

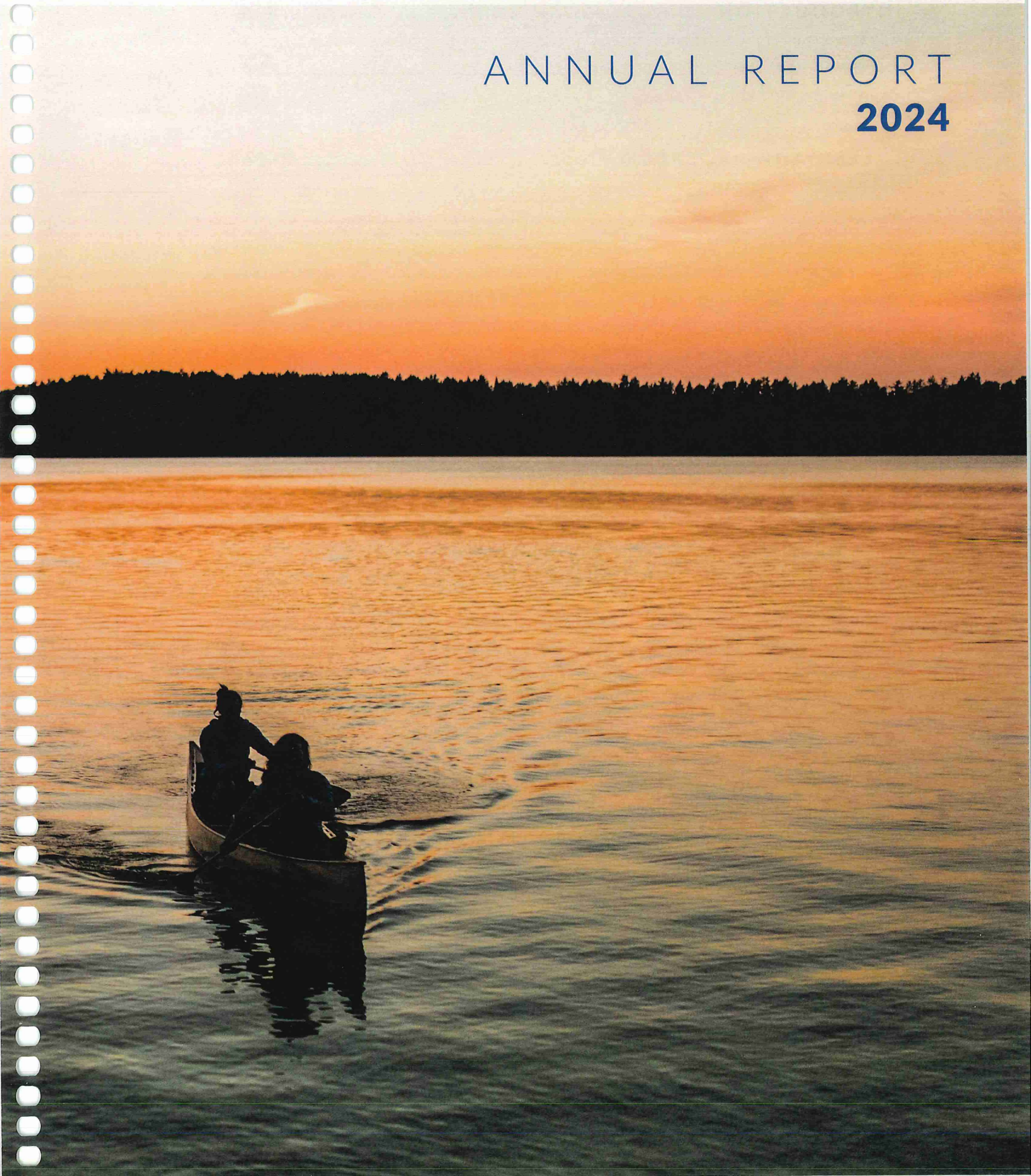


HEADWATERS

Regional Development Commission

Leading the Way

ANNUAL REPORT
2024



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A LETTER FROM THE CHAIRMAN

Cal Larson

Hello all:

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 year after year. You are the best source of information and understand what our communities need to enhance the quality of life, and you advocate for the work HRDC does. Thank you for your continued support.

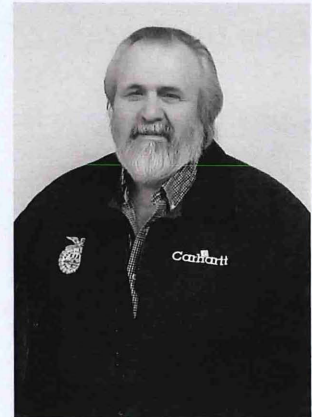
We have an outstanding team that carries out HRDC's mission. Each member of our team brings passion, desire, drive, and knowledge from other life experiences to bring partners together to enhance the quality of life in Northern Minnesota. To each and every member of HRDC's staff, I personally thank you for your work and dedication to this very important work within our Region.

This past year we have celebrated with past Commission members and past Executive Directors. A collective wealth of knowledge and experience that has made HRDC who we are. This solid foundation is what guides us in the present and helps move us forward into the future. I am excited to see the new and exciting partnerships with our communities and our Region, as we continue to have HRDC "FORGE AHEAD" this next year and beyond.

As we look forward to the upcoming year there will be many opportunities our Commission will embrace to enhance the Region's economic prosperity. One of the top items moving forward will be to reach out to our local boards, cities, townships, county boards, and tribal councils to further identify and inform these entities of the assistance we can and do offer. I continue to be amazed, grateful, and excited to have our organization "leading the way" for our five counties, Beltrami, Clearwater, Hubbard, Mahnomen, and Lake of the Woods. As we further identify strategic issues that affect our communities and how our HRDC team can work together with our communities we will be effective and strive to accomplish all the goals set forth by our regional partner's needs.

Again, I thank you all for being part of the HRDC team and look forward to 2024-2025 to humbly serve as your Board Chair.

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."

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!

A scenic view of a lake with mountains in the background. In the foreground, two people are seen from behind, looking out over the water. The person on the left is wearing a blue bucket hat and a white top. The person on the right is wearing a camouflage bucket hat and is shirtless. The water is blue with some ripples, and there are some small boats or structures in the distance. The mountains are green and forested.

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

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



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
- Del Bellanger – White Earth Reservation
- 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



2024 Commission Members

TALENT & PROSPERITY

HRFC LENDING ACTIVITIES

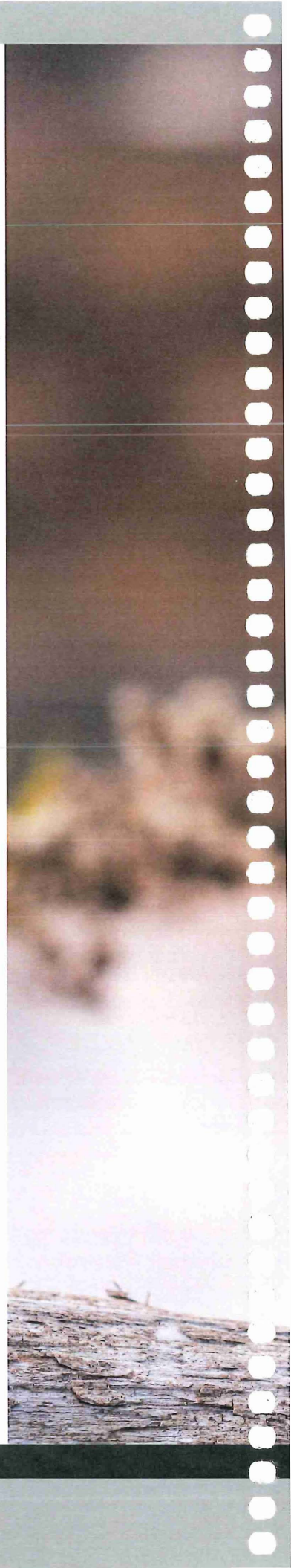
BUSINESS SPOTLIGHT

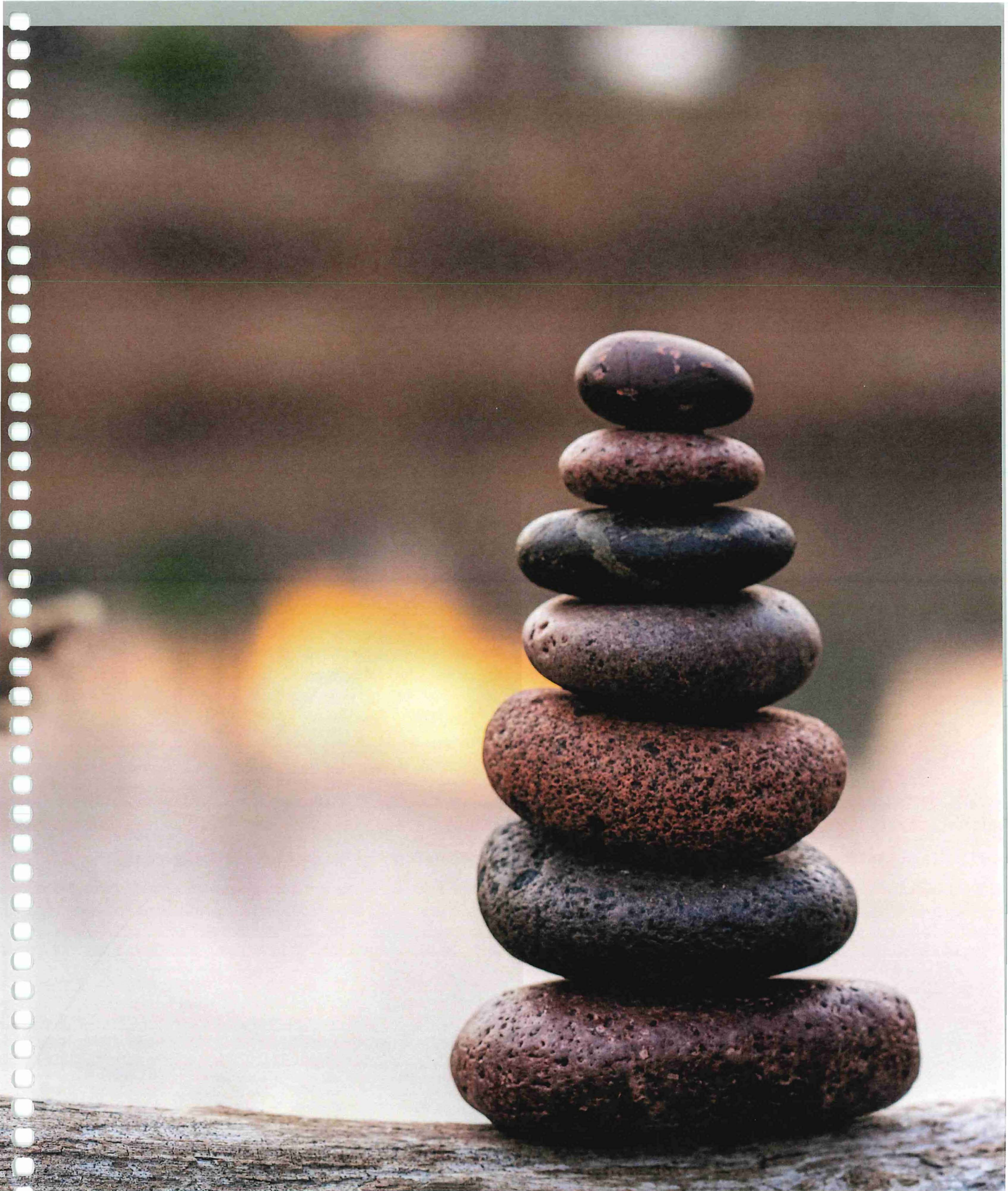
ECONOMIC DEVELOPMENT ACTIVITIES

CEDS

MAHNOMEN **EDA**

LAKE OF THE WOODS **EDA**





HRFC LENDING ACTIVITIES

1.2 million in gap financing approved in the five-county region

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 and 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 five businesses were supported in FY2024 through HRFC's internal revolving loan fund. Staff provided underwriting services on three City Loan Fund requests in Baudette, Mahnomen, and Bemidji. Projects were directly funded or supported through contractual RLF services in all five counties of HRDC's region. In Beltrami county, a popular coffee shop was assisted with succession as the business transferred to a new local owner. A small convenience store and bait shop in Gonvick transferred to a new local owner who received loan assistance with the purchase and with site improvements. In

