

Headwaters RDC Housing Role Changes with the Times

Housing has been a priority for the Headwaters Commission since the creation of the organization in 1971. A major role of the Commission in the early years focused on allocative planning- identifying and securing outside resources to help meet local needs. As those resources diminished, especially at the federal level, the role of the Commission in accessing outside resources reduced accordingly.

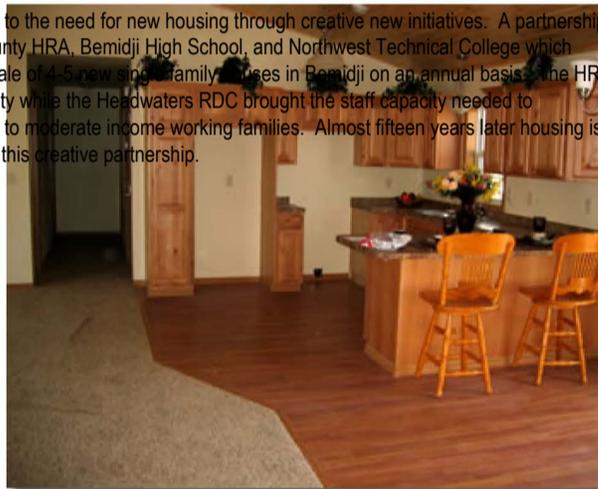


In the mid 1990's the need for new housing was great as a result of strong population growth combined with smaller households. The vacancy rate for housing was very low as the supply of units was much lower than the need. Community and business leaders began to see the inadequate supply of affordable housing units as an important community and economic development issue. The importance of housing as a critical community issue remained strong, but a different approach was needed. The development of new housing

units to meet the needs of an expanding workforce became a priority.

The Headwaters RDC responded to the need for new housing through creative new initiatives. A partnership was formed with the Beltrami County HRA, Bemidji High School, and Northwest Technical College which resulted in the construction and sale of 4-5 new single family houses in Bemidji on an annual basis. The HRA provided the development authority while the Headwaters RDC brought the staff capacity needed to successfully build and sell homes to moderate income working families. Almost fifteen years later housing is still being produced as a result of this creative partnership.

The partnership with the Beltrami County HRA was highly successful at producing housing in Beltrami County. A different approach was needed to produce affordable housing in other parts of the Region. The Headwaters RDC was interested in developing housing in all five counties but had no authority to own residential property, limiting the ability to develop housing on its own. In 1998 the Commission received legislative approval to create a non profit subsidiary corporation for the purpose of developing affordable housing. The Headwaters Housing



Development Corporation has been building affordable single family houses throughout the Region for the past ten years. The Corporation has built 42 houses since its creation, and has a current goal of developing 20 units on an annual basis.

Over the past two years changing market conditions have meant that the HHDC once again will need a new approach in responding to local housing issues. While the demand for housing has been altered by the soft housing market, the need for affordable housing and safe shelter remains great. The HHDC is working closely with the Beltrami County HRA and other partners to develop twenty housing units for homeless families and individuals in Bemidji.

What's the next big thing? Given the soft housing market the best approach may involve rehabilitation of the existing housing stock. Opportunities may even exist in the foreclosure crisis as vacant units may be available for purchase, rehabilitation and resale to moderate income home buyers. Optimistically, homes may be made available for purchase by some potential buyers who were unable to purchase newly built homes. As in the past, Headwaters RDC is ready to change with the times and respond to needs in the Region by taking advantage of emerging opportunities.

SOME OF THE COOL STUFF INSIDE:

- Initiative wins National Award
- Park Rapids Plans Premier Parks and Trails System
- Beltrami County Leads the Way with Ambitious Management Initiative
- HHDC to Build Housing for the Homeless
- HRDC Broadcasts Influence Statewide
- Housing to be Built in All 5 Counties
- Bagley Reinvents Centerpiece Park
- Job Creation Activities Underway Throughout Region



Chairman's Letter - Rick Rone

As a result of the HRDC's term limits, I am at the end of my last term as Chair, and this will be my last annual report message. I just wanted to share a few brief thoughts "on my way out."

First, I am very thankful for the opportunity to serve this organization. We have a wonderful group of Commissioners whose commitment is only matched by our superb staff. My heartfelt thanks to both groups.



Second, I have relearned the importance of teamwork -- all of us, going in the same direction, all pulling together. The HRDC is as good at that as any other organization I know.

And finally, we don't have to predict success, we can create it! Our staff have used that adage with us many times, and our results over the last decade prove that it's true.

Thanks again for a very enjoyable four years -- I am very thankful for the experience.

From the Executive Director - Cliff Tweedale

"You're known by the company you keep." Although most often used by parents when talking to their children. I think it makes sense to also use it when thinking about organizations. The quality of our services is directly tied to the quality of the people that work for and with us.

We've been blessed with new staff and terrific partners over the last year. We created one new position about eight months ago, and also filled two positions when existing staff left for new opportunities. We rarely get the chance to revitalize ourselves with new people and ideas and fresh energy, so we wanted to make sure we got it right. If you've had a chance to work with the new staff, I think you'll agree that we did.

We have terrific external partners – the [Northwest Minnesota Foundation](#), the [Blandin Foundation](#), [The Idea Circle](#), [Anchor](#)

[Marketing](#), and the [Beltrami HRA](#) – what a group of All-Stars. Working with bright, innovative, committed people makes every opportunity and challenge that much easier to address.

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I'd be foolish not to recognize all of our Commission members and those that serve on our non-profit subsidiary corporations. While they do not get much attention, they play a critical role in supporting and encouraging our ambitions.

What did this team get done over the past year? This report will provide a glimpse. What are we charting for future action? We'll give you a sneak peek at that, also. I am so proud of the terrific work done by staff and partners to make this Region successful.

Finally, I want to extend a personal thank you to our chair, Rick Rone, Mayor of Baudette. Because of the Commission's term limits, this is Rick's last year as Chair. His impeccable judgment, unwavering support, and commitment to be a steward of the entire Region have made my job infinitely easier. Thanks, Rick.

THE FUTURE HRDC

I have come to recognize that organizations go through lifecycles that look like this: **Gear up – Set Direction – Drive Change – Sustain Action**. And, while all this is going on, the organization needs to constantly refresh itself, to regenerate its people, its enthusiasm and its ideas. As all of you know, this is not particularly easy. Following are some of our latest thoughts on direction and regeneration.

Setting Direction

Over the last 3-5 years we've retooled our business model (what we do, why we do it, and how we meet our funding challenges – [click here](#) to see a handful of slides that describe it), and set some ambitious goals in the areas of housing (20 units/year) and community stewardship (being *the* go-to organization for stewardship results). Upon reflection, we're still pretty comfortable with both sets of decisions, and happy with the progress made on our goals.

We've got some more questions to answer over the next 18 months:

- *What major goals should we be setting for ourselves in our other 2 areas of focus – [Community Development](#) and [Economic Development](#)?* Audacious goals help focus and align our resources. It's time we raise the bar on ourselves in these two areas.
- *What is the end-game for our [Center for Community Stewardship](#)?* We're off to a good start, and our initial experiences suggest we can make a difference statewide. But just because we can doesn't mean that we should. We need to re-examine the role this Center plays in helping us address our mission, and where we want to be with the Center by the end of the decade.

