half million in GAP financing to businesses in our region
- Assisting with hiring RLF administrative staff
- Servicing contracts between HRDC and Cities, Counties, and other organizations that maintain private revolving loan funds
- Presented to HRFC board of directors on HRFC lending activities at semi-annual meeting

In the future Sean will focus on managing HRFC's loan portfolio, underwriting new loans, marketing the RLF, servicing existing RLF contracts, assisting with strategic direction, budgeting, loan capital acquisition and policy/procedure of the RLF.

HRDC STAFF



Naomi Carlson
Executive Director
ncarlson@hrdc.org
218-333-6539

Naomi started as an intern at the HRDC in 2017 supporting the active living programs throughout the region. She stepped into her new role as Executive Director in 2022 and enjoys working to help change the narratives with her wonderful HRDC staff team and Commission. She enjoys learning about new and creative ways to Lead the Way within our region that improve the health and wellbeing of our communities.



McKayla Carter
Community Development Specialist
mcarter@hrdc.org
218-333-6538

McKayla joined the HRDC staff in November of 2022. She spends most of her time working in HRDC's various owner-occupied housing rehabilitation programs as well as leadership and support for our housing development activities.



Judy Grundy
Finance Officer
jgrundy@hrdc.org
218-333-6543

Judy joined the HRDC staff in October 2022. She focuses on the financial portion for the HRDC and its subsidiaries.



Levi Haar
Operations Manager
lhaar@hrdc.org
218-333-6530

Levi has been with the HRDC since 2017. He primarily focuses his time on the day to day operations of the HRDC along with helping administer a variety of housing programs.



Sandy Hennum
Community Development Specialist
shennum@hrdc.org
218-333-6542

Sandy joined HRDC in October 2022. Prior to HRDC, Sandy was the Executive Director of Village of Hope, an emergency shelter for families experiencing homelessness. Working together to lay a strong foundation for individuals, families and communities is the reason Sandy comes to work.



Vicki Ilstrup
Administrative Support Specialist
vilstrup@hrdc.org
218-444-4732

Vicki started working for the HRDC in April 2021 through MN CEP under the SWEP Program until June 2022, when she was hired to continue working part-time. She helps with administrative tasks and miscellaneous duties around the office.



Brooke Jenkins
Revolving Loan Funds Administrative Specialist
bjenkins@hrdc.org
218-333-6548

Brooke Jenkins joined HRDC in June of 2023 as a Revolving Loan Fund Administrative Specialist. She was born and raised in Bemidji, MN. Brooke received her Bachelors of Science Degree in Business Management from Minnesota State University, Mankato in 2015. Prior to coming to HRDC she was an Escrow Officer at Sathre Title Inc. Brooke has a one-year old son and is expecting baby number two at the end of August. She dreams of setting a good example to her children by making a difference in their community.



Tony Klaers
Community Development Planner
tklaers@hrdc.org
218-333-6541

Tony joined the HRDC in April 2022. His primary focus is transportation and active transportation initiatives in the Headwaters Region.



Andrew Miller
Community Development Specialist
amiller@hrdc.org
218-333-6545

Andrew joined the HRDC in September of 2022. His primary focus is transportation and active transportation initiatives. With a background in environmental work, he enjoys projects that can help advance the Region's sustainability efforts.



Sean Moran
Loan Officer
smoran@hrdc.org
218-333-6544

Sean joined the HRDC in November 2022. He is a loan officer for the HRDC's general revolving loan fund and also for city and county revolving loan funds that HRDC facilitates.



Jackie Pierson
Administrative Support Specialist
jpierson@hrdc.org
218-444-4732

Jackie joined the staff team in July 2020. Her role is to support the various administrative activities of the HRDC.



Sami Trana
Community Development Intern
strana@hrdc.org
218-444-4732

Sami is the HRDC's community development intern for the summer of 2023. She graduated from Bemidji State University with a bachelor's degree in Community Health and has a passion for overall health, wellness, and active lifestyles, and cannot wait to incorporate that drive for our region.



Lucas Wakefield
Economic Development Specialist
lwakefield@hrdc.org
218-333-6537

Lucas joined the HRDC in February 2023. He primarily focuses his time on the economic development of the Headwaters Region. Lucas has served in a leadership capacity on numerous non-profit and community-facing boards in his home community of Devils Lake, ND, and hopes to bring those experiences and insights to work on behalf of all the communities that the HRDC serves.



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

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