Mahnomen County, a small greenhouse received City of Mahnomen loan financing to expand. Hubbard county saw direct RLF assistance to a startup veteran-owned gym in Park Rapids. HRFC staff were able to utilize funds through State of Minnesota DEED's Emerging Entrepreneur Loan Program to assist with the buildout and leasehold improvements of the new gym facility. Lake of the Woods County lending includes City of Baudette loan program underwriting and ongoing assistance to resorts located along Lake of the Woods. Staff also assisted Lake of the Woods County EDA on a contractual basis with processing and disbursing 28 forgivable loans made to businesses located on the Northwest Angle. This lending activity supported startup businesses, business succession, essential services and job creation.

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.



LIFETIME ACTIVITY

of the HRFC Revolving Loan Funds



\$22,651,589

Funds Disbursed



240

Total Loans



3130+

Jobs Created



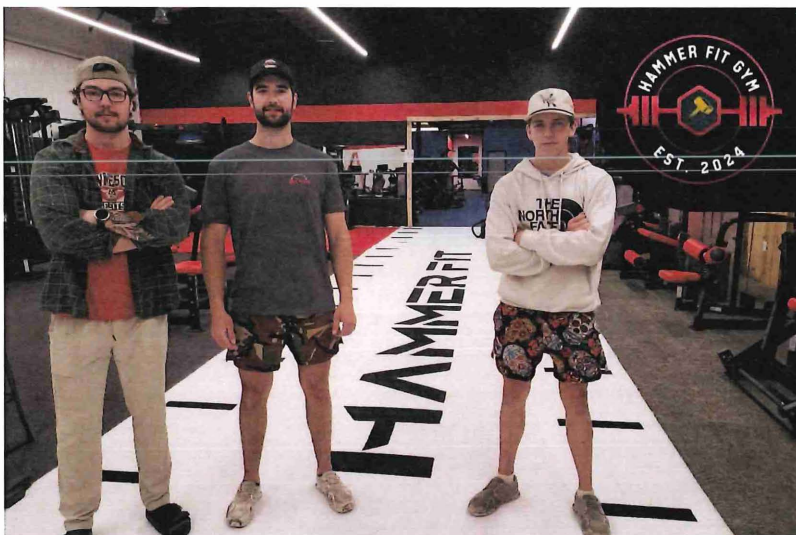
3410+

Jobs Saved

BUSINESS SPOTLIGHT

Hammer Fit Gym

Tanner Hammitt is a veteran of the US Army 75th Ranger Regiment. He was honorably discharged in 2023. Soon after returning home, Tanner began thinking of a business he could start nearby to his hometown of Bemidji. Coming from an athletic-minded and fitness enthusiast background, Tanner and his family determined the Park Rapids area could use a new gym option. With the assistance of his business partners; brother Tate and father Bryan, the Hammits began planning and seeking financing to start Hammer Fit Gym. Through a

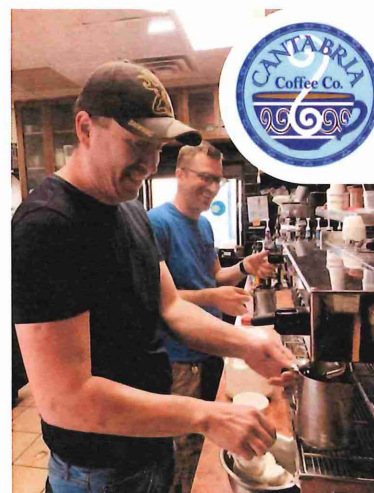


Tanner Hammit left, brother Tate Hammitt center, brother Trent Hammitt on the right.

referral from their banker, HRFC became involved in the financing package with a \$140,000 loan. Funds for the loan were primarily sourced through State of Minnesota DEED Emerging Entrepreneur Loan Program. The loan was used for leasehold improvements and renovations necessary to build out the rented location into a state-of-the-art gym. Located on highway 71, locals and tourists alike will have a new convenient fitness option beginning June 1st, 2024. It's a membership-based gym featuring 24-hour access, a sauna and tanning booth, free weights and Hammer Strength brand equipment. The facility is tailored for all ages and fitness levels. Congratulations to the Hammits on their new venture!

Cantabria Coffee Co.

Kelly Cluff has been working in retail and chain coffee shop management for around the last decade. As a manager at a popular coffee shop chain in the Bemidji area he built skills needed to be successful in the industry. This past spring, an opportunity arose and Kelly and his wife Jennifer set their sights on owning their own independent coffee shop. Through lending assistance of Headwaters Regional Finance Corporation, Kelly's dream became a reality when he purchased the existing Cantabria Coffee Co. in downtown Bemidji. Under this new local ownership, twelve jobs were retained and an additional four jobs were created. The business has a large local following and is known for its unique décor and setting complete with an outdoor courtyard. While the standard favorite offerings will remain, there are plans to expand that are sure to please local patrons!



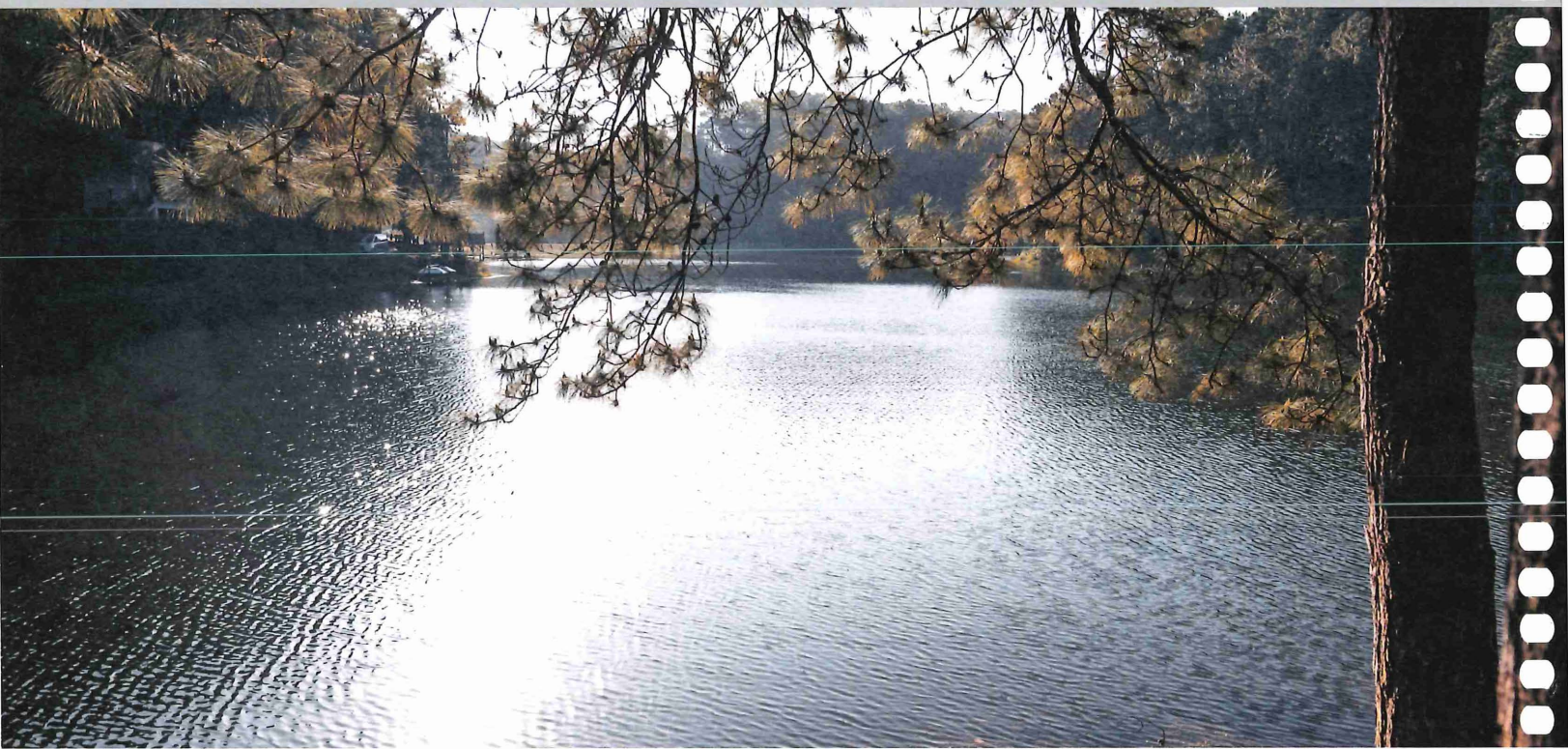
Kelly Cluff (front)

ECONOMIC DEVELOPMENT ACTIVITIES IN THE REGION

Headwaters Regional Development Commission (HRDC) was designated as the Economic Development District for the region in 1974. 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 Mahanomen 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 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 industry 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.



Empowering Small Minnesota Communities (ESMC) Grant:

As a result of a community dinner in Baudette, HRDC staff researched funding opportunities to accomplish two main goals that were decided on. HRDC, on behalf of the Lake of the Woods EDA, applied for the ESMC grant in February, 2024. This grant will connect the community with the University of Minnesota, providing resources and personnel to undertake work prioritized by residents. The application requested tactical action support (2-9 months). During this time period, the community hopes to create a potential employment model for a community coordinator, a new position within the city. The community also hopes to gather further research and conduct feasibility studies on community projects, such as the local recreation center. This grant was accepted in May, 2024, with funding and work expected to begin during summer, 2024.

White Earth Tribal & Community College (WETCC) Mobile Training Station:

In November of 2023, HRDC provided grant writing assistance to WETCC in pursuit of funds to implement a mobile medical simulation unit. These units are equipped with medical simulation equipment and human patient simulators (high-fidelity mannequins) to provide a realistic medical experience for students. The units include audiovisual recording equipment that allows students and faculty to review the learning experience. Because the unit is mobile, WETCC would be able to provide training opportunities to students throughout the Reservation.