While there are always new sets of questions to be asked, we feel like we're in a position of strength as we answer them.

Regeneration

The regeneration of people, done right, will provide us with renewed enthusiasm, commitment and passion. The importance of this is borne out by this Chinese Proverb:

*"If you want one year of prosperity, grow grain.
If you want 10 years of prosperity, grow trees. If you want 100 years of prosperity, grow people."*

This applies to organizations as much as it does to communities.

We've made a good first step. New, and younger, staff have been a blessing. The fresh eyes on initiatives, the fresh energy and enthusiasm, and the different perspectives have all been good for us.

But this is only the first step. While we are confident we have the right people on the bus, we're still open to exploring what the right seat for each is. Matching instincts, skills and needs requires us to understand each other very well. We feel good about that progress.

But regeneration is a whole lot more complicated than hiring the right people and finding their niche in the organization. It is about regenerating and sustaining (and retaining!) the passion and enthusiasm of long-term staff, and about training and mentoring the more recent hires. To be honest, we haven't scored a perfect 10 on either of these, and for good reason: we've never been in this position before. Now that we are, we're committed to figuring it out.

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While the needs of long-term staff and newer staff are very different, the strategies might complement each other. Long-term staff need a way to reflect, to replenish their juices, to get a fresh perspective, and to find a reason to redouble their commitment. Newer staff need skill development and, most importantly, mentoring. Might the needs of one group be a part of the solution for the other group? We're going to explore that.

While we undergo this metamorphosis, what will remain unchanged is our commitment to do our part to grow a successful region. The faces may change, but the commitment is constant and enduring.

Organizations go through lifecycles that look like this: Gear up – Set Direction – Drive Change – Sustain Action. And, while all this is going on, the organization needs to constantly refresh itself, to regenerate its people, its enthusiasm and its ideas.

"If you want one year of prosperity, grow grain. If you want 10 years of prosperity, grow trees. If you want 100 years of prosperity, grow people."



BUILDING ORGANIZATIONAL AND COMMUNITY CAPACITY

What do organizations do when their world gets turned upside down?

“The days when public and non-profit organizations got money because they need it, or because they’re working so hard, or because they are committed, are over. Now it’s about performance and outcomes.”

Tony Murphy
Beltrami County Administrator

~Local Governmental Administrator in the Headwaters Region

The quote above was taken from a conversation from one of our local governmental administrators not long ago. He expressed something we’ve been thinking for a long time -- the world has been turned upside down for non-profits. The arguments at the local, state and federal level about the “need” for more money go unheeded. While the old system rewarded organizations based on need, the new model is rewarding resources based on performance. The transition over the last several years has been unsettling.

The HRDC’s response to this is to help organizations reposition themselves by focusing on delivering real outcomes. Following are some of the activities undertaken within the last year (the links take you to people that can provide more information about our efforts):

- [Beltrami County](#) continues its ambitious management/leadership initiative using the Balanced Scorecard methodology.
- The [Mn BWSR](#) completed its Strategic Plan with Headwaters RDC help.
- The Beltrami County Lakes and Rivers Association (BCLARA) completed a strategic to combat the spread of invasive species.
- [Lake of the Woods County](#) worked with the HRDC to bring more detail to strategies to address their major 3-5 year goals.

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The Balanced Scorecard initiative for Beltrami County deserves further mention. Tony Murphy, Beltrami County Administrator, is leading an effort to transform the County into a high-performing, results-driven County government. “The old model of local government that is focused on delivering services instead of outcomes simply will not work in the future. The public wants results for the money they pay. The Balanced Scorecard approach will help us deliver those results. We have terrific people in the County. Now we just have to put those people in a system that takes advantage of their skills and commitment.”

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The Balanced Scorecard methodology helps an organization define objectives that are desired by their customers, and also define those things that need to happen internally with processes, people and money to accomplish those results. Just as importantly, the method raises the level of accountability for everyone involved in the process.



The Headwaters RDC appreciates being involved in this important effort. Click on the [Balanced Scorecard](#) to learn more about this methodology, or contact [Tony Murphy](#), Beltrami County Administrator, to learn more about the process.



HOUSING

Affordable Mortgage Financing Helps Promote Home Ownership

Over the last year the Headwaters RDC supported the efforts of the HHDC and the Beltrami County HRA to promote home ownership by accessing affordable financing products for use throughout the Region. Headwaters RDC staff helped Beltrami, Clearwater, Hubbard and Mahnomen counties and the City of Baudette receive allocations of Minnesota City Participation Program (MCP) low interest mortgage financing. More than \$2.5 million of MCP mortgage funds were utilized in the Headwaters Region in 2007. An allocation of funds was received in each county in 2008 as well.

Headwaters RDC also worked with lender consortia in Beltrami County and the Park Rapids area to obtain Community Activity Set Aside mortgage financing to support the construction and sale of affordable single family housing in those communities. HRDC staff also acquired gap financing resources from Minnesota Housing and Greater Minnesota Housing Fund to help moderate income families get into homes that they would otherwise be unable to afford.

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Headwaters RDC Promotes Successful Home Ownership through Education and Counseling

The Headwaters Regional Development Commission was recently certified by the [Minnesota Home Ownership Center](#) to provide pre-purchase home buyer education and counseling services. Mary Thompson has completed the certification process for services and intends to develop a system that will ensure the availability of service throughout the Headwaters Region.

The pre-purchase education program is known as Home Stretch. Home Stretch is designed to take the mystery out of the home buying process and prepare potential home buyers to make an informed decision regarding when, and if, home ownership is right for them.

The Home Stretch workshops cover such topics as:

- knowing your financial situation;
- credit and credit issues;
- types of home ownership;
- the role of the lender;
- understanding the loan closing process;
- legal rights & responsibilities as a home owner.

In some cases prospective home buyers need more assistance than the education provided in the Home Stretch workshops. Individualized counseling, provided by a trained home-ownership counselor, can provide households with information on financing options that best meet their needs. If, for any reason, a household is not quite ready to purchase a home, or if they have encountered barriers on the road to home ownership, a counselor will work with them to create and implement step by step plans to remove these barriers and help households become successful home owners.

The Headwaters RDC is currently developing the education and counseling system intended to serve the Region. Headwaters RDC staff will be working to develop partnerships in order to build a robust education and counseling program. In some areas the classes and counseling will be carried out by Headwaters RDC staff, while in other areas we will seek qualified partners to provide the services under contract. In all cases, strong local support is needed in order for the system to be effective.

One local example illustrates this point. Headwaters RDC conducted an initial Home Stretch workshop in Park Rapids on April 19th, and plans are underway for a second workshop to be held in the early summer. Currently Headwaters RDC staff is working with a Real Estate Professionals group in Park Rapids to further the education and counseling efforts, as well as increase the affordable homeownership opportunities in the Park Rapids area. The group is made up of lenders, realtors, a title company, a developer, the Hubbard County HRA and others concerned with affordable home ownership. The Real Estate Professionals group has emerged as a strong supporter of increased home ownership opportunities in the Park Rapids area. One of the participants in the group, the [Human Achievement Performance Academy \(HAPA\)](#), is a non profit organization dedicated to helping lower income households make sound financial decisions. HAPA is an ideal partner of the Headwaters RDC to provide the individual counseling services in Hubbard County. Headwaters RDC will work with a variety of partners in order to provide the opportunity for home ownership throughout the Region.