This project aligns with our regional CEDS goal to increase the per capita income by 4% by 2027. The implementation of this training station will improve human capital by expanding workforce development, which in turn produces a high-skilled workforce. As a result, this improvement will transition into more jobs, better services, and higher wages for medical related fields in Mahanomen County. All of this serves to improve our economy, and ultimately provide a higher quality of life for those in our region.

In June of 2024, this application was officially accepted by the EDA and WETCC has been awarded \$1.5 million to support healthcare workforce development in the region. **This development is creating much excitement among WETCC staff and students. “This is such wonderful news to receive. I am so excited for this opportunity to expand our health care academics with the White Earth Tribal & Community College,” said the president of WETCC, Anna Sheppard. Over the long term, this enthusiasm will transform into real results for the students of WETCC. The benefits of this project will start at the college but quickly expand to the rest of the region.** Work is expected to begin during summer, 2024.

With the assistance from the EDA, HRDC continues to grow and is increasing the amount of assistance and impact in this five-county region. The administrative support provided by this planning grant is vital to our region, which is among the most economically distressed regions in EDA's Chicago Region. The EDA Partnership Planning Grant is essential to HRDC's ability to coordinate economic development activities in the region. This grant has allowed us to perform key services to our region, such as grant writing, outreach and leadership, implementing economic improvement strategies aligned with our CEDS, and professional guidance for multiple government entities/clients. All of these services serve to combat the issues our region faces, such as higher poverty rates, lower median household incomes, and high unemployment rates.



COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS)

As the Federal EDA's designated Development District for the Region, 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, creates goals, 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 modern companies.

To ensure public outreach and engagement in the CEDS process, a community stakeholder survey was 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 detailed reports, ultimately creating more informed decisions about our region's economy.

HRDC and the Northwest Regional Development Commission (NWRDC) continue to work with the University of Minnesota Extension to host CEDS related discussions. CEDS is a 5-year cycle with the next edition being due in 2026, making it important to have a long-term approach. These meetings are held regularly (bimonthly). Regional stakeholders attend, which provides perspective and creates meaningful conversations that lead to long term initiatives and planning. The meetings serve to provide collaboration and alignment between NWRDC and HRDC in the creation of their respective CEDS. By doing so, both Commissions are able to implement strategies for both regions while also avoiding duplication of efforts.

Through these discussions, and also referencing the current CEDS, HRDC has been able to identify seven regional priorities:

- Affordable and Quality Housing
- Skilled and Available Workforce
- Broadband Availability and Access
- Transportation & Infrastructure Improvement
- Improve Business Climate & Access for Startups
- Childcare Access and Affordability
- More Developable Land

MAHNOMEN AND LAKE OF THE WOODS COUNTY ECONOMIC DEVELOPMENT AUTHORITIES (EDA)

For a modern economy to thrive, it is necessary to develop and implement comprehensive strategies that lead to economic growth and development. Local Economic Development Authorities (EDA) adhere to this mission, and support economic growth and prosperity in their respective regions. HRDC has been fortunate to cultivate strong relationships with both Mahnomen and Lake of the Woods (LOW) County EDA, serving both entities under staffing contracts. The staffing contracts allow HRDC to provide leadership and administration of the various grants and projects being undertaken. It should be noted that while this arrangement allows HRDC to focus intensely on the local issues affecting both LOW and Mahnomen, we maintain a broad regional focus through our federal EDA contract.

Jon Waibel, President of the LOW EDA, summarized the past year:

"It's been a busy year for sure, lots of progress made but lots of challenges faced as well. Staff turnover is one of those challenges, but on the flip side it offers a fresh start with new people and ideas. We're thankful to have HRDC working with us and look forward to all that we will accomplish together in the future."

Both communities face significant economic challenges such as changing demographics, geographic isolation, housing shortages, and aging infrastructure. HRDC, in coordination with the local EDA, actively combat these issues and identify opportunities for economic growth and improvement. These opportunities regularly require funding and HRDC has sought and obtained numerous grant opportunities at the state and federal levels to achieve those aims. Here are a few notable examples:

- Blandin Community Development
- Empowering Small Minnesota Communities
- Small Communities and Rural Placemaking

LIVABLE COMMUNITIES

HHDC

BELTRAMI HRA

HUBBARD HRA

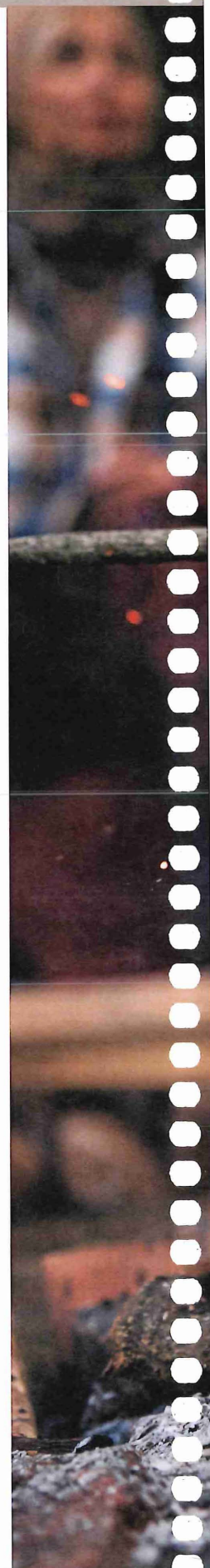
FIX UP PROGRAM

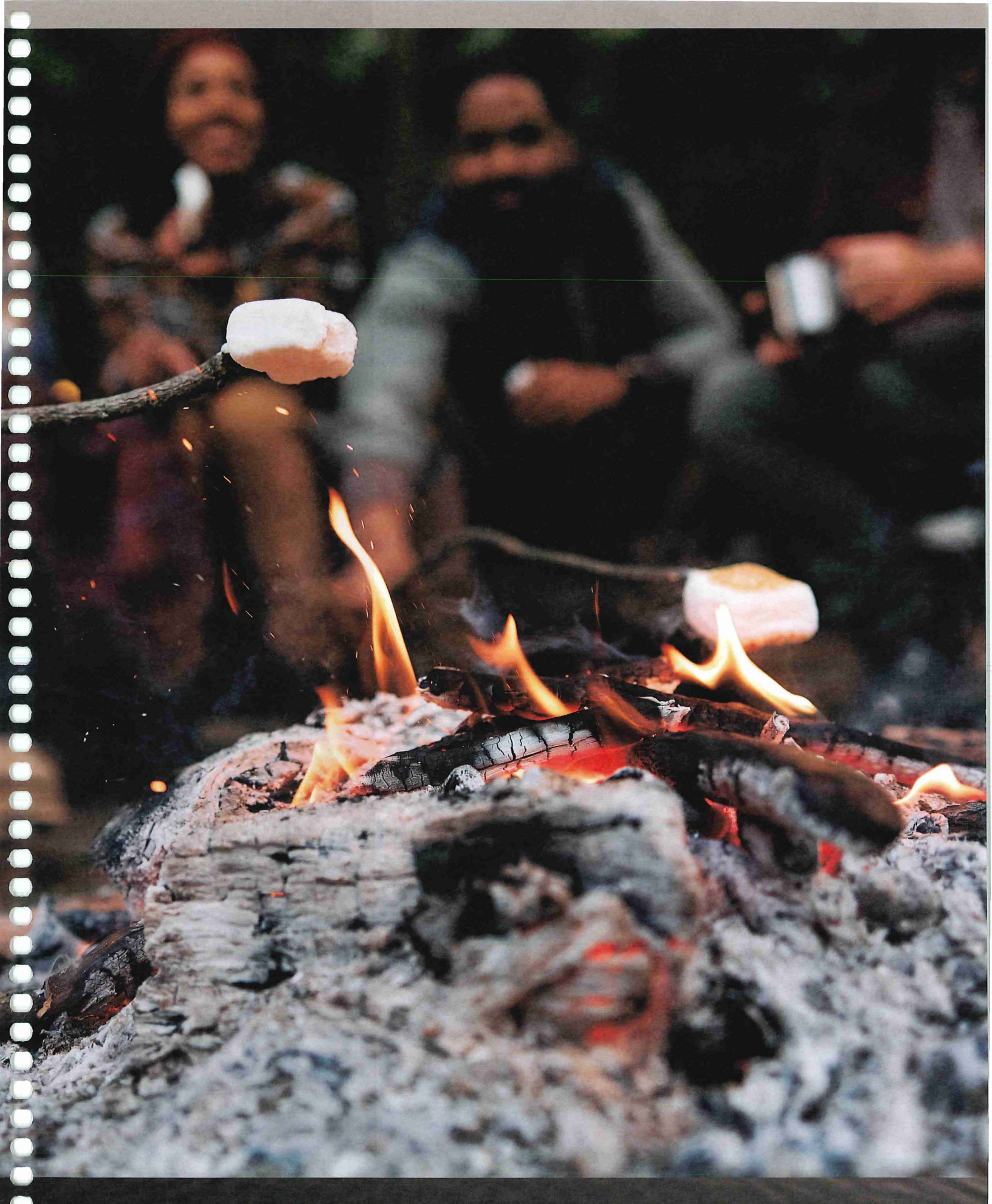
HOUSING REHABILITATION

SMALL CITIES PROGRAM

DOWN PAYMENT ASSISTANCE

MCPP





HHDC



Headwaters Housing Development Corporation (HHDC) is a non-profit subsidiary of HRDC. As HRDC worked with various partners and communities in the region on economic and community development activities, it became apparent in the mid-90s that a more specific and specialized approach was needed to address the inadequate supply of affordable housing. In the Spring of 1998, HHDC was formally incorporated and began building a solid reputation among local communities as an important partner who could assist with critical housing needs. With a mission "to ensure quality affordable housing options for low- and moderate-income households throughout the entire Headwaters Region, either independently or through strategic partnerships," HHDC continues to maintain that reputation today.

One of our most significant partnerships is with Bemidji High School. An open house celebrating 30 years of working together was held this year at our latest project. It was an opportunity for Tony Hommes, Construction Trades Academy Instructor, to showcase the skills and quality workmanship of his talented team of students. This year, students from Northwest Technical College were also involved. Together, they built this beautiful 1830 square foot house which will soon be sold to a local family.

Over 50 new homes in the Bemidji area have been built as a result of this successful partnership. Former instructor, Ron LeClaire, was involved at its inception. He and Tony took a moment to catch up earlier this year. Their commitment and dedication, combined with ongoing financial support from HHDC, has impacted the lives of countless students who were involved in some facet of the construction of these homes, exposing them to potential career fields and instilling a sense of pride and accomplishment.