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HHDC to Develop Housing for Homeless Families

The need for housing for very low income individuals and families in the Bemidji area continues to grow. Ours to Serve House of Hospitality turns away more families than it is able to serve due to lack of space. Several organizations in the Bemidji community are working together to help create stable affordable housing and support services for this vulnerable population.

The Headwaters Housing Development Corporation was awarded nearly \$4 million by the [Minnesota Housing Finance Agency](#), [Greater Minnesota Housing Fund](#) and [Minnesota Department of Human Services](#) to help finance a 20 unit supportive and transitional housing development in Bemidji. The project is intended to provide housing and services to low income families to enable them to make a successful transition from homelessness. HHDC is the developer of the housing which will ultimately be owned by the Beltrami County HRA. Partners in the project include Bi-County CAP, Red Lake HRA, the Leech Lake Band of Ojibwe, and D. W. Jones Management Company. HHDC hopes to break ground in the fall of 2008 or spring of 2009.

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Home Stretch is designed to take the mystery out of the home buying process and prepare potential home buyers to make an informed decision regarding when, and if, home ownership is right for them.

The Real Estate Professionals group has emerged as a strong supporter of increased home ownership opportunities in the Park Rapids area.

“Homelessness is prevalent and pervasive in the Bemidji area. The Long Term Homeless Program at Bi-CAP serves more than 100 individuals and families who need affordable shelter. The proposed housing with supportive services will help families by providing a stable place to live along with the services needed to help them maintain their housing.”

~ Barbara Meuers,

Hubbard County HRA to Complete Housing Plan

With County Board approval, the Hubbard County Housing and Redevelopment Authority recently implemented its levy authority which will generate \$200,000. The levy will be matched by the [Greater Minnesota Housing Fund](#) under its HRA Levy Initiative.

Given this impetus, the Hubbard County HRA contracted with the Headwaters RDC to complete a countywide housing study and plan. Headwaters RDC has subcontracted with Community Partners to conduct a housing study, including an analysis of needs and opportunities within each of the four municipalities.

Headwaters RDC staff will lead the development of the housing plan. A newly formed Hubbard County Housing Partnership will guide the completion of the housing study and plan and will be instrumental in implementation activities. Financial support for this work was provided by the Hubbard County HRA, [Minnesota Housing Partnership](#), [Northwest Minnesota Foundation](#), and Headwaters RDC Successful Communities Challenge Fund. The study will be completed in early July and the Plan by the end of the year.

The HHDC Heads Full Steam into the Upcoming Building Season



[Click photo to enlarge.](#)

Contractor built home in Park Rapids.

Interior view of an ICWC built home in Bemidji which sold to a happy family of five.

For 2008 the HHDC continues development of single family affordable homes utilizing well-established building models as well as pursuing new ventures. Specifically, the HHDC has initiated new projects that will enhance our regional presence, promote sustainable building, and reach lower income levels.

The HHDC will complete construction of eleven homes this year utilizing our traditional business models. Work will continue with the ICWC crew in Beltrami County as they produce six homes annually for the HHDC. The Bemidji High School carpentry program will continue their success with the completion of two homes. Additionally, the HHDC is establishing a presence in Park Rapids by working with a dynamic private contractor.

The HHDC is committed to geographical expansion of housing development activity. Currently, we are developing housing projects in Baudette, Blackduck, Bagley, and Gougeon. All of these communities have strong commitments to affordable housing and have offered various sources of leverage to help the HHDC break into these areas.

Sustainable building and design are at the forefront of affordable housing development and the HHDC intends to lead the charge. With increased energy costs affecting everyone, the HHDC must focus on the development of energy efficient "green" homes. This is not to say that we haven't focused on efficiency in the past, however, it does mean that, to remain competitive in the industry, we must do all that we can to improve our standards of building and material use. Our State funding partners are mandating new criteria that focus on green design and efficiency which means that they will be willing to increase subsidy as they understand that going green will mean increasing development costs per unit. We are in a cool place; we are poised to lead the green home building revolution for our Region.

Current market conditions and increasing development costs have led the HHDC to pursue ways of reaching lower income niches. One way to reach lower income families is through rehabilitative housing efforts. Many of our largest funding partners are giving priority to rehabilitation housing projects. The premise is simple: find decent existing homes in need of work; buy them, fix them up, and sell them on a contract for deed basis. The impact will be great as we will be able to achieve many goals with such projects. We can improve the aesthetics of blighted neighborhoods, reach lower income families, and incorporate new green design elements into older housing stock.

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STEWARDSHIP

Stewardship Spreads Through the Center for Community Stewardship

Two years ago, the Headwaters RDC was challenged to take the stewardship lessons we had learned with [Bemidji Leads!](#) and [Progress Park Rapids](#) and make them available statewide. Shortly after, the Blandin Foundation provided a significant financial contribution and the [Center for Community Stewardship](#) was born.

The mission of the Center is to build successful communities by empowering their most powerful assets, its leaders. Leaders are challenged to live as stewards of their communities, committed to their long-term well being.

Over the past year, three new communities have started stewardship efforts. The first was Blackduck, MN, which is in the Headwaters Region. Blackduck 2020's efforts are discussed in the column entitled [Blackduck 20/20 Defines Future; Prepares to Act on It](#). In addition, the Stevens County Area (Morris, MN) and Alexandria, MN both initiated stewardship efforts with the help of the Center for Community Stewardship.

Stevens Forward and Advantage Alexandria are in full force and beginning to make clear progress. In Stevens County, the community has defined their destiny and identified destiny drivers to get them there. The stewards of Advantage Alexandria received training from the Center for Community Stewardship in April, and have already hit the ground running.

The staff of the Headwaters RDC and the Center for Community Stewardship welcome Stevens County and Alexandria to our statewide stewardship team. The Center will add an additional two communities in the fall of 2008, increasing the number of community stewardship efforts in the state to eight communities!

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"The mission of the Center is to build successful communities by empowering their most powerful assets, its leaders. Leaders are challenged to live as stewards of their communities, committed to their long-term well being."

Student Engagement Initiative Underway

What would happen if every young person were to wake up today and roll out of bed with the thoughts and dreams of building a stronger community? Would the community be ready to support the energy?

An energetic group of Bemidji State University students stormed a recent 7am Bemidji Leads! meeting and asked that very question. The Youth Engagement Project, as it is now referred to, was the answer. The Headwaters RDC, and a team of summer interns, are now gearing up to explore the nearly endless possibilities.

The team is now working hard on creating a flexible model of support for the youth of the community through assessment, integration, and vision. Nobody fully knows what ground shaking ideas may pop up within the coming months of summer – but we do know that the final outcome will create a national model of community success in empowering and supporting youth!

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Bemidji Leads! Selected for Two National Awards; Praised by Governor

[Bemidji Leads!](#) has been selected for two national awards for its work to move the Bemidji community forward. The first award is a Regional Stewardship Award from the [Alliance for Regional Stewardship](#). The award honors the work of innovative regions and exemplary organizations that have made measurable progress towards implementing the principles of regional stewardship.

These stewardship principles include:

- Developing an Innovative Economy
- Building a Livable Community
- Ensuring Social Inclusion
- Creating Collaborative Governance

The Alliance for Regional Stewardship awarded only two Regional Stewardship awards in 2008. Award recipients will be honored at the national forum in Pittsburgh, PA.

The second award is an Innovation Award for the [National Association of Development Organizations \(NADO\)](#). Since 1986, the [NADO Innovation Awards Program](#) has recognized organizations that have demonstrated innovative approaches to regional economic and community development. NADO will honor recipients at its annual conference, this year scheduled for Anchorage, AL.

Governor Praises Bemidji Leads!

Since his visit to Bemidji in January, 2006, Governor Tim Pawlenty has watched the progress in Bemidji and the work of Bemidji Leads! He has often commented on the power and ability of Bemidji Leads! stewards to build a spirit of cooperation and strategic direction to the community.

In April, 2008, the Governor returned to Bemidji to hold a ceremonial signing of the bonding bill, which included \$20 million for the Bemidji Regional Events Center (one of Bemidji Leads! destiny drivers). He took the opportunity to again praise the stewards:

"It wasn't that long ago, and I was in the Legislature at the time, when there were some real questions about the future direction of this community," he said. "There were some warning signs on the dashboard ... about demographic trends, economic concerns, a lot of change in the air in terms of the way the state and country was moving and whether Bemidji was going to be moving in a positive direction or whether Bemidji was going to be a community that was not going to be able to meet that challenge."

The governor said a visit to Bemidji brought him a "sense of maybe discouragement or a sense of things not going in the right direction, maybe not having the right kind of energy or vision for the future — and it was a worrisome thing."

"Now when I come here, you get a different feel, you get a different sense," Pawlenty said. "There's a sense of teamwork, there's a sense of kind of a dynamic and hopeful and optimistic sense of the future. There's activities on the ground that back that up and support that feeling. You can see it as you move around the community."

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"There's a sense of strategic vision, of forward-looking leadership," he added.

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Pioneer Editorial: Recognized for forward-looking vision

(Published Wednesday, May 14, 2008, in the Bemidji Pioneer by the Bemidji Pioneer Editorial Board)

Monday was an important day for Bemidji as high-ranking state officials proclaimed the Bemidji community as a regional center with vision, one that leads from the bottom up, not the top down.

Gov. Tim Pawlenty, Secretary of State Mark Ritchie and state Employment and Economic Development Commissioner Dan McElroy, each in their own way, cited Bemidji as a role model for cooperation and collaboration, for civic engagement and in leadership.

They were in Bemidji to celebrate the city's designation as Capital for a Day under the Minnesota Sesquicentennial Commission's recognition of five biomes, or geologic landscape areas that are present in the state. Bemidji represents the coniferous forest area of the state. While five cities were elected in online voting to represent each biome, it was clear from the comments Monday that Bemidji's choice wasn't happenstance.

"It's a very forward-looking vision for this city," Gov. Pawlenty said of efforts framed by "Bemidji Leads!", the group of local stewards who fashioned 17 "destiny drivers" of what the community should like in 20 or 25 years. Here earlier to personally acknowledge the city's success in securing \$20 million in state bonding for the Bemidji Regional Events Center, the governor said such amenities are needed if a regional center is to attract and keep quality jobs that don't depend on place as much as they do quality of place.

McElroy noted the community is a role model for interagency collaboration and cooperation, "breaking down silos" that tend to build vertical barriers rather than a horizontal mode that solves problems by cutting across agency and government jurisdictional boundaries. An important example of that is the Joint Powers Board for planning among the city and two townships that resulted in an orderly annexation agreement.

The Sesquicentennial Commission later sponsored a town meeting to build a framework to guide the community for the next 20 years. Local citizens noted the great assets of the community, among them its natural beauty and access to the great outdoors plus being the center of higher education for northern Minnesota, and its detractors - naysayers and those who fear change.

It was noted that critics will always be vocal, but key is to always make forward progress.

Problems must be hurdled, such as ensuring affordable housing, ending hunger and homelessness, finding living-wage jobs and providing access to higher education. But they can be tackled one by one, not by being overwhelmed in trying to solve them all at once. Moving forward in solving them is a must, taking change in stride by directing the kind of change we desire.

That also means finding room at the table for as many of us as possible - men and women, whites and American Indians, wealthy and modest, academics and street-learners.

Not so long ago, Bemidji was viewed as a pocket of severe economic depression, the most severe in the state. We have a long ways to go, but we have proven an ability to move forward with a vision, to stay on path to becoming a vibrant northern regional center. For that reason, a path was beaten to our doorstep by state officials who came to honor us as Capital for a Day.

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Blackduck 20/20 Defines Future; Prepares to Act on It

Does a community of 800 people just 25 miles from a regional center have a chance for a successful future? Can it define its destiny, or does it need to accept what fate gives them?

A group of Blackduck community leaders (we call them community stewards) thinks the best way to predict its community's future is to create it. To do this, for over a year they've been listening to community members, talking with each other, and determining the community's assets. Just this spring, it decided that the following is the future desired by its community members:

Blackduck will be *the* model up-north satellite community in rural Minnesota. There will be no better community to nurture a family and its youth, to grow a small business, and to lead a balanced and full life. The community will accomplish this by:

- Building assets that enrich community life, nurture youth and provide opportunities for the future;
- Acting as stewards of our natural resources;
- Developing resources that support existing and start-up businesses;
- Working together towards a common vision while acknowledging and valuing our differences; and
- Encouraging and expecting all community members to contribute to its vitality.

However, a vision is just a dream without an agenda to make it real. To that end, the Blackduck Stewards developed a "baker's dozen" worth of [community goals](#).

Now the fun, and hard, part begins. The Blackduck Stewards will be challenging the community to "step up" and make the destiny statement real through collective, sustained action. To learn more about this effort contact [Cliff Tweedale](#).

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Progress Park Rapids Drives Community Change

Bemidji's success at aligning resources through its community stewardship effort is impressive, but may not be surprising to many. It's a Regional center, and has significant leadership bench strength. But Park Rapids? Can the stewardship message resonate and, more importantly, work in a community that does not fit the regional center profile? Park Rapids' community's experience over the last year proves that the answer is a resounding yes!

The problem with writing about the Park Rapids community right now is that it is hard to select what to talk about among all of the good things going on. Here are just a few:

- A community group has successfully worked with the City and Mn/DOT to plan and implement landscaping improvements and secure funding for the TH 34 corridor;
- The City has completed a bold [Parks Plan](#) that will, when implemented, result in one of the best Park and Trail systems in the state;
- A Community Fund has been established, and work is now underway to grow its endowment fund
- A Drug and Alcohol Task Force has developed and begun implementation on strategies to reduce underage drinking and alcohol use;
- A bold plan for [downtown redevelopment](#) is completed and implementation has begun.

"I moved to the community about three years ago. There has been a big change in attitude. The community is optimistic about the future, and is working hard to make it the type of place they want it to be. The passage of the School Levy Referendum a little over a year ago is only one example of this."

More importantly, there is a sense of optimism that Park Rapids' best days are ahead of it. For more information on how the Park Rapids community is figuring it out, contact [Cliff Tweedale](#).