The partnership with Bemidji High School isn't the only major accomplishment for HHDC. In early 2007, ongoing discussions in the community about the lack of affordable housing and the growing homeless population began to gain momentum. HHDC, in partnership with Beltrami HRA, became much more intentional about finding resources that could help address these issues. They went on to serve as the Developer of the first supportive housing project in Bemidji – Conifer Estates – located within what is now known as the Conifer Campus. Building on this success, two more complexes – Conifer Villas and East Conifer - followed a few years later with additional land available for future development. Conifer Estates has proven to be an excellent example of a successful collaboration involving multiple partners to ensure a holistic approach to meeting the needs of the residents – it is truly supportive housing at its core. These dedicated partners include: BICAP, DW Jones Management, Leech Lake Housing Authority, Housing Matters, and Red Lake Housing Authority.



As HHDC and Beltrami HRA look forward to 2025 and beyond, the next phase of development for the Conifer Campus looms large. The first step as the master planning begins for the adjacent 30 acres is securing funding for road and infrastructure improvements necessary to connect to city services. Staff are working to identify potential funders and other partners in addition to researching the latest innovative approaches for affordable housing being developed around the country.

These efforts are not limited to Bemidji or Beltrami County. HHDC continues to partner with local governments throughout the region to develop affordable housing, often one house at a time. Two new construction projects have been completed in Park Rapids and will soon be sold. Another new construction project is scheduled to begin in Mahanomen. Discussions are also underway for the renovation of an existing house in Mahanomen and the potential construction of 6-8 new houses over the next few years in Baudette.

We are committed to serving the entire region and continue to seek additional resources to meet this ever-present need.



HRDC HOUSING TEAM

Over the years, the HRDC housing team has secured funding to develop and implement numerous programs ranging from homeownership counseling & home buyer education to assistance with costs for down-payments, home improvements, housing rehabilitation, and new construction. We also provide staffing support for local Housing & Redevelopment Authorities in several counties and work with local governments and tribal entities to complete housing and planning studies as well as provide other services as needed on a contractual basis. In 2024, a decision to expand our housing efforts across the region was made with plans to hire additional staff specifically focused on housing development. Efforts to incorporate various energy efficiency and sustainable development measures will also be at the forefront of our expanded work in housing development in the coming years.

Bottom line – the housing affordability crisis, the ever-increasing lack of available housing is about so much more than a house or an apartment or how much either one costs. It's about economic development, community development, recreation, tourism, quality of life, family stability, community resilience and vitality, and long-term sustainability. HRDC is committed to leading the way for our region as we forge new pathways toward holistic approaches and solutions that will enable our rural communities to thrive and prosper as they build on their unique characteristics and strengths.

HRDC has built a strong reputation as an effective, reliable partner who consistently delivers positive results for communities across the region. We are gaining experience and expertise in the eyes of various funders and potential partners across the state and beyond. We are positioned to continue to grow and shape our presence as competent and effective leaders among the regional development organizations operating in rural Minnesota. As we ramp up our efforts in housing development in the coming year, we remain steadfast in our commitment to help our communities, and our Region as whole, be successful.

This year, HRDC staff have placed a high priority on planning for the next 50 years in housing. This has been a need we have heard from our partners. The photo is from one of our listening sessions housing workshops facilitated by Sandy Hennum and Rhonda Walters.



BELTRAMI HRA

Beltrami County HRA (BHRA) contracts with HRDC to provide services to meet their mission of providing quality and affordable housing options to low and moderate-income households. The staffing package includes meeting administration, organizational development, financial management, construction oversight, property management, and down payment assistance.



Beltrami HRA board with HRDC's staff leadership has really ramped up to address the housing crisis within their county. In the Bemidji community alone, there is a need for over 1,000 additional affordable housing units for low to moderate-income families and individuals. In early 2024, an opportunity to partner with Sanford Health to develop a workforce housing project near the hospital materialized. Despite a tight timeline for submission of the funding request, staff was able to collaborate with Greater Minnesota Housing Fund (GMHF) and rally both city and county leaders as well as BHRA and HHDC boards and other stakeholders to come together and make the application a reality. This has been a yet another demonstration of the resilience, determination, and commitment found in the rural communities we call home.

These and many other traits will serve to strengthen and inform our strategy for housing development in Beltrami County and the entire region. We are dedicated to embracing innovative housing solutions as we develop feasible, scalable, and regionally relevant approaches to the housing challenges facing our region.

This year, Beltrami HRA has built out a full board of directors, with 7 skilled and experienced Board of members to guide the projects forward.

- **Orlando Alamano - Board Chair** | Northwoods Lumber Company
- **Travis Barnes** | Bemidji State University
- **Max Cloose** | Security State Bank
- **Joe Gould** | District 31 and County Commissioner
- **Catie LeMay** | Behavioral Health Sanford Health
- **Brian Smith** | Sanford Health
- **Pat Weerts** | Kraus Anderson Construction

In the Bemidji community alone, there is a need for over 1,000 additional affordable housing units for low to moderate-income families and individuals.

HUBBARD HOUSING REDEVELOPMENT AUTHORITY

In July 2023 HRDC was happy to announce a new contract with Hubbard County HRA. Hubbard HRA's mission is "Providing opportunities for low & moderate income families in Hubbard County to attain safe, affordable, and stable housing." HRDC hit the ground running to provide staff services for the HRA. HRDC worked with DW Jones management company to put a plan in place to manage 4 apartment buildings in Park Rapids that the HRA owns: Cornerstone , Regency and Meadow View and Meadows Edge Apartments. Staff also took over management services for single family homes along with managing the Hubbard HRA loan portfolio and providing down payment assistance.



HRDC has applied for funding through the Federal Loan Home bank to provide rehabilitation funding for 12 low income households within Hubbard County. HRDC is currently working on a Housing Trust Fund application through Hubbard County that would provide additional Down Payment Assistance funding along with addressing deficiencies throughout the Hubbard HRA own properties. We continue to hope to help the Hubbard HRA meet their mission and improve the opportunities for housing in Hubbard County.

"Providing opportunities for low & moderate income families in Hubbard County to attain safe, affordable, and stable housing."

MINNESOTA HOUSING FIX-UP LOAN PROGRAM



HRDC also offers a state wide program called the Fix Up loan program through Minnesota Housing. This program helps households make permanent home improvements without breaking the bank. The Fix Up Loan program offers affordable fixed interest rates and longer terms to keep monthly payments low. The program offers secured and non-secured options for repairs to improve energy efficiency and accessibility renovations. This has been a great option for homeowners in our region.

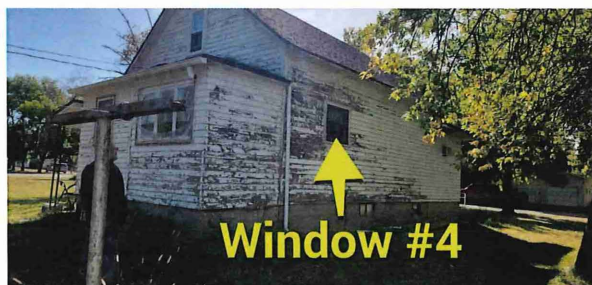
HOUSING REHABILITATION

Headwaters Regional Development Commission has been involved in housing rehabilitation for many years. We continue to offer a variety of programs to help homeowner make necessary repairs to decrease safety deficiencies, increase energy efficiency and accessibility in their homes. These programs are vital to households who may otherwise have no means to access needed repairs. We continue to see a strong demand from homeowners who need assistance to rehabilitate their homes.

Minnesota Housing Rehabilitation Loan Program

Headwaters Regional Development Commission serves as an administrator of Minnesota Housing's Rehabilitation Loan Program (RLP). The RLP program 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.

To access our Owner Occupied Rehab Questionnaire please visit the link below:
<https://hrdc.org/information-form/>

SMALL CITIES DEVELOPMENT HOME IMPROVEMENT PROGRAMS



HRDC has been involved in the DEED Small Cities development program for a number of years. This federally funded program done in partnership with the Department of Education and Economic Development (DEED) provides grant funding for owner-occupied and rental rehabilitation, commercial rehab, and public infrastructure improvements. HRDC is excited to be currently involved in administering Small Cities awards for the following communities:

The City of Baudette

We were proud to announce that the City of Baudette was awarded \$1.2MM in September 2023 to replace water and service infrastructure including new water mains, lift stations and storm sewers. Along with the infrastructure repairs the City will also be using the funding to rehabilitate 22 single family rental homes within the City. The project is currently working through the environmental phase and we hope to move forward with construction in 2024.

The City of Bagley

The City of Bagley was also awarded \$345,000 in September 2023 to rehab 12 single-family homes within the City limits. This Small Cities awards will help low-to-moderate income households make necessary repairs to improve the habitability, safety and energy efficiency of their home. Home-owners are able to apply for up to \$25,000 in deferred financing to repairs. This project has worked its way through the environmental review phase of the effort and we are now accepting homeowner applications for the funding. We look forward to working with Bagley households and helping them with rehabilitation improvements starting in Summer 2024.

The City of Bemidji

The City of Bemidji was awarded \$388,125 in 2020 for the rehabilitation and improvement of 15 single-family residences in the designated NW 12th St. area neighborhood of Bemidji. Households are able to get \$25,000 in a deferred loan funding to help make necessary repairs to their home. The City was granted a 1-year extension to finish projects in process for the grant. HRDC is continuing to work and administer the program for the City and is working with households to complete outstanding home rehabilitation projects.

ENTRY-COST ASSISTANCE

With higher housing interest rates, potential homeowners need additional financial resources to make the home-buying dream a reality. Through Beltrami HRA, Hubbard County HRA and Headwaters Housing Development Corporation, HRDC has been able to offer three down payment assistance programs. These loans can be up to a max of \$5,000 to \$7,500 based on program and need. These funds 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 program continues to be a vital resource to potential home-buyers who may otherwise not be able to make a home purchase a reality. This year HRDC has collectively helped 9 households complete their home purchase with \$53,500 in down payment assistance.



HRDC has been able to offer three down payment assistance programs. These loans can be up to a max of \$5,000 to \$7,500 based on program and need. These funds can be used for down payment and/or closing costs in our 5-county region.

MINNESOTA CITY PARTICIPATION PROGRAM (MCP P)

In 2023 HRDC applied for and was approved to participate in the Minnesota Housing MCP P program. Through this program Minnesota Housing Finance Agency (MHFA) issues mortgage revenue bonds on behalf of participating local governments that wish to make low interest mortgage financing available to moderate income first-time home buyers. Local lenders process the mortgages on behalf of local governments that receive an allocation of funds. HRDC has been involved with this program for many years and was excited to announce they were awarded \$1,591,345 to support this effort for our 5 counties again this year.

Minnesota Housing Finance Agency (MHFA) issues mortgage revenue bonds on behalf of participating local governments that wish to make low interest mortgage financing available to moderate income first-time home buyers.