~ Glen Chiodo,
Park Rapids Area Schools
Superintendent



Seventh Generation Initiative Switches Gears

How do you take one hundred years of history, some of the state's most challenging economic and social indicators, and instincts to work in an independent way and begin to create an enhanced model for community success? Very slowly, it turns out.

The [Seventh Generation Initiative](#) has agreed on a community vision and community goals, and has seen some terrific project-based progress. Here are some of those successes:

- Baked Chips
- Tribal College: With our help, the White Earth Tribal College is close to getting approval for its Phase I campus construction funding.
- Education Council: Although area schools compete for the same students, an Education Council has been formed that includes all schools and strategies have been implemented to increase attendance.

Progress on creating a community culture of collaboration has been much more of a challenge. Due to the complex overlay of governmental structures (Tribal, City and County Governments), complicated by a mix of educational institutions (school districts, charter school and BIA schools), and stirred up on a regular basis by issues that strive to drive the community into opposing camps, the development of a broad-based collaborative leadership model is difficult.

What's next? We have a cautious sense of optimism. The Headwaters RDC is helping the City with an update of its Comprehensive Plan. As part of this effort, meetings will be held between the City and Tribe to explore where the interests and aspirations of each intersect.

Second, a group of leaders in the area is convening a meeting to explore the potential of a recommitment to find ways to work together to make a more successful community. Stay tuned.



“How do you take one hundred years of history, some of the state’s most challenging economic and social indicators, and instincts to work in an independent way and begin to create an enhanced model for community success? Very slowly, it turns out.”

Shared Vision! Strives to Improve Communities

Headwaters RDC staff are excited about the possibilities for community improvement that Shared Vision! presents. [Bemidji Leads!](#) stewards have teamed with the Bemidji Area Race Relations Council (BARRC) to create Shared Vision!, a community approach to addressing one of our area's greatest challenges: race relations.

Historically, instead of seeing our diversity as a strength, our community has suffered from racial tension, distrust and misunderstanding. Shared Vision! is committed to creating and implementing a plan of action to ensure that all residents of the area, regardless of race, share in equal opportunities to participate in community life.

To achieve our goal, we will conduct a community survey on racial discrimination in the Bemidji area, engage the community in facilitated discussions, and find shared agreement on strategies (action items) to improve race relations in our communities. We have contracted with [Wilder Research](#) for completion of a valid survey that will include a mailed survey in the Bemidji area and talking circles on the three area reservations.

Three major funders, [Blandin Foundation](#), G.W. Neilson Foundation and [Northwest Minnesota Foundation](#) have pledged a total of \$55,000 for the project. Local funding is coming from HRDC Successful Communities Challenge Fund, Bemidji School District, North Country Regional Hospital, Paul Bunyan Telephone, Bemidji Area Chamber of Commerce, BARRC, and Beltrami County. Three area tribes have given their enthusiastic support for the project and have appointed members to the Shared Vision! committee.



“Shared Vision! is committed to creating and implementing a plan of action to ensure that all residents of the area, regardless of race, share in equal opportunities to participate in community life.”

Bemidji Leads! Embarks on New Strategic Direction

At its annual retreat, the stewards of Bemidji Leads! laid out a new and innovative course for the community's stewardship work in the coming year. One of the biggest challenges/opportunities Bemidji Leads! has faced over the years is creating greater opportunities to get involved in building a better Bemidji, as well as challenging the community to get actively engaged in community life. The new Bemidji Leads! structure, what they are calling Bemidji Leads! 2.0, will provide greater opportunity for community involvement.

Specifically, Bemidji Leads! 2.0 calls for creating five action teams. The teams will be in the areas of Growing and Attracting Talent, Building a Livable Community, Encouraging Civic Engagement, Promoting Community Wellness and Creating Economic Prosperity. The teams, made up of interested community members, will have a dual focus. First, they will monitor Bemidji's progress in each area. Secondly, they will serve as a “think tank and do tank”, a group that will identify great ideas and act on them.

The teams have been meeting for the last three months, and the new structure holds great potential to encourage additional civic involvement.



Click image to enlarge



Bemidji Regional Event Center Progresses Toward Reality

What started as a distant idea has now become an incredible reality. The Bemidji Regional Event Center (BREC) will soon be serving the Bemidji region as the premier event, conference, and concert facility for Northern Minnesota. The Event Center will also be providing a new home for Bemidji State University's Division I hockey program.

Partnering with the City of Bemidji as a Project Manager, the Headwaters RDC played a central role in the entire process as it quickly became a local expert on the facility. With the tagline of “Opportunity Now” and an estimated \$13 million annual impact on the economy of North-Central Minnesota, the Headwaters RDC recognized that the Event Center presented a bold move for the future of the region.

The Event Center truly brought the community of Bemidji together as a cross-section of business and community leaders signed a Statement of Commitment for the events center and redevelopment of the south shore.

Governor Pawlenty during his visit to Bemidji for a ceremonious signing of the bill commented that *“There’s a sense of teamwork, there’s a sense of kind of a dynamic and hopeful and optimistic sense of the future. There’s activities on the ground that back that up and support that feeling. You can see it as you move around the community.”*

With a new facility, a new economic driver, and a new vision the future of the Headwaters region is exciting indeed!

CCS Blessed with Great Partners

The [Center for Community Stewardship](#) (CCS) is off to a fast start and already making an impact on communities throughout the state. One of the key reasons for our success has been the relationships we have been lucky to have with our partners.

At the risk of forgetting some, let me thank a few:

- The [Blandin Foundation](#), whose initial support allowed us to take our dream and run with it;
- The [Bremer Foundation](#), who has made substantial contributions to the efforts in Alexandria and Stevens County (Morris, MN) and is open to requests from communities throughout the state served by a Bremer Bank;
- The [West Central Initiative](#), who also has contributed to both Alexandria and Stevens County;
- The [Idea Circle](#), who have complimented our staffing perfectly and allowed us to reach more communities than we ever imagined;
- Jim Bensen, Chair of Bemidji Leads! and outspoken advocate for the power of stewardship in our communities;
- The stewards of Bemidji Leads!, who were the first to accept the risk of steward-leadership, and spurred a movement they could never have imagined; and
- The stewards of Progress Park Rapids, Blackduck 2020, the Seventh Generation Initiative, Stevens Forward and Advantage Alexandria, who show the staff at the Headwaters RDC and the CCS exactly what it means to be a civic entrepreneur, and who have provided hope to their communities.

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ECONOMIC DEVELOPMENT

Mahnomen Baked Chips Brings New Jobs to Mahnomen

The City of Mahnomen's Industrial Park is about to become home to its first business, the Mahnomen Baked Chips Company. The Mahnomen Baked Chips Plant will manufacture baked, stackable potato chips. The stackable chip will provide a healthier alternative to the more commonly known fried stackable potato chip.

This start-up company, developed primarily by Arlen Kangas, President of the [Midwest Minnesota Community Development Corporation](#), is anticipated to create nearly forty new jobs in the Mahnomen area.

The HRDC assisted the City of Mahnomen in securing [DEED](#) Minnesota Investment Funds to help pay for equipment in the facility.

"Mahnomen Baked Chips is anticipated to create nearly forty new jobs in the Mahnomen area."