TRANSPORTATION & COMMUNITY DEVELOPMENT

MNDOT ACTIVITIES

RTCC

VOYAGEURS SRTS PLAN

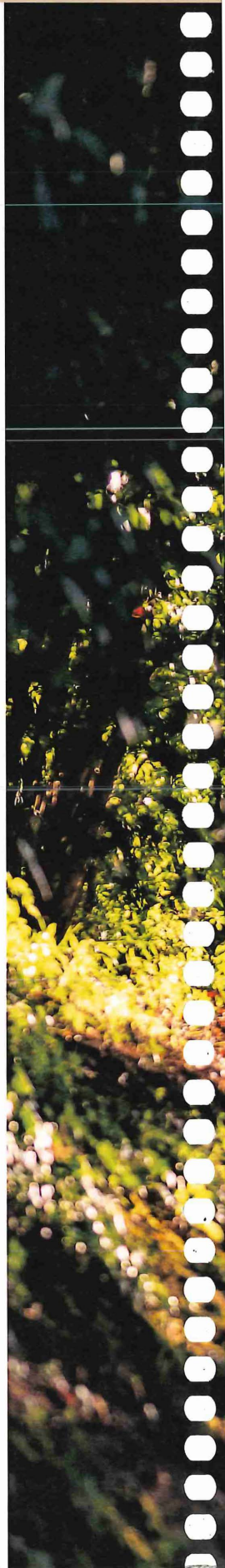
REGIONAL FOOD HUB

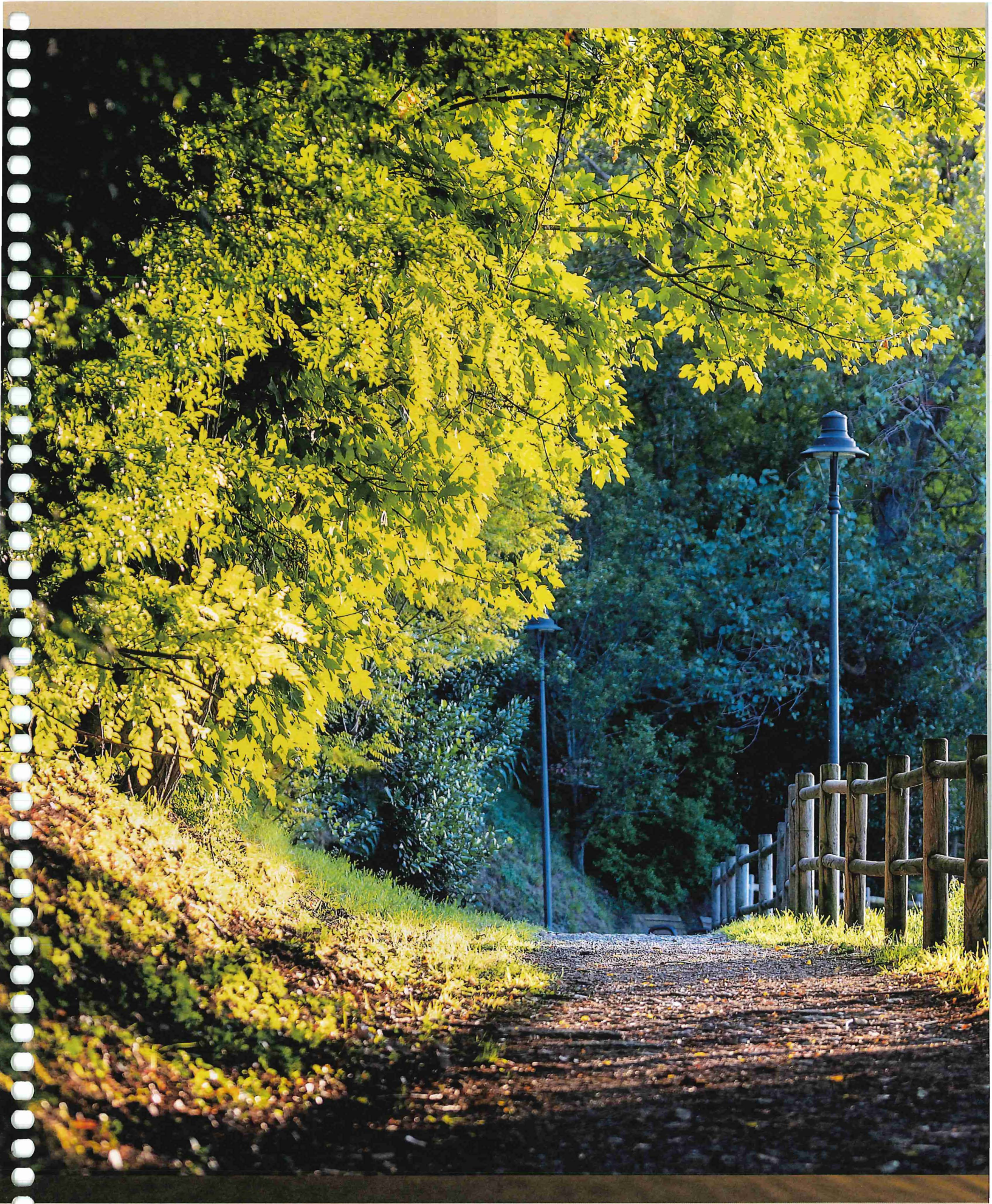
SHIP

CLIMATE ACTION

PLACEMAKING

NWRECB





MNDOT ACTIVITIES

HRDC continues to build and maintain a strong relationship with MnDOT providing support to the region. Minnesota Department of Transportation (MnDOT) contracts with the HRDC each year to support transportation-related activities and targeted projects with a focus on improving the overall health and well-being in the communities HRDC serves. HRDC staff supports MnDOT Districts 2 and 4, providing technical assistance for active living projects such as Walkable Community Workshops, Active Transportation Grant Solicitations, 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 and funded for a multi-use trail in the city of Bemidji. This project is scheduled for construction in 2027. HRDC also supports the MnDOT Carbon Reduction Program and PROTECT program working with local stakeholders to generate applications for projects to reduce carbon emissions and increase the resiliency of a community's assets.

Active Transportation Infrastructure Grant

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 city, county, and tribal partners on projects that were previously identified in planning documents to apply for Active Transportation Infrastructure funding. Projects that were submitted were Sidewalk and Lighting project for the village of Naytah-waush, a multi-use trail in the city of Mahanomen that will provide

connectivity to an existing trail network, and a multi-use trail that will provide access from downtown Bemidji to Bemidji High School. These applications are currently in the review stage of the process, if these projects are selected construction would take place in 2025.

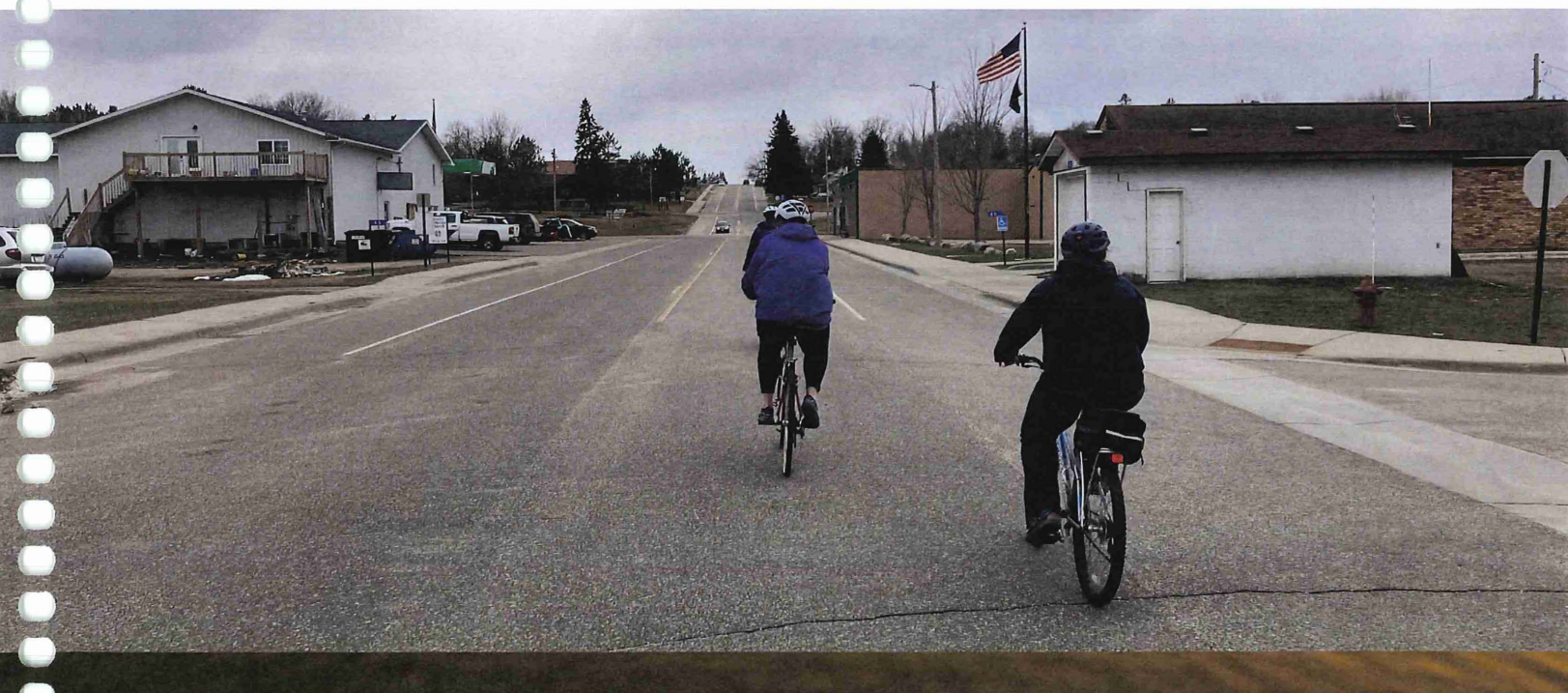


Safe Routes to School Infrastructure Grant



HRDC also worked with Beltrami County on a Safe Routes to School Infrastructure Grant application. This application was a result of a previous Safe Routes Engineer Study identifying a need for a multi-use trail from Jefferson Ave. Roundabout to the Adams Ave. Roundabout on 5th street. HRDC staff also worked with the village of Nay-tah-waush on Safe Routes to School Infrastructure Grant application for a Sidewalk and Lighting application for the north portion of the village. This project was identified during the Safe Routes to School planning process for Nay-tah-waush Charter Schools in 2021. This phase will complete the sidewalk and lighting connection providing safe access from the sports complex to the school. Both of these projects are still in the review process but if selected construction will begin in 2025.

"HRDC continues to work with community stakeholders to bring awareness to active transportation opportunities in the community."





HEADWATERS REGIONAL TRANSPORTATION COORDINATING COUNCIL (RTCC)

Discovering and overcoming transportation mobility needs and barriers in the Headwaters Region

Headwaters Regional Development Commission (HRDC) is one of the hosts for Minnesota Department of Transportation's (MnDOT) Regional Transportation Coordinating Council (RTCC) program. The RTCC includes members of an advisory group composed of representatives from social, non-profit, transportation, and other agencies with the focus to improve accessibility for disadvantaged populations such as aging, veterans, low-income and those with disabilities. A mobility manager provides support to the RTCC and serves as the point of contact between MnDOT, local agencies, and the community.

Transportation is a continued barrier for many in the region making it difficult to access basic needs and destinations such as healthcare, employment, social events, banking, shopping, etc. The mobility manager assists in the coordination with a variety of stakeholders to overcome these accessibility concerns. The RTCC contract was awarded to the HRDC in July of 2023 after a year without a contract.

Proposals for this fiscal year include an on-demand transit system for Conifer community, a volunteer driver recruitment initiative, a collaboration with goMARTI and continuing to connect with stakeholders to strengthen partnerships.

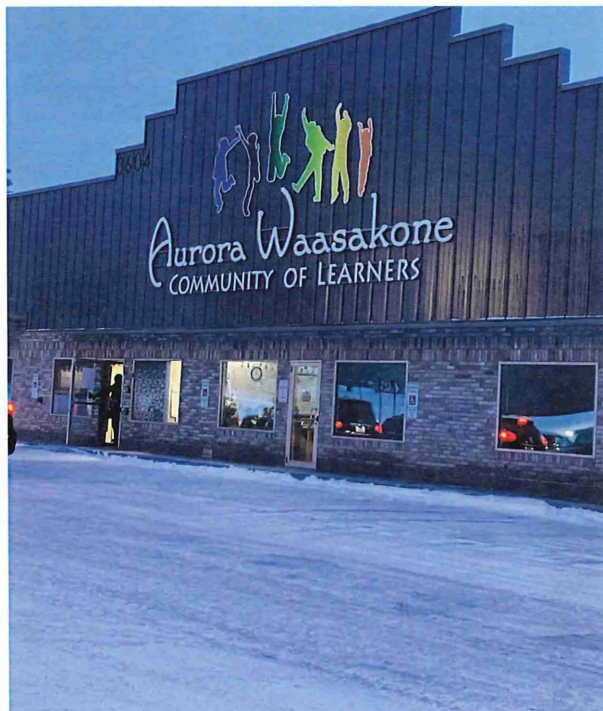
Next year will be the second year of the two-year contract with MnDOT for the RTCC. A new application will be submitted to continue the RTCC program so barriers in transportation may be addressed as concerns come forward. An emergency plan for community members will be enhanced and shared with the communities in the Headwaters Region. Transportation equity and mobility for our underserved populations as stated above, will continue to be a focus. Shared mobility within our regions between partners and stakeholders must be strengthened to ensure concerns can be addressed. Listening to the public in open forums to hear from our community members is important and will be ongoing.

SAFE ROUTES TO SCHOOL VOYAGEURS AND AURORA CHARTER SCHOOLS:

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 promote walking, biking, and other forms of active transportation for students and their families to build lifelong healthy habits.



In 2023, HRDC facilitated a Safe Routes to School Planning Grant for Voyageurs and Aurora Charter Schools. This plan will provide both Charter Schools the ability to apply for future SRTS Boost Grant Funding to support programming to improve student's ability to walk and bike to school and SRTS Infrastructure Funding which would provide funding for infrastructure improvements. Headwaters also worked with Laporte Schools on submitting a SRTS Planning Grant application for the 2024/2025 school year. Laporte School district was awarded and the planning process will begin in July 2024 to support Laporte students walking and biking to school.

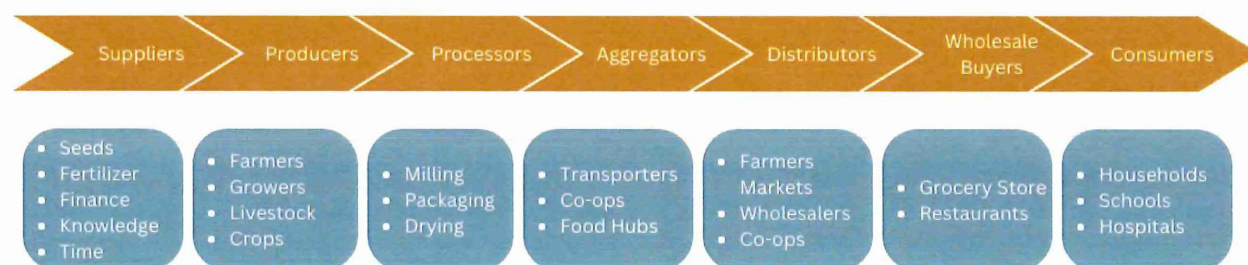


REGIONAL FOOD HUB

In June of 2023, the HRDC contracted with Region 5 Development Commission (R5DC), for the next 5-years (2023-2028), to provide technical assistance services to businesses and organizations within the food supply chain within our five counties. R5DC was 1 of 12 organizations selected by the USDA to establish and coordinate a multi-state Regional Food Business Center (RFBC), known as the North Central Regional Food Business Center (NC RFBC). The NC RFBC consists of 35 partner organizations supporting the tri-state region of Minnesota, North Dakota, and South Dakota. The HRDC represents the network and interests of our region's consumers, existing small-to-mid sized food businesses, and aspiring entrepreneurs.



The vision of the North Central Regional Food Business Center focuses on expanding small and mid-sized agricultural value chains in our region. Center activities include technical assistance to create new value chain connections, expanding supply and demand to and from new and existing markets, improving viability and increasing market value of products, and boosting Upper Midwest regional food systems in response to supply chain weaknesses, small business challenges, and other difficulties exposed and exacerbated by the pandemic.



The goal is to transform a region that primarily focuses on commodity and large-scale agriculture into an area that also supports smaller, more resilient farm and food practices, specifically focusing on the development of critical infrastructure for small and mid-size livestock processing, fruit and vegetable processing, and warehouse space and storage operations.



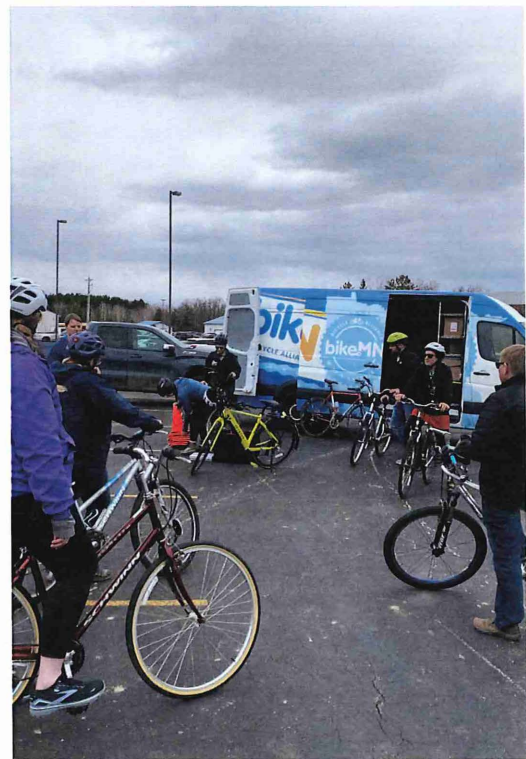
The HRDC has connected and woven itself into a wide network of farmers, producers, distributors, processors, aggregators, and more. One key connection that the HRDC has forged is partnering with Amber Lynne, who is a local grower, business owner, and school chef. She owns Table for 7 in downtown Bemidji and everything she serves is sourced locally. She brings a vast network of knowledge, education, resources, and connections to our team and our initiatives!

STATEWIDE HEALTH IMPROVEMENT PARTNERSHIP (SHIP)

HRDC continues to create a strong partnership with the North Country Health Board (NCHB) which contracts with HRDC to lead the school strategy for the Statewide Health Improvement Partnership (SHIP) for schools in our region

Over this past year, HRDC has focused on active living opportunities in our schools and our communities. Through the SHIP school's strategy, we can also 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. This results in an increase of effectiveness of each organization, and creates healthier communities in our region. It is through these relationships that HRDC has been able to support Community Bike Maps in both Bemidji and Baudette as well as assisting in funding a fleet of bikes for the city of Baudette.

HRDC staff is always looking for new ways to work within our schools Wellness Committees on active living and healthy eating initiatives for students and school staff. HRDC will continue to offer resources for our schools in our region that support and enhance individual schools' wellness initiatives and goals. HRDC strives to support our school's wellness committee so that they can set their own goals for staying mentally and physically healthy throughout the school year.



CLIMATE ACTION

Over the years, HRDC has worked on energy related projects to offer support on climate action and sustainability within our 5 counties. Some of the work we have done in partnership with key stakeholders within our region include: partnering with the sustainability office at Bemidji State University, climate resiliency planning, watershed planning, becoming a host site for a Green Corps member, and surveying communities of recycling opportunities. Although there has been groundwork laid and carried out over the years, this year, HRDC has been able to work in partnership with Bemidji State University to build out the program for the Region on climate initiatives and clean energy projects to tackle together.

This past year, HRDC was able to secure funding through Minnesota Department of Commerce for a three – year, \$285,000 grant. HRDC has worked hard to establish a collaboration amongst key partners and from this, our energy program has been set up within the organization offering at no cost, grant writing services to regional entities found to be eligible for a variety of clean energy grants made possible from the Infrastructure Investment and Jobs and Inflation Reduction Acts (IIJA and IRA). In addition, HRDC will be able to connect eligible entities with Minnesota's Statewide Competitiveness fund, intended to assist these grant applicants with their required non-federal financial matches.

Amongst the Department of Commerce State Competitiveness Funds, many of the regional development organizations throughout Minnesota, including HRDC were awarded additional Block Grant funds, \$120,000, to administer sub-grants to local governments in small cities or towns under 15,000 people. These awards will be between \$2,000K-\$20,000K and will be rolled out in August 2024

Those local governments may then use the funds for a variety of energy planning and project development uses, including but not limited to:

1. Climate and resiliency planning grants
2. Energy audits on government buildings
3. Engineering and technical assistance services
4. Other energy related studies for public buildings and community plans

Grant outcomes for the RDOs may include:

1. Targeted outreach and engagement with Disadvantaged Communities (DACs)
2. Equitable distribution of funds with a prioritization of DACs
3. Measurable increase in energy efficiency or renewable energy from grantee small cities or towns

These funds will provide regional units of government resources to conduct planning and identify projects for future funding opportunities without the financial commitment from the region. HRDC looks forward to stepping into this role in the region to provide education, marketing, and technical support for sustainability and clean energy projects.



Energizing Rural Communities Prize: Rural Clean Energy Training Pathways

The HRDC has forged a significant partnership with the White Earth Tribal and Community College (WETCC) and the Clean Energy Resource Teams (CERTs) through the Energizing Rural Communities Prize that was dedicated to developing workforce pathways and connections with clean energy. It is our goal along with CERTs to connect individuals and communities in Minnesota to the resources they need to identify and implement community-based energy projects. Through this prize, we have partnered with the White Earth Tribal Utility Commission and White Earth Economic Development.

By combining their resources and expertise throughout a series of in-person meetings, this cohort gathered key stakeholders such as past WETCC Solar PV students, local solar and clean energy companies, local and regional utility companies, community members, and more. The connections being built between all of these entities aims to continue to create opportunities for rural communities, like the ones within the White Earth Reservation, to access training and employment in the clean energy sector. Through targeted initiatives, college training programs, and community input, the goal is to equip individuals with the skills and knowledge needed to participate in and contribute to the growing clean energy economy.

Over the past year, HRDC worked closely with the stakeholders to create a directory that will be utilized to connect workforce development with local clean energy projects and resources to establish pathways from training to project implementation.