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Meet an HRFC Customer: Anderson Fabrics, Inc.



Featured left to right: Kurt Knott, Wells Fargo Business Banker; Tiffany Fettig, HRFC Business Loan Specialist; Jim Pinsonneault, Anderson Fabrics Controller; Larry Young, JEDC Executive Director; Steve Cochems, Anderson Fabrics General Manager; and Bob Gannon, Blackduck Telephone Company General Manager

The HRFC partnered with the [Joint Economic Development Commission](#), the [City of Blackduck](#), [Blackduck Telephone Company](#) and Wells Fargo Bank to finance a project, which allowed the Anderson Fabrics' ESOP to complete a buyout of its founding owner Ron Anderson. The financing positioned the company to remain competitive by focusing management's efforts on the company's profit-making centers and directing resources to sales efforts to gain greater market share.

[Anderson Fabrics, Inc.](#), founded in 1980 by Ron Anderson, is now one of the largest manufacturers of custom-made draperies, window blinds, pillows, and bedspreads in the United States. It is the largest employer in the City of Blackduck and one of the top manufacturers in Beltrami County, currently employing approximately 338 people. In addition to its manufacturing facility, Anderson Fabrics operates a retail outlet shop in downtown Blackduck, which draws visitors from around the area. The employee-owned company is an excellent example of a home-grown entrepreneurial success in our region.

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Summary of HRFC Loan Activities

Currently, the HRFC Revolving Loan Fund (RLF) consists of an asset base of \$4.1 million with 24 active EDA loans and 4 active flood loans. Over its 28-year history, the RLF has made \$11.4 million in loans partnering with \$41 million in private funds and \$12.9 million in other public funds. Jobs created and retained during the programs existence amounts to 4,469 to date. This year has been a busy one with four additional borrowers receiving RLF funds totaling \$510,000 and \$350,000 in funds are committed to projects in process.

In addition to the activities of the HRFC RLF, staff has been active in assisting with the administration of several city and private revolving loan funds, including the cities of [Blackduck](#), [Bagley](#), Mahnomen, and the [Blackduck Telephone Company](#). In the past, applications for funding from these RLFs have been minimal and underutilized; however, a combined 11 applications were received and funded this year alone. Projects consisted of storefront renovations, housing rehabilitations, and new start-up businesses.

If you have business financing needs, the HRFC may be able to assist you. Please contact [Tiffany Fettig](#) at 218-333-6534, or refer to our [website](#).

"This year has been a busy one with four additional borrowers receiving RLF funds totaling \$510,000 and \$350,000 in funds are committed to projects in process."

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Region Develops its Comprehensive Economic Development Strategy

As the Federal [Economic Development Administration's \(EDA\)](#) designated Development District, the HRDC develops a Comprehensive Economic Development Strategy (CEDS) every three years, which is intended to serve as a guide for the Region's economic development activities. This past year, with the assistance of a committee consisting of businesses, lenders, economic development professionals, workforce representatives, chamber of commerce directors, union representatives and private individuals, the HRDC developed its new CEDS. Through this process, we assessed the economic development issues in the Region, and subsequently developed strategies to address them.

Our businesses now face competition on a global basis, meaning they can no longer compete by being "cheaper."

Though many challenges were identified, a few of the Region's most pressing economic development challenges include:

- **Global Competition:** Our businesses now face competition on a global basis, meaning they can no longer compete by being "cheaper". Instead, they must compete by providing a better product, which requires improved productivity and efficiency created by technology, and skilled employees who are innovative.
- **Workforce:** Many of our employers experience significant difficulties recruiting the skilled and innovative employees they need to remain competitive.
- **Retention of skills and knowledge:** Our region struggles to retain the skilled and knowledgeable people we are graduating from our schools. We lose a valuable resource when our educated students leave to find employment elsewhere.
- **Development of skills and knowledge:** Parts of our region are falling behind in high school graduation rates and standardized test scores, creating a workforce that cannot meet the challenges of today's jobs.
- **Technology:** Some of our rural areas still lack essential telecommunication technologies that improve business productivity and competitiveness.
- **Small Business and Entrepreneurial Business Assistance:** Our [Small Business Development Center](#) offers a comprehensive array of services, but because they serve such a large geographic area, not all areas are able to receive regular assistance.
- **Infrastructure:** Areas of the region do not have industrial lots for business development. Some areas also lack necessary infrastructure in existing lots.
- **Energy Costs:** Businesses report they are struggling because of the high cost of energy. The increase impacts both their on-site operation costs, and also transportation costs.

2007 Comprehensive Economic Development Strategy
[PDF download](#)

While we cannot list within the scope of this report the individual strategies developed to address the Region's economic development challenges, the general areas where our strategies were focused include the following:

- Developing and expanding resources that improve technology, efficiency and global competitiveness in the Region's businesses.
- Undertaking programs and projects which increase the skill and knowledge levels of the Regions employees.
- Encouraging the expansion of the most updated telecommunication services throughout the Region.
- Ensuring the Region has adequate business development sites.
- Promoting programs and projects which increase and improve access to the Region's business and entrepreneurial business development and assistance resources.
- Exploring sustainable and balanced utilization of the Region's resources in developing renewable energy resources.

Over the coming years, the HRDC will continue to focus its efforts on implementing and supporting projects which are designed to address the Region's challenges.



For more information on our Economic Development Initiatives, please visit our [Economic Development Past Projects](#) page featured on our website.

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COMMUNITY DEVELOPMENT / TRANSPORTATION

Bemidji Strives for a Healthier Community

In the United States today, two-thirds of adults are overweight. About one-third of adults are obese, and nearly five percent are more than 100 pounds overweight. Unfortunately, our nation's children aren't faring much better. More than one-third of all children and adolescents are overweight or obese. Combined, over one-half of the U.S. population – nearly 13 million kids and teenagers and about 14.4 million adults – are overweight or obese.

One only has to walk through the community to recognize that this increasing rate of obesity is also prevalent in Bemidji (and our Region as a whole). In a planning initiative led by the Headwaters RDC last spring, a task force developed a series of strategies to begin tackling the increasing prevalence of obesity in the Bemidji area. This task force, representing nearly thirty Bemidji-area organizations, focused their strategies both upon increasing physical activity and improving nutrition in a variety of settings throughout the community.

The task force also secured funding from the Blue Cross Blue Shield Foundation to develop and implement an "Excellence in Wellness" demonstration program. This demonstration program will be undertaken in three licensed child care and early childhood education settings, and targets the community's youngest residents through the implementation of strict standards for nutrition, physical activity and media viewing. If this multi-year demonstration program achieves successful results of stabilizing weight gain in young children, efforts will be made to expand the program throughout all licensed child care and early childhood education settings in the Bemidji-area.

The Headwaters RDC selected the [Beltrami Wellness Education for a Long Life \(B-WELL\)](#) to coordinate implementation of both the demonstration program, as well as the other general strategies that were created by the Task Force to address obesity.

The community has been selected for an additional grant through Prevention Minnesota, which is aimed at reducing barriers to physical activity, and increasing access to physical activity. For information on this effort can be found in the article entitled "[Bemidji Community Pursues Active Living](#)" located in the Community Development section of our website.