McKnight Funding

With all the resources from the state to be distributed out within our communities, McKnight Foundation worked with the Regional Development Organizations within Minnesota to provide us with some additional general operating support grant which will make it possible for the HRDC to have a dedicated person to coordinate the energy initiatives throughout the 5 county region. We appreciate our partnership with McKnight to recognize the importance of supporting our communities through this additional funding which will allow us to support local governments advancing sound environmental, climate and clean energy projects.

PLACEMAKING

Placemaking is a strategy for creating a community that people love and feel connected to.

HRDC can provide a hands- on approach for improving a neighborhood, community, city or region. This system inspires people to collectively imagine and invent places and relationships.

Placemaking is:

- Community based participation
- Capitalizes on community assets, inspiration and potential
- Community driven
- Visionary
- Adaptive
- Inclusive
- Flexible
- Transformative
- Collaborative

Working with community organizations and partners, placemaking is working in one neighborhood in Bemidji and will expand to a second neighborhood. This strategy has proven to work to engage neighborhood members and empower individuals to identify needs and seek solutions first as individuals and then collectively.

A Placemaking strategy is all about working with people and empowering them to make positive changes for their lives, neighborhoods and communities. The past year this program has worked with over 1000 people, helping them with their goals of more youth programming, finding jobs and making their neighborhood a safer place to live.

"I feel so much better about living here after all you've done"

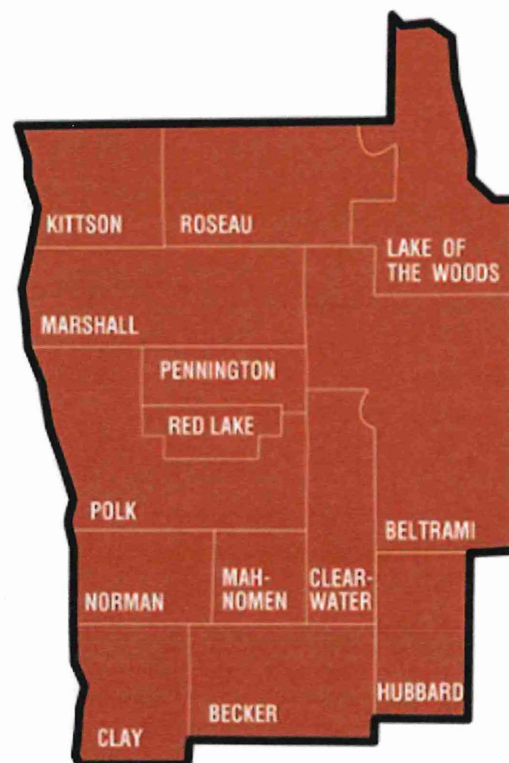
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THE NORTHWEST REGIONAL EMERGENCY COMMUNICATIONS BOARD

The Northwest Regional Emergency Communications Board (NWRECB) and their Advisory Committee (RAC) has a mission to improve emergency communications systems throughout the northwest region on Minnesota. Membership consists of 14 counties, two tribal nations, and one large city and is one of seven Emergency Communications Boards in the Minnesota. The NWRECB contracts with HRDC to provide staffing services in three main areas by functioning as fiscal agent, grant coordinator, and as their meeting administrator. HRDC staff also helps with grant management, strategic planning, organizational development, and workgroup management for the board.

In 2024 the region was awarded a \$40,000 grant match to invest in a remote console. The console will be able to travel throughout the northwest region and allow emergency communication officers to dispatch from any location. HRDC also helped the NWRECB secure \$58,000 in 2024 to support training and exercises for emergency personnel including Dispatch and 911 services for 2024 and through June of 2025.



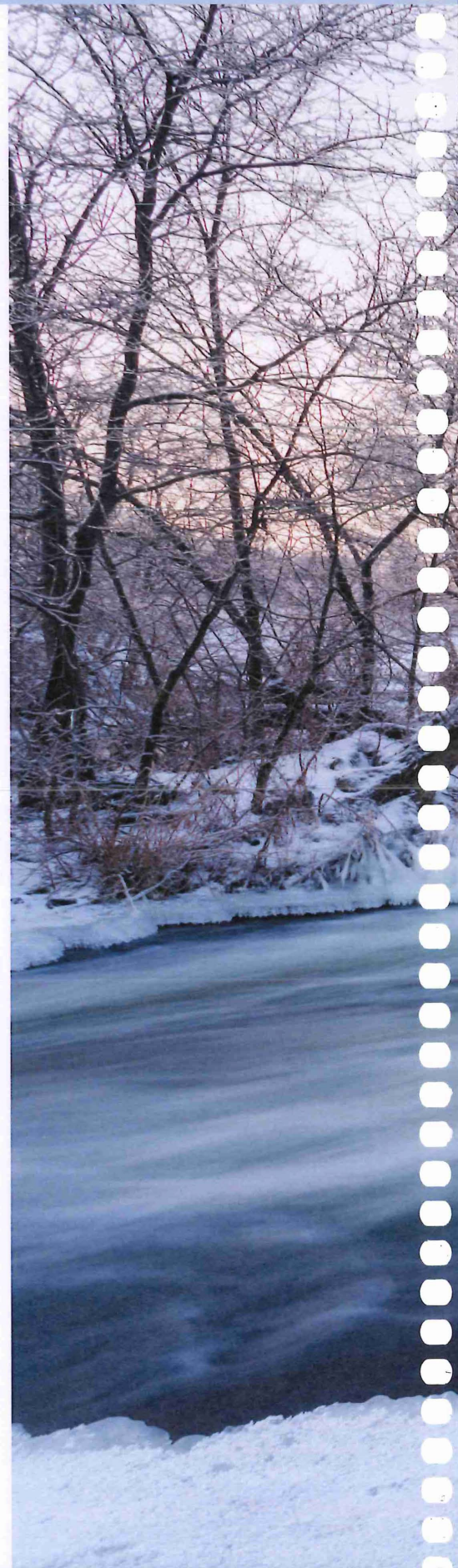
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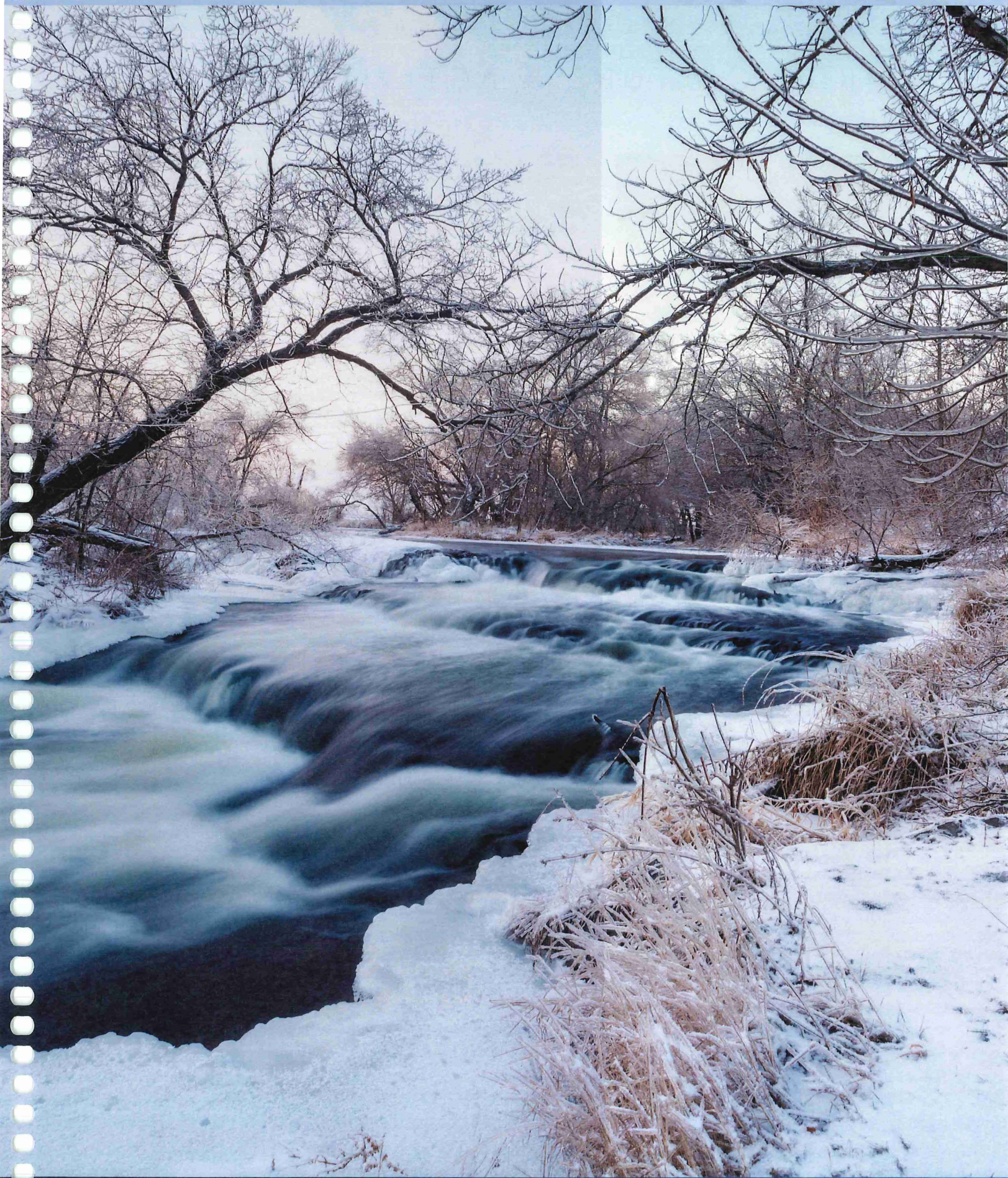
2024

CULTURE & ACTIVITIES

WELCOME

HRDC STAFF





HRDC CULTURE & ACTIVITIES



HRDC is an organization that has proven its commitment to the Region. It is here to stay. It is one that defines reality and provides hope to initiatives and needs within our communities to make opportunities lifted off the ground and moved forward. We exist to serve our Region. The following list captures ways in which over the past year HRDC has been able to lean into and live out the core values of the organization which results in the strong culture of who we are at the core.

At Headwaters Regional Development Commission **we empower and expect all staff and commission members to provide leadership.** In July 2023 Bemidji was hit with a housing crisis. A residential building, home to over 40 low income tenants was condemned through inspection. HRDC staff was quick to provide efforts to move and relocate tenants. In collaboration with community partners, HUD and Schetts we were able to find safe placements for all tenants.

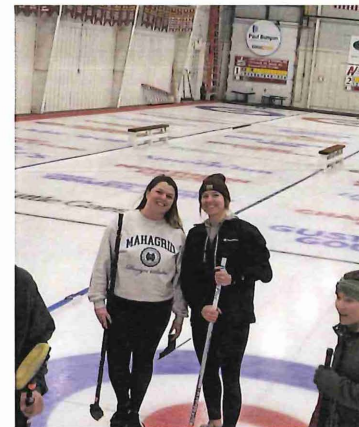
We care about, respect, trust, and value our teammates. HRDC staff takes every opportunity to celebrate each other's professional wins and personal milestones. Some examples include birthday celebrations, growing families, and living changes.