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"Over one-half of the U.S. population – nearly 13 million kids and teenagers and about 14.4 million adults – are overweight or obese."

Bemidji Downtown Revitalization Moving Full Steam Ahead

Exciting changes are happening in Downtown Bemidji because of the success of the Bemidji Downtown Revitalization Project. The City was successful in its efforts to obtain more than \$600,000 in grant funds from the [Minnesota Department of Employment and Economic Development](#) to help finance the renovation of commercial buildings and affordable rental housing units in the downtown. Headwaters RDC staff is providing general oversight for the project and Bi-CAP is administering the rehabilitation activities.

The program has generated a high level of interest from downtown property owners. Eighteen rental units (apartments) are being renovated. These upgrades will substantially improve the stock of affordable housing in the downtown.

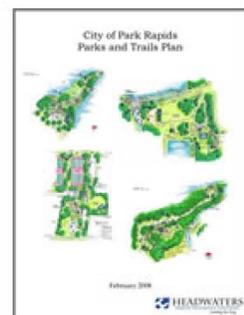
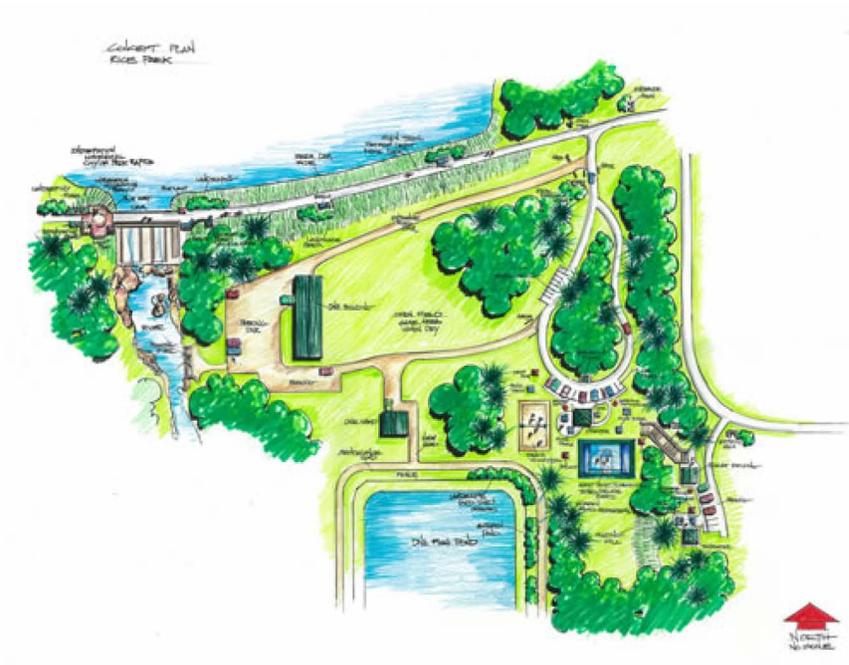
Repairs and storefront renovations on fourteen commercial projects are underway with the potential to fund one more project. Storefront renovations provide exciting, visible changes, but many buildings are also receiving needed repairs to improve safety and ensure soundness. Examples include roof repairs, heating and air conditioning system upgrades, new windows, lighting, and accessible rest rooms.

Because of the program's success, we have more interest than funding! Additional property owners would like to participate in a second phase of funding, which may be pursued upon the complete expenditure of the first round of grant funds.

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"The City was successful in its efforts to obtain more than \$600,000 in grant funds from the Minnesota Department of Employment and Economic Development to help finance the renovation of commercial buildings and affordable rental housing units in the downtown."

Park Rapids Sets Sights on the Best Park and Trail System in Minnesota



[Park Rapids Parks & Trails Plan PDF Download](#)

The City of Park Rapids has been very busy in the area of transportation over the past year. Anyone who went through Park Rapids this past summer had a front row view of one of the projects, as Highway 34 underwent construction.

Park Rapids is also very interested in non-motorized travel. The Headwaters RDC recently helped the City get closer to its goal of hosting the best parks and trails system in the State of Minnesota by completing a

parcs and trails plan. The City is blessed to be the home of one of the trailheads for the Heartland State Trail. A key component of the plan is to connect local trails to the State Trail. The plan also connects bicyclists to parks, downtown, residential areas and other attractions. Finally, the trail system emphasizes safe opportunities for bicyclists and pedestrians to explore the City.

The Park Plan focuses on master designs for four existing showcase parks in the City: Deane Point, Red Bridge, Rice, and Depot. Three of the parks have direct access to the Fish Hook River, which bisects the City. A key component of the parks plan is a focus on quality, taking advantage of the great parks that the City currently has and creating additional parks as new development occurs. The plan will also meet the recreational desires of all segments of the Park Rapids Community, including children, teenagers, and senior citizens.

For more information about the Park Rapids Park and Trail Plan, please contact [Matthew Dyrda](#)hl.



Lake Lomond Task Force Looks to Future Park Improvements

The Bagley community has a passionate interest in the future of Lake Lomond Park. As its name suggests, the park lies along the southeast shore of Lake Lomond. Comprised of 32 acres of land, the City's only park is centrally located in Bagley and is the geographic transition between Bagley's main residential areas and its activity hub, which includes the central business district, schools, health care facilities and county offices.

For over 100 years, the park has been the primary green space within the City, enjoyed by people from both inside and outside of the City. In its earlier days, the park contained the City's main baseball field, a beach with lifeguards, a campground, and the skating rink (a focal point for hockey and figure skating). Over the years, however, the uses of the park have changed and areas within the park have become deteriorated and in significant need of improvement.

Recognizing that many of the park's amenities are currently underutilized, the community believes that the park is ripe for redevelopment.

Over the past year and a half, the Headwaters RDC worked with the Lake Lomond Task Force, made up of volunteers from the community, to develop and begin implementation of a 20-year plan to redevelop Lake Lomond Park. Throughout every step of their planning process, the task force sought recommendations and feedback by community members. This input was then used to create the new Lake Lomond Park Improvement Plan.

Though the development of this plan is complete, most members of the Lake Lomond Task Force have chosen to remain involved in order to help implement the improvements outlined in the Plan. In their first phase of improvements, the task force hopes to accomplish the following activities:

- Improve the swimming beach
- Reinststate the lifeguards at the beach
- Move and replace the existing boat access
- Construct a fishing pier
- Begin development of a walking/bicycle trail system
- Determine the feasibility of constructing a multi-use building within the park

Lake Lomond
Click image to enlarge

The Lake Lomond Task Force hopes to accomplish the following activities:

- *Improve the swimming beach*
- *Reinststate the lifeguards at the beach*
- *Move and replace the existing boat access*
- *Construct a fishing pier*
- *Begin development of a walking/bicycle trail system*
- *Determine the feasibility of constructing a multi-use building within the park*



MANAGING RESOURCES

Clearwater County Develops Plan for County Forest Resource

The management of county forest resources has undergone a major transformation in just a few short years. In just the recent past, the traditional job of a county was to produce fiber for the wood products industry. The task is now much broader with a greater number of stakeholders and interests to be addressed. The Headwaters RDC is working with Clearwater County on their County Forest Plan to grapple with these issues and position the County to successfully move forward into the future.