We encourage and expect personal and organizational growth, and hold each other accountable. Staff continues to further their education through training and conferences. We implemented a health and wellness board to promote health initiatives and challenges. We host friend competitions. We have also created a space to recognize staff on a bulletin board to display news articles that highlight activities that HRDC staff has been involved with throughout the year within the Region!

We value candid conversations. We are open, honest, and inclusive. On Monday morning all staff meets to discuss our weeks activities, strategic direction, and initiatives we want to pursue as an organization. In addition, we have department monthly meetings to stay up to date and establish priorities. This gives us time to collaborate with our team members on a plan for the future. In May, we looked to our commission members on how to articulate "who is the HRDC?" through a document to be shared with our partners. In Fiscal Year 2025 we will work to bring this document to life.

Community rises up to help Red Pine residents facing eviction

Community members and local businesses have been aiding residents of Red Pine Estates in Bemidji with packing and moving, and are asking for more volunteers and donations.



We are passionate and committed to our region and to each other. Since 1994, Bemidji High School students enrolled in construction classes have been building homes in partnership with Headwaters Housing Development Corporation (HHDC) providing students with valuable skills and career opportunities. This year, over 200 students, worked hard learning many aspects of residential home building and as a result, have produced another high-quality house that a family will soon call home. Our partnership also includes students from Northwest Technical College installing the electrical, plumbing, and heating/ventilation systems. This shows how HRDC commitment to the Region is here to stay and ongoing support for our community.



We promote innovations. We continue to be innovative by working with each other and partners to find new ways to make systemic changes to improve our communities. In the past year, HRDC has stepped into building programs around Placemaking activities, Regional Local Food Coordination, Mobility Management and most recently, Energy initiatives.



We know where we want to go. We are intentional, strategic, and effective. In March of 2023 HRDC staff reached out to small cities and townships with a Small Communities & Rural Placemaking Grant opportunity through the Blandin Foundation. Our team contacted over 15 communities in our region to present this information. This is one small way to continue to build relationships with our local leadership and offer support their goals for their community.

We take our work seriously, and we can have a little fun along the way! One of the main ways to find traction to Forge ahead as a Commission and for our staff team was to grab ahold of our past, to pause and recognize the strong and important impact this Commission has had on us regionally, as well as statewide. In October 2023 we took a pause to recognize former staff and commission members by celebrating their leadership, thanking them for their commitment, passion and strength to lead the way over the 50 years within our region.



WELCOME



Sami Trana

Community Development Specialist

Sami Trana joined the HRDC as a Community Development intern in May of 2023, after obtaining her bachelor's degree in Community Health from Bemidji State University. Upon completion of her 300-hour summer internship, she transitioned into a full-time Community Development Specialist in October of 2023.

Starting out as an intern has given Sami the opportunity to experience the many roles that the HRDC plays within our five-county region. She has been involved in various projects and activities within transportation, housing, economic development, placemaking, local foods, and clean energy. She has a passion for overall health, wellness, and an active lifestyle and she loves being able to carry that over into her many roles to gain new experiences and connect various projects and people to each other.

Projects she was involved in:

- **Economic Development**
 - North Central Regional Food Business Centers
 - Baudette Community Action Plan
- **Transportation**
 - Safe Routes to School Planning
 - Aurora and Voyageurs Charter Schools in Bemidji
 - Laporte Public School
- **Clean Energy**
 - Energizing Rural Communities Prize
- **Housing**
 - Bemidji High School Single Family Construction
 - Single Family Housing
 - Multi-Family Housing
 - Bagley & Baudette Small Cities Development Program
 - Nameless Coalition Day Center Retrofit

WELCOME



Taylor VanBuskirk

Bemidji State University Intern

Taylor VanBuskirk joined HRDC as an intern in May 2024. Born and raised in Waconia, MN, Taylor moved north and attended Bemidji State University. She is a 2024 graduate and received a BAS in Sustainability and Resource Management, with minors in GIS and Biology. Taylor enjoys her GIS education and is able to help out whenever she can. She also works with placemaking and helping Ridgeway and Conifer picnics throughout the summer. Taylor loves to create relationships with people making her a good fit for placemaking. She is excited to bring forward her knowledge of sustainability and GIS to HRDC and working with an inspiring team.

Projects she was involved in:

- Placemaking
- Safe Routes to School - Voyageurs
- Commerce Energy Grant



Dan Anderson

Economic Development Specialist

Dan Anderson joined HRDC as an Economic Development Specialist in February of 2024. Dan attended Bemidji State University and graduated in 2021 with a degree in economics. Since moving here to attend school, he has grown deeply invested in the development and success of Bemidji, as well as the surrounding areas throughout our region. Prior to coming to HRDC, Dan worked in banking for three years.

Project focus since Dan started:

- LOW EDA Staffing
- Mahnomen EDA Staffing
- Joint CEDS planning with NWRDC
- Carbon Reduction Policies
- Assisted on Multiple Grant Applications

WELCOME



Rhonda J. Walters

Housing Development Planner

Rhonda joined HRDC in April 2024, bringing a vast range of knowledge and experience to the team. Following completion of her degree in Urban and Regional Planning, she built her career in the community development arena focusing primarily on affordable housing. She has worked with a variety of nonprofit organizations around the country at the local, state, regional, and national levels. This includes various roles where she worked directly with local governments, nonprofit agencies, and other stakeholders to address ongoing community needs and related development activities critical to long-term sustainability and growth. Examples of past positions have included managing a federally funded grant program for Habitat for Humanity's US office, serving as an Organizational Development Consultant in 12 states, and managing a green building and sustainable development initiative in Appalachia.

Rhonda is excited to be able to utilize her skills to assist communities here in north central Minnesota to grow and develop greater resilience as they determine their unique pathways to long-term sustainability and continued viability. She values efforts to ensure local cultures and traditions are respected and incorporated in local development work and is invested in helping forge innovative approaches to address critical housing needs in the region. An Indiana native, Rhonda lived in Georgia, Kentucky, and South Dakota before moving to Bemidji in March 2022.

Focus areas at HRDC include:

- Researching innovative approaches to housing development
- Visioning and master planning for the expansion of the Conifer Campus
- Providing leadership and staffing for Headwaters Housing Development Corporation, Hubbard County Housing and Redevelopment Authority and the Beltrami County Housing and Redevelopment Authority
- Grant writing and administration
- Development of new housing projects in partnership with local governments

WELCOME



Brooke Jenkins

Lending and Accounting Specialist

Brooke Jenkins join HRDC in June 2023 as a Revolving Loan Administrative assistant. In November of 2023 Brooke transitioned into her new role as Lending and Accounting Specialist. She graduated from Minnesota State University, Mankato 2015 with a Bachelor's in Business Management. Brooke was born and raised in Bemidji and enjoys being close to family and friends. She is passionate about building better future for the children in our community.

Projects she was involved in:

- Assisting with our Revolving Loan Funds
- Minnesota Housing's Rehab Loan Program
- Minnesota Housing's Fix up Loan Program
- Down Payment Assistance through Beltrami County HRA, Headwaters Housing Development Corporation, and Hubbard County HRA
- DEED small cities programs for Bemidji, Baudette, and Bagley
- Placemaking activities within Bemidji
- Assisting our finance department with various tasks
- Morale Booster for HRDC staff



Tammi Hagen

Certified Mobility Manager

Tammi Hagen joined the HRDC in August 2023 as a Mobility Manager. Her work has been primarily providing support to the Regional Transportation Coordinating Council (RTCC) and serving as the contact between MnDOT and Headwaters Region stakeholders. As a lifelong resident of the Bemidji area, Tammi has a deep commitment and invested interest in the communities in our region. Tammi is a Bemidji State University graduate and has spent most of her career in healthcare but has taken on the mobility manager position with an open mind and a connection to her community members. She believes in the equity and equality of all and that everyone deserves equal access to transportation.

Projects she has been involved in:

- Conifer Transit
- Emergency Mobility Preparedness
- Volunteer Driver Coalition

HRDC STAFF



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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.



Taylor VanBuskirk
Community Development
Intern
tvanbuskirk@hrdc.org
218-444-4732

Taylor VanBuskirk joined HRDC as an intern in May 2024. Born and raised in Waconia, MN, Taylor moved north and attended Bemidji State University. She is a 2024 graduate and received a BAS in Sustainability and Resource Management, with minors in GIS and Biology. Taylor enjoys her GIS education and is able to help out whenever she can. She also works with placemaking and helping Ridgeway and Conifer picnics throughout the summer. Taylor loves to create relationships with people making her a good fit for placemaking. She is excited to bring forward her knowledge of sustainability and GIS to HRDC and working with an inspiring team.



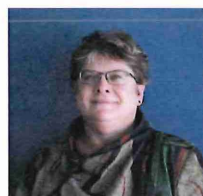
Judy Grundy
Finance Officer
jgrundy@hrdc.org
218-333-6543

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.



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

Sami joined the HRDC in May 2023 as a summer intern after graduating from Bemidji State University with a bachelor's degree in Community Health. Currently, her main roles focus around local foods, clean energy, and Safe Routes to School programming.



Brooke Jenkins
Lending and Accounting
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.



Dan Anderson
Economic Development
Specialist
danderson@hrdc.org
218-333-6545

Dan Anderson joined HRDC as an Economic Development Specialist in February of 2024. Dan attended Bemidji State University and graduated in 2021 with a degree in economics. Since moving here to attend school, he has grown deeply invested in the development and success of Bemidji, as well as the surrounding areas throughout our region. Prior to coming to HRDC, Dan worked in banking for three years.



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

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



Rhonda J. Walters
Housing Development
Planner
rwalters@hrdc.org
218-333-6538

Rhonda joined HRDC in April 2024, bringing a vast range of knowledge and experience to the team. Following completion of her degree in Urban and Regional Planning, she built her career in the community development arena focusing primarily on affordable housing. She has worked with a variety of nonprofit organizations around the country at the local, state, regional, and national levels. This includes various roles where she worked directly with local governments, nonprofit agencies, and other stakeholders to address ongoing community needs and related development activities critical to long-term sustainability and growth. Examples of past positions have included managing a federally funded grant program for Habitat for Humanity's US office, serving as an Organizational Development Consultant in 12 states, and managing a green building and sustainable development initiative in Appalachia.



Tammi Hagen
Certified Mobility
Manager
thagen@hrdc.org
218-333-6536

Tammi Hagen joined the HRDC in August 2023 as a Mobility Manager. Her work has been primarily providing support to the Regional Transportation Coordinating Council (RTCC) and serving as the contact between MnDOT and Headwaters Region stakeholders. As a lifelong resident of the Bemidji area, Tammi has a deep commitment and invested interest in the communities in our region. Tammi is a Bemidji State University graduate and has spent most of her career in healthcare but has taken on the mobility manager position with an open mind and a connection to her community members. She believes in the equity and equality of all and that everyone deserves equal access to transportation.



Jackie Pierson
Administrative Specialist
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218-444-4732

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