Several factors will influence the management of the County's 90,000 acres over the next three decades:

- The changing nature of the wood products industry
- The increased demand for recreation opportunities
- The increase in concerns regarding environment/habitat preservation
- The anticipated increase of development on the fringes of county forest land
- Climate change

The purpose of the Forest Management Plan is to put the County in a much better position to react to these changes by giving it a clear sense of the existing nature of its resource as well as a broadly held agreement on what it wants that resource to accomplish for its citizens in the future. With these two critical pieces of information, the County is creating a plan that will allow it to develop a forest resource that provides more benefits to its residents than it has in the past and one that is more adaptable in a fast-changing environment.

For more information on the Clearwater County Forest Management Plan, please contact [Tony Mayer](#) of the Headwaters RDC or [Bruce Cox](#), Clearwater County Land Commissioner.



Headwaters RDC Assists Counties in Local Water Plan Updates

The Headwaters RDC worked with both the [Beltrami Soil and Water Conservation District \(SWCD\)](#) and the [Clearwater SWCD](#) over the past year to complete Priority Concerns Scoping Documents for their Comprehensive Local Water Management Plan Updates. The Headwaters RDC's role in the process included [facilitating the public participation process, including soliciting information from local stakeholders, holding public meetings, and soliciting priority concerns from various local and state agencies then documenting the results.](#)

For additional information on water plan updates, please contact [Matthew Dyrda](#).

"Clearwater County is creating a plan that will allow it to develop a forest resource that provides more benefits and is more adaptable in a fast-changing environment."

COMMISSION & COMMITTEES

HRDC Stewards : Board

Kim Bredeson – Lake of the Woods County	Kenneth Moorman – Lake of the Woods County
Nancy Carroll – Hubbard County Small Cities	Jean Nelson – Mahnomen County Townships
Joann Frederickson – Higher Education	John Nelson – Clearwater County
Kathy Grell – Business	Steve Newby - Labor
Dave Jaeger – Mahnomen County Small Cities	Charles Pazdernik – Mahnomen County
Cal Johannsen – Hubbard County	Rick Rone – Lake of the Woods County Small Cities
Dean Johnson - White Earth Reservation	Frank Schaap – School Districts
Ron Johnson – City of Bemidji	Duane Splittstoesser – Hubbard County Townships
LuWayne Loiland – Clearwater County Small Cities	Joe Vene – Beltrami County
Daryl Lundberg – Beltrami County Small Cities	Emmet Weidenborner – School Districts
Michael Meuers - Red Lake Reservation	Victoria White – Leech Lake Reservation
Robert Milne – Natural Resources	Dennis Zeto – Beltrami County Townships

Transportation Advisory Committee

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Craig Collison	Jonathan Large	John Nelson	Dan Suave	
Kent Ehrenstrom	Greg Larson	Curt Oakes	Jim Walker	
Craig Gray	Jody Martinson	David Olsonawski	Jim Worcester	
Bruce Hasbargen	Ken Moorman	John Peterick		

Headwaters Housing Development Corporation

David Jaeger	Rick Rone
Ray Melander, President	Joe Vene
John Nelson	

Headwaters Regional Finance Corporation

Peter Haddeland	Roger Stewart
Terry Matson	Cliff Tweedale
Rick Rone	Steve Young

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OUR STAFF TEAM

The HRDC staff team consists of ten professionals with extensive experience in a wide variety of planning and development areas, including economic development, community development, housing, transportation, land use planning, recreation, natural resources, environmental protection, and business financing. Staff work on dozens of projects each year to help communities, cities, counties, school districts, townships, businesses and other customers address their most critical issues. Present staff of the HRDC include:

Aaron Chirpich
Development Specialist
achirpich@hrdc.org



Aaron joined the HRDC staff in March 2007. Aaron provides a variety of development assistance, focusing mainly on housing. Aaron manages the Headwaters Housing Development Corporation (HHDC) and its activities.

Matthew Dyr Dahl
Development Specialist
mdyr Dahl@hrdc.org



Matthew joined the HRDC staff in May 2007. Matthew provides various developmental assistance, focusing most of his attention on transportation planning and parks and trails.

Tiffany Fettig
Business Loan Consultant
tfettig@hrdc.org



Tiffany joined the HRDC as a consultant in early 2006. Tiffany manages the Headwaters Regional Finance Corporation (HRFC) and its Revolving Loan Fund.

Tim Flathers
Community Development
Director
tflathers@hrdc.org



Tim has been with the HRDC since 1983. Tim provides local planning and housing assistance, grant writing, grant administration and other community development assistance.

David Hengel
Director of Community
Stewardship Development
dhengel@hrdc.org



Dave has been with the HRDC since 1988. Dave focuses on economic development activities and is the Director of the HRDC's Center for Community Stewardship.

Laurie Kramka
Development Specialist
lkramka@hrdc.org



Laurie started working for the HRDC in early 2006. Laurie provides a range of development assistance, focusing most heavily on economic development, but also assisting in local planning, housing development, community development, grant writing and grant administration.

Tony Mayer
Technical Planner
tmayer@hrdc.org



Jackie Meixner
Administrative Support
Specialist
jmeixner@hrdc.org



Tony has been with the HRDC since 1996. Tony is responsible for developing and maintaining the HRDC's geographic information system (GIS) and is involved in a broad range of development activities.

Mary Thompson
Accounting & Administrative
Director
mthompson@hrdc.org



Jackie has been with the HRDC since early 2006. Jackie conducts bookkeeping services for the organization. In early 2007, Jackie moved to the Administrative Support Specialist position where receptionist and secretarial work were added to her duties.

Cliff Tweedale
Executive Director
ctweedale@hrdc.org



Mary has been with the HRDC since 1992. Mary is responsible for the administrative management of the HRDC, the Headwaters Housing Development Corporation (HHDC) and the Headwaters Regional Finance Corporation (HRFC) as well as the accounting, financial and grants management for all three entities. Mary also assists in housing development and homebuyer education and counseling.

Cliff has been with the HRDC since 1975. Prior to becoming Executive Director in 2000, Cliff served as planning director for 25 years. In addition to organizational management and leadership responsibilities, Cliff is an active participant in the Commission's community development activities.

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FINANCES

Operational Budget

Revenues	2008 Actual	2009 Budget	Expenditures	2008 Actual	2009 Budget
Tax Levy	\$ 231,561	\$ 238,383	Personnel/Staffing Capacity	\$ 871,090	\$ 882,237
Long Term Contracts	93,224	104,628	Operating Expenditures	210,137	149,500
Short Term Contracts	220,941	214,850	Investment Expenditures	42,974	37,250
Beltrami HRA Services	32,997	20,000	Successful Communities	25,000	30,000
Challenge Fund					
HHDC	161,004	205,000	Fund Balance Revenues	43,814	---
HRFC	93,786	100,000	Total Expenditures	\$1,193,015	\$ 1,098,987
Center for Com. Stew.	351,279	175,000	<i>The 2008 figures shown above are unaudited figures. The latest audit, covering Fiscal Year 2007 finances, was performed by Miller, McDonald, Inc., Certified Public Accountants, and dated February 13, 2008. An unqualified report was issued.</i>		
Other Sources	8,223	12,500			
Other Contracts	0	28,626			
Total Revenues	\$1,193,015	\$ 1,098,987			

